Public Disclosure

Internally Displaced Persons in Azerbaijan

Livelihoods, Services and Intentions

April 2023 | Social Sustainability and Inclusion Global Practice



State and Peacebuilding Fund

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Executive Summary

Following the resurgence of conflict along the Armenia-Azerbaijan border regions between September and November 2020, the governments of Azerbaijan and Armenia signed the Trilateral Cease-fire Statement that resolved some aspects of the decades-long conflict. In December 2022, as a follow-up to the *Republic of Azerbaijan 2022-2026 Socio-economic Development Strategy*, the Government of Azerbaijan launched the *State Program on the Great Return to the Liberated Territories of the Republic of Azerbaijan* which describes a range of activities to facilitate the reconstruction of parts of the Karabakh region and the progressive return or resettlement of approximately 700,000 internally displaced persons (IDPs) originally from Azerbaijan's border regions. Despite the support of the Azerbaijan government and international organizations, significant portions of the IDP population remain in poor living conditions, hampered by a lack of financial resources or essential services, as well as limited access to stable employment and/or high-income professions. For those who wish to do so, returning to the regions that they still consider home could provide an opportunity for IDP families to improve their standard of living and access to long-term professional and financial success.

In accordance with the UN's framework on durable solutions for IDPs,¹ the government of Azerbaijan is committed to: 1) helping meet the needs of IDP families who remain in their current location; and 2) supporting IDP families who voluntarily return to and resettle in their regions of origin.

To help achieve these durable solutions, this report highlights the IDP population's specific socio-economic needs and their interest in returning to their regions of origin, based on an in-person household survey of 2,000 IDPs (stratified random sample of systematically selected settlements). This report draws data-driven policy recommendations to help support IDPs' living conditions and livelihoods and to help best facilitate IDP families' successful voluntary return. These recommendations are intended to inform implementation of priority area three of the *State Program on the Great Return to the Liberated Territories of the Republic of Azerbaijan.* Key findings and recommendations are highlighted here.

Income and consumption: Most IDPs live in government-provided housing, including in apartments, dormitories or more temporary communal living circumstances. Even after government-issued IDP allowances, IDP families' incomes are below national averages and primarily used to cover food and other living necessities. This leaves many IDP families reliant on state financing; ill-poised to independently absorb housing costs; and forced to reduce spending on food, health care and education in the face of economic hardship. Of all households that receive IDP allowances, 86.5% of them rank the IDP allowance in their top two most important income sources.



Financial products and assets: Forty-five percent of all IDPs borrowed money in 2022, but most did so to pay for necessities rather than to make long-term financial investments that would facilitate economic mobility. Of those who borrowed, 42% used the money to cover health care expenses, 13% used the borrowed money to buy food, and 10% used it to pay for a social event. Respondents say that they would benefit from microcredit or other loans to help start or expand their small businesses.

Education and employment: All respondents completed at least secondary education, and more than one-fourth completed some form of college or higher education. Never-theless, IDP unemployment is much higher than national averages, and those who do work are disproportionately employed in service industries. More than one-fifth (22%) of members of surveyed households were unemployed, relative to 6.6% of the overall population (2021). IDPs are under-represented among high-income earning professions (e.g., private-sector jobs) and more than three-quarters of the population would like to receive help with job placement.

Internet use and digital literacy: Almost all IDPs under the age of forty use the Internet in some form. However, although smartphone usage is relatively high, IDP households register low levels of competency among other critical digital tools, including email, e-commerce, and government e-service tools. Only half (48%) of households report having a family member that can use email or online services. Women and girls have moderately lower levels of digital literacy, relative to men and boys; women use email and other online services 11% less than men.

Access to health care: The vast majority of IDPs live within one hour of a hospital or medical facility, and most do not report issues with seeking care. However, some IDPs were unable to pay for (and therefore seek) the care that they or their family members needed, and some lack access to necessary health insurance documentation.

Interest in Relocation needs: Three-quarters of all respondents said they would "definitely return [to their region of origin] as soon as the opportunity" arose, and an additional 9.3% said they would *probably* return to their family's place of origin. Most are interested in returning to rural village settings and agricultural industries. The 15% of IDPs who do not want to return to their regions of origin stated that they do not want to leave their current social networks, income, jobs or security. Among those who are proportionally less interested in returning include: younger people and those working in some high-skill professions (e.g., human health and social work, information and communication, and education).

Key recommendations

This report makes several recommendations to improve IDPs' living conditions, to foster their long-term self-reliance, and to support those who return to their regions of origin. Key recommendations particularly important and achievable in the current circumstances include the following:

Housing: Provide housing ownership options for returning IDPs to receive: land and a house, financing to rehabilitate an existing home or build a new home, or equivalent financial compensation.

Consumption: Connect all IDPs to support programs that provide assistance to help IDPs access essential services and products (e.g., health care, medicine, school meals, school supplies) so that IDPs can continue to receive necessary medical care and education during times of economic hardship.

Financial products: Educate all IDPs about using financial instruments to save and invest. Provide seed money programs to facilitate savings and investment, and guarantee low-interest business loans or microcredit loans to support viable IDP small businesses.

Employment: Develop skills-training and job-placement initiatives among the entire IDP population, with emphasis on: training IDPs in essential sectors for relocation (education, health care, social services, public administration), building a pipeline for high-income private-sector and technology jobs, and developing and growing small IDP-owned businesses.

Develop specific skills-training and job-placement initiatives for IDP women, host women's support and networking groups, encourage women to consider entering science and technology sectors, and support the growth of the care economy to create new well-paid jobs and free more women to seek employment outside of the home.

Internet and digital tools: Research why some IDPs do not use the Internet or digital tools; work with service providers to develop affordable access, phones and computers; host information sessions and digital literacy trainings on under-used tools, government e-services, and affordable access options; and target specific populations for training, including: older IDPs, women and girls, and IDPs who are returning to their regions of origin.

Social services in liberated territories: Provide quality services that match or exceed IDPs' current living conditions, including: reliable, high-speed Internet; high-quality, comprehensive health facilities, with private and/or remote health care provider options; and an education system with access to technology-based learning to help facilitate digital literacy.

Resettlement options: Educate IDPs about all permanent resettlement options, including options to return to liberated areas, to permanently settle in their current locations, or to resettle elsewhere in the country.



In response to IDP demand, generate and circulate "information packets" that provide detailed information, specific to each liberated territory, about the region's security situation, infrastructure development, service sectors, and employment opportunities. Physical packets should link to interactive online portals that provide regularly updated information about the region's circumstances and opportunities.

Follow-up research: Conduct follow-up surveys of: IDPs in current resettled locations; IDPs who have returned to liberated territories; IDP communities that were not represented in this baseline study; and IDPs' interest in return to their places of origin, relative to options to permanently resettle elsewhere. Follow-up surveys will help identify ongoing needs and help assess the effectiveness of policy interventions.





Building remnants scattered across Karabakh. Image by Erik Johnson

Background and Objectives

Following the September-November 2020 Armenia-Azerbaijan resurgence of border conflict, the governments of Azerbaijan and Armenia signed the Trilateral Cease-fire Statement that resolved some aspects of the decades-long conflict. In December 2022, the Government of Azerbaijan launched the *State Program on the Great Return to the Liberated Territories of the Republic of Azerbaijan*, which describes a range of activities to facilitate the reconstruction of parts of the Karabakh region and the progressive return or resettlement of approximately 700,000 internally displaced persons. One of the elements of the Great Return program is to build attractive places for returnees and other settlers to live and thrive, including by establishing "smart cities" and "smart villages" which make use of the best and most appropriate modern technologies for meeting the needs and aspirations of residents.

Roughly 700,000 individuals are currently living as IDPs displaced during this decades-long conflict. In partnership with programs funded by the World Bank and other international organizations, the Government of Azerbaijan's State Committee for the Affairs of Refugees and IDPs (SCRI) has taken considerable strides to support this IDP population. This support includes providing IDPs with housing; monthly allowances; and initiatives to facilitate community mobilization, youth skills training, and income production (1999-2019).

Nevertheless, living and growing up in displaced settlements can undermine a person's financial wellbeing, educational attainment, and skill development, resulting in long-term negative effects for IDPs and their families. Today, considerable portions of the IDP population live in poor conditions, hampered by a lack of financial resources or essential ser-



vices, have limited access to stable employment and/or high-income professions, and are therefore among the country's most vulnerable social groups.

The 2020 Trilateral Cease-fire Statement introduces new opportunities for IDP families to voluntarily return to some of the cities and villages they (and/or their parents) fled decades ago. In addition to allowing IDPs to return to the regions that they still consider home, return and reintegration could provide an opportunity for IDP families to improve their standards of living and their access to long-term professional and financial success.

However, several obstacles must be overcome in order to enable successful, prosperous return. First and foremost, several safety concerns need to be addressed, including ongoing border clarifications and the presence of land mines. Next, communities will need to work closely with government officials and NGOs to rebuild their reintegrated regions' homes and physical infrastructure, to ensure a comprehensive social service infrastructure (including education and health care), and to establish a reliable information technology infrastructure to maintain strong connections between reintegrated communities and their friends, family members and colleagues located throughout the country.

Following the UN's framework on durable solutions for IDPs,² the government of Azerbaijan is committed to: 1) helping meet the needs of IDP families who remain in their current location and helping them build independent, prosperous lives; and 2) supporting IDP families who wish to return and resettle in their regions of origin, and to working with returning IDPs to build safe, sustainable and economically vibrant communities upon return.

This report assesses the educational, vocational, financial and social status and needs of IDP communities currently living in settlements throughout Azerbaijan. It draws recommendations to continue to help support this population, with a particular emphasis on establishing the conditions under which IDPs could thrive upon returning to their regions of origin. The report is part of ongoing support from the World Bank to improve the lives of IDPs. This work includes the US \$65 million *IDP Living Standards and Livelihoods Project*, which closed at the end of 2019, and the recently approved *Livelihood Improvement for IDPs* project financed by the State and Peacebuilding Fund, which will provide support through 2025.





Fortified areas on the battlefield. Image by Erik Johnson

Survey & Methodology

Survey

This research assesses the socio-economic status (including living conditions; needs; barriers to employment, education and income; and aspirations) of households internally displaced during the decades-long border conflict between Azerbaijan and Armenia. Data was collected by a research team from two research firms, SIAR (Azerbaijan) and PGlobal (Turkey), working under the supervision of the World Bank and in close coordination with the State Committee for the Affairs of Refugees and Internally Displaced Persons of the Republic of Azerbaijan.

This needs assessment is based on an in-person, household-level survey of 2,000 IDPs conducted in 2022. Respondents represent 2,000 unique households and 7,619 individuals (with an average of 3.8 people per household). These families contain children under the age of 16 (23.6% of household individuals), retirees (6%) and students of higher education (3%).³

The survey aimed to assess key indicators of IDPs' socio-economic status and circumstances. Main topics addressed include:

Agricultural activity of IDPs, including having animals, gardens, land, and relevant ownership documents

Access to services, including access to personal documents, healthcare services, education, and technology



Livelihood assets possessed by the household members before and after displacement

Skills and training, including current and desired skills, digital literacy, and familiarity with financial products

Finances, including expenditures, income sources, access to financial loans, experiences of economic hardship and coping strategies

Employment, including sectors and types of employment; small business ownership; and constraints to finding jobs, developing careers, and/or expanding personal business

Community cohesion & gender, including social capital, social cohesion, participation in social activities, and attitutes about gender roles

Aspirations, including willingness to return to regions of origin, information needed prior to return, and support needed upon return

Researchers developed the survey objectives and key indicators through eleven indepth interviews with NGO representatives and IDP community leaders and through six gender-segregated IDP focus-group interviews (see Appendix).

Methodology

Survey development. Researchers conducted in-depth qualitative interviews designed to: identify barriers in IDPs' access to employment, education and income-generating activities; help develop and evaluate proposed survey questions; and inform sample selection criteria. Research included seven interviews with local and international NGO leaders (conducted in April/May 2022 in Baku), four interviews with IDP community leaders (conducted in June 2022 in Baku and Berde), and six focus-group discussions, divided by gender (conducted in June 2022 in Baku, Berde and Agdam). Researchers developed the resulting target indicators and survey questionnaire based on these interviews. After drafting the preliminary questionnaire, researchers conducted a pilot survey of 24 in-person interviews⁴ and adjusted the final survey questionnaire accordingly.

Training for data collectors and supervisors. Researchers trained a mixed-gender team of data collectors (interviewers) and supervisors (in June 2022 in Baku and Ganja).⁵

Sample selection. The population this survey sought to understand is IDP households registered with the State Committee for Affairs of Refugees and IDPs of the Republic of Azerbaijan (SCRI) from one of seven regions of origin: Agdham, Jabrail, Fuzuli, Kalbajar, Gubdaly, Lachin or Zangilan (see map with places of origin, below). The survey represents a stratified random sample of IDPs. Researchers selected the four settlements most populated by IDPs from each of the seven selected regions of origin (see map of districts where IDPs surveyed for this report are currently residing, below).⁶ Within



each of these sixteen settlement locations, households were selected for interview using a random-walk methodology, stratified to reflect the broader IDP population's demographics (based on data from the SCRI) across five domains: residence of origin, current residence location, age, gender, and education. Origin and current locations were stratified to reflect the density of IDP population for each. Age and gender distributions were stratified according to regions of origin and current location. Education level was stratified according to regions of origin. See Appendix for stratification details.

Domain	Stratified groups
Region of origin	Agdham, Fuzuli, Gubadly, Jabrail, Kalbajar, Lachin, Zangilan
Settlement location	Baki, Absheron, Berde, Ganja, Terter, Sumgayit, Beylegan, O uz, Saatli, Samux, Qax, Daşkesen, Sabirabad, Qobustan, Bilesuvar, İmishli
Gender	Male, female
Age group	18-34, 35-50, 51-65, 65+
Completed Education	Secondary education, college/technical degree, higher education

Survey process. The survey was implemented using face-to-face interviews conducted in Azerbaijani by the mixed-gender teams of trained data collectors and supervisors.

The resulting 2,000 completed surveys represent 60% of households selected from the random-walk methodology. Eighteen percent of selected housholds refused to participate in or to complete the survey. See Appendix for details of approached households.

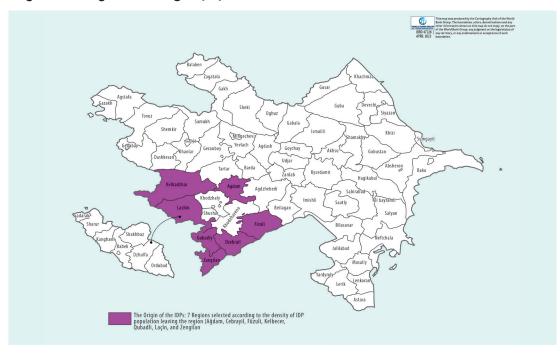
Unique survey contribution. Unique among research of Azerbaijani IDPs, this survey's stratified, random sampling approach offers a representative snapshot of the registered



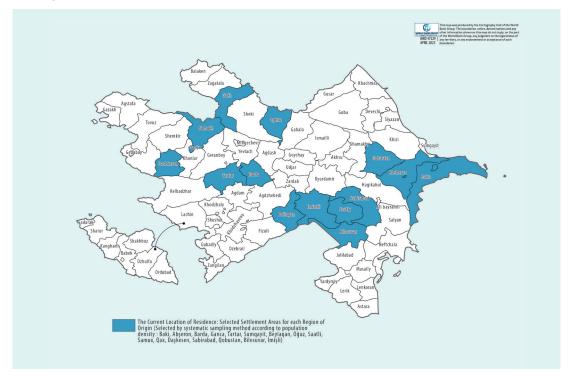
Demining activity. Image by Erik Johnson



Regions of origin of surveyed population:



Surveyed populations' current location





IDP population's needs and aspirations. Furthermore, its comprehensive suite of survey questions–developed based on qualitative interviews with stakeholders and IDPs–enables a uniquely in-depth and multi-dimensional understanding of the IDP experience.

Selection limitations. This survey selection has three limitations. First, the people interviewed for this survey were selected (in the stratified random sample process) among the population of IDPs who are registered with the SCRI. Displaced households who are *not* registered as IDPs were not included in this sample. The research presented here provides no information about the livelihoods, needs, or interests of un-registered IDPs.

Second, the surveyed population was selected among the four settlements that contained the largest populations from each region of origin. IDPs living in less populated, less concentrated, and/or more rural areas were therefore excluded from or under-represented in this survey. These populations may have unique circumstances and experiences that are distinct from those of the IDP population selected for interview.

Third, researchers only interviewed respondents who had at least completed a high school education. Very few (2%) of approached households were excluded for lacking a present member who had acquired the requisite education level. These excluded households may have lower-than-average livelihood circumstances.

Exclusion or response bias. As with any survey that includes personal or sensitive material, it is possible that the households who declined to participate in or to complete the survey (here, 18% of approached households) have non-random characteristics that are therefore excluded from or under-represented in the data. In addition, it is possible that those who did respond to the survey offered responses to certain questions according to what they believed the surveyers or government officials would want to hear, not based on the respondents' true preferences.





Warning signs to protect people from land mines. Image by Erik Johnson

Current Circumstances and Needs

Housing

Those surveyed live in households with an average of 3.8 people, representing approximately 7,619 people in total. Among these people represented, 23.6% are children under the age of 16, 13% are identified as housewives, 6% are retired, and 3% are students of higher education.

Most IDPs live in apartments or houses, but a small portion live in temporary housing. More than two-thirds (68%) of respondents live in apartment units and a smaller portion (18%) lives in houses. The remaining 14% of respondents live in more temporary living situations. Disproportionate numbers of people originally from Zangilan live in dormitories and people from Gubadly live in more temporary housing (see table below). Most of those who live in temporary housing—including in dormitories, sanatoriums, camps, refugee villages, hospitals, gymnasiums, orphanages, and kindergartens—are living without the protection of a lease⁷ and may likely be living in under-equipped or lower-quality circumstances.



Housing type by region of origin

Deview of		Housin	g type		
Region of origin	apartment	dormitory	house	temporary housing	Total
Aghdam	519	1	32	0	552
	94 %	0.2 %	5.8 %	0 %	100 %
Fuzuli	174	36	106	30	346
	50.3 %	10.4 %	30.6 %	8.7 %	100 %
Gubadly	86	10	5	33	134
	64.2 %	7.5 %	3.7 %	24.6 %	100 %
Jabrail	180	15	29	34	258
	69.8 %	5.8 %	11.2 %	13.2 %	100 %
Kalbajar	165	32	68	0	265
	62.3 %	12.1 %	25.7 %	0 %	100 %
Lachin	162	23	97	2	284
	57 %	8.1 %	34.2 %	0.7 %	100 %
Zangilan	75	65	21	0	161
	46.6 %	40.4 %	13 %	0 %	100 %
Total	1361	182	358	99	2000
	68 %	9.1 %	17.9 %	5 %	100 %

Up to 87% of the IDP population may be living in housing provided free of charge, many of whom may struggle to cover housing costs on their own. The considerable majority of those surveyed currently live in housing provided by the government of Azerbaijan (80%) and an additional 7% live in housing that is presumably free or heavily subsidized by another entity.⁸ The remaining 12.7% own or independently rent their homes. A portion (21%) of those IDPs living in government-provided housing do not have the protection of a lease.

Most families reported having a plot of land and/or a house prior to displacement, but very few own land and/or housing in their current locations.⁹ Only about 7% own land and 11.7% own the house that they live in.¹⁰ By contrast, a considerable majority of people's families had a plot of land (83.8%) and/or a house (86.8%) prior to displacement.¹¹ While they represent a relatively small percentage of all households surveyed, those who own houses and/or land represent an encouraging segment of this population, having already built a foundation of long-term stability; they may therefore elect to remain in their current locations rather than returning to their places of origin.



Income and Consumption

Income levels

Although comparable data metrics are unavailable, the mean IDP household has a lower monthly income than national averages, even after including IDP allowances. Many are living well below national averages and even below the national poverty line, lack property and other important wealth assets, and receive critical government support for housing and spending. These income levels leave many IDP households reliant on government IDP allowances and subsidized housing.

Monthly income metrics

60 AZN	Monthly IDP allowance per person ¹²
200 AZN	High threshold for receiving low-income allowance (individual)
205 AZN	National Poverty Line (individual)
280 AZN	Average government allowance to low-income households
718 AZN	Average IDP income (household)
708-710 AZN	Average employee income among the general Azerbaijani population (individual)

IDP households report earning an average of 718 AZN/month, including IDP allowances. Half of all households have an income between 436.5 and 896 AZN, and one quarter of respondents' household incomes are below 436.5 per month. Twenty families in the survey reported having no monthly income, although only three of these households do not subsequently report receiving wages and/or IDP allowances.¹³ (See figures for income distribution, below. The average-sized household (3.8 persons) receives 228 AZN in monthly IDP allowance (60 AZN/person). Therefore, the average income for the average-sized family would fall to 490/month without IDP allowances.

On average, IDPs have lower incomes, relative to the general Azerbaijani population; this disparity may be considerable. Mean IDP *household* income (718 AZN) is comparable to the nation's average monthly nominal wages for a single employee in 2020 (between 707.7 and 710.2) but considerably lower than one 2022 estimate (828 AZN).¹⁴ The average working IDP household has 1.5 working members. Assuming that most of the country's non-IDP households have more than one income earner, IDP workers (on average) are earning an income that is considerably lower than the national average.

Half of all IDP households may be living below the poverty line. Almost 54% of surveyed IDP households have a per capita monthly income that is less than the country's poverty line (205 AZN per month).¹⁵ Forty-seven percent of all IDP households also fall below the country's threshold for receiving low-income social assistance (200 AZN per person per month).¹⁶

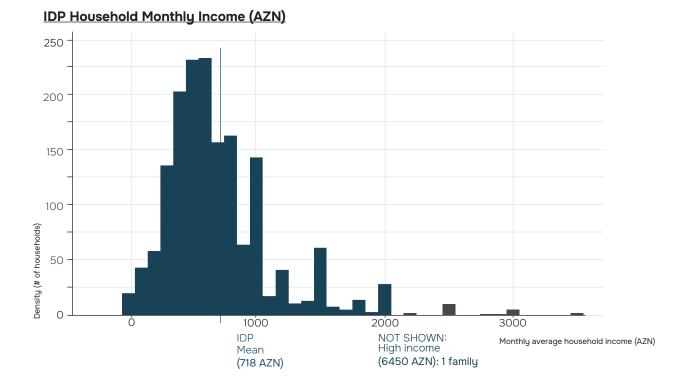


If IDPs were to absorb housing costs on their own, the average family would be overburdened by housing costs (according to global standards for proportion of monthly disposable income). For a family of 3.8 people to rent a three-bedroom apartment outside of a city center (at 488 AZN according to one estimate based on limited data¹⁷), the family would pay 68% of their monthly income on rent. This is considerably higher than the general standard for what is considered an overburden. Globally, "people that [sic] spend more than 40% of disposable income on housing are considered overburdened by housing costs." This proportion is more than double the median rent burden as a share of disposable income for OECD countries (20-25%) or EU countries (20%).¹⁸ The average IDP family would therefore most likely need access to additional income (and/or improved access to lines of credit¹⁹) in order pay for housing on their own.

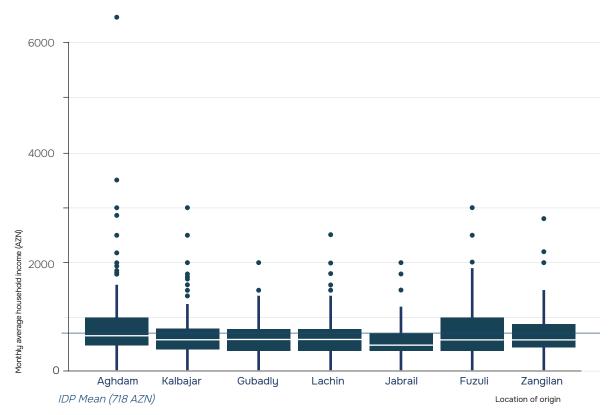


Azerbaijan, Qusar-Laza. Image by Rafa Mekhraliev | Unsplash





IDP Household Monthly Income (AZN) by region of origin





Income Sources

Most respondents (71.6%) report that their households have at least one form of earned income,²⁰ and almost all respondents (93.4%) report receiving at least one form of government-supported income. Although all IDP households are presumably eligible to receive government IDP allowances, only 90% of those surveyed reported doing so.²¹ People who live in a private house appear less likely to receive IDP allowances: 25% of people who live in a private house do not get IDP allowances, compared to 6% of people who live in an apartment, 8% of people who live in a dorm, and 6% of people who live in temporary housing.²² Of the 2,000 households represented in the survey, only 36 families receive income support from friends or family,²³ fourteen of whom are originally from Aghdam.

Among the various income sources, wages and IDP allowances are the most important sources of income for most IDP families. Roughly half of all respondents (52.9%) report that wages are their household's most important source of income.

In general, IDP families appear to have a strong reliance on state financing, especial-Iy IDP allowances. All families who receive IDP allowances rank that allowance among their top four most important sources of monthly income. Eighty-seven percent of those households rank the IDP allowance in their top two most important income sources.

Families who rely most on state financing report lower-than-average monthly incomes. For nearly one quarter of respondents (24%), IDP allowances are their household's most important source of income. The mean household income among these families is 547 AZN (171 AZN below the IDP average). An additional 54% of respondents report that IDP allowances are their household's second most important income source.²⁴ Households originally from Fuzuli may have the highest reliance on IDP allowances, with 43.5% of respondents reporting that IDP allowances represent their most important source of household income. If IDPs did not have public housing support and were to cover their own rent, the average family would most likely be overburdened by housing costs due to their current income levels and the cost of housing rentals, even with their IDP allowance income.



Income expenditures / consumption

IDP families direct most of their monthly spending toward living necessities. Unsurprisingly, 100% of respondents spend money on food and water each month. Sixty-three percent also pay for electricity and 57% have monthly health-related expenses. These items—food and water, electricity, and health care—are also where IDP families spend most of their money, with 72% of respondents identifying food and water as the single line item that occupies the highest amount of their expenditures each month.

About two-thirds of all respondents reported that they had recently experienced some form of unexpected financial difficulty; these hardships led to reduced spending on food, health care and education. All who experienced economic hardships reported reducing food consumption in the last year, an unfortunate reflection of the overall vulnerability of IDPs. Nearly half of all respondents (46.6%) reduced spending on health care costs and one-fifth (20.9%) reduced spending on education. Importantly, 14% of respondents reported that their families reduced or stopped investments in business or trade on account of economic difficulties, and 3.5% of surveyed households (mostly from Aghdam) reported that economic difficulties prompted them to take family members out of school.

Many IDP families have limited access to new or additional resources to support them through economic hardship. Thirty-six percent of respondents who experienced economic hardship–totaling one quarter of all IDP respondents–did not access any new or additional resources to help weather these hardships. Others took out bank loans (19.5% of all respondents), received loans or donations from friends or relatives (17.3% of all respondents), sold household property (7.7% of all respondents) or used their personal savings (5% of all respondents).



Laza, Qusar, Azerbaijan. Image by Orkhan Farmanli | Unsplash



Financial Products and Assets

Most IDPs who borrowed money in the last year used this money to cover necessities rather than on long-term investments. Roughly 45% of respondents reported borrowing money in the last year. (As many as 37% of respondents recently borrowed money in response to economic hardship, discussed above.) Of this 45% of borrowers, nearly 40% had difficulty borrowing money (252 lacked the social networks to borrow money informally; 68 were denied bank loans).²⁵ Among this group of borrowers, 42% used the money to cover health care expenses, 13% used the borrowed money to buy food, and 10% used it to pay for a social event. In other words, 19% of the overall IDP population borrowed money in the last year to pay for health care costs and almost 6% to pay for food.

IDPs tend to lack the financial products that reflect household stability and facilitate economic mobility.²⁶ If the vast majority of IDPs who return to the liberated territories lack access to economic mobility via investment strategies, this could leave whole communities in economic stagnation, preventing the communities from growing, thriving, and competing with the rest of the country.

Very few IDPs borrowed money to make long-term investments. No one reported that they borrowed money to make formal stock-market investments. However, a small portion borrowed money to start a business (1.7% of survey respondents)²⁷ or to buy agricultural inputs (0.7%); most (55%) borrowed money to buy food or pay for health care. Only about 7% of respondents report owning stocks or investment shares.²⁸

Few IDPs use other financial products that could help facilitate economic mobility. Use of these financial products include: mortgages (8% of surveyed IDPs have mortgages), bank loans (30%), credit cards (21%), bank accounts (15%, with numbers below 10% in Lachin, Jabrail, Fuzuli and Zangilan), microfinance loans (8%), insurance (23%),²⁹ and stocks/shares (7%).³⁰ Many of these financial products are owned primarily by those originally from Aghdam; eighty-four percent of people who possess mortgages, bank checking or deposit accounts, and/or stocks or shares are from Aghdam.

Most IDPs would benefit from microcredit or other loans to help start or expand small businesses. In light of these low levels of access to loans (reported above), 63% of respondents report that access to microcredit loans to start or expand their businesses would help improve the livelihood opportunities of their families.³¹

IDPs also report low levels of ownership among physical items that could help support careers and independent mobility. Only 28% of households own a computer, 35% own a car, and 21% own a bicycle.³² Ownership varies by location of origin, with those originally from Lachin registering lowest ownership levels.



Quba, Azerbaijan. Image by Orkhan Farmanli | Unsplash

Education and Employment

Education

All IDP respondents completed at least their secondary education or a college/technical degree.³³ All respondents (including 97.5% of heads of households) report completing their secondary education or a college/technical degree,³⁴ with 73% of respondents reporting secondary education as their highest level of educational achievement. Households and/or respondents who lacked at least a high school education (76 households, 2% of all approached households) were excluded from the survey.

The IDP respondents report completing higher education at levels that match or exceed national averages. This includes those older respondents who may have been educated prior to displacement. Ten percent of respondents completed college or technical education (e.g., vocational training or an associates' degree) and 17% completed higher education. This level of education appears consistent across age levels represented in the study.³⁵ At 17% university-educated, the IDP population's level of higher education is comparable to national averages. In 2019, 15.7% of the entire Azerbaijani population (over the age of 24) completed at least a bachelor's or equivalent (12.5% for women and 19.2 for men).³⁶ Another study found that 20% of the working population had completed higher education.³⁷

Women attend college/technical schools at relatively higher rates, while men and respondents from Gubadly attend higher education at relatively higher rates. Thirteen percent of women and 7% of men completed college/technical school, while 16% of women and 18% of men completed higher education. Meanwhile, 71% of women and 75% of men reported secondary education was their highest completed level of educational attainment. Respondents originally from Gubadly have higher rates of higher education, relative to respondents from other regions, while those from Gubadly, Fuzuli and Zangilan have slightly higher rates of college/technical degrees.



Employment

Despite these levels of educational attainment, employment among the IDP popula-tion is much lower than national trends. More than one-fifth (22%) of members of surveyed households were unemployed, relative to 6.6% of the overall population (2021).³⁸ This does not include household members who are children (24%), students (3%), retired (6%) or working as housewives (13%).

Most IDP households have 1-2 working family members. Roughly 46% of households (914 households) reported having only one job, occupation or profession in their household, 23.4% reported two jobs in their household, and 5.7% reported three jobs in their household.³⁹ Nearly one quarter of all respondents (23.8%) do not report any job or profession for anyone in their household.⁴⁰ On average, the surveyed population had 1.16 jobs per household. Households that had any worker had an average of 1.5 jobs in their household.

IDP respondents disproportionately work in service industries, education and construction. When asked about their own professions, nearly half (44%) of all employed respondents provided no information about the sector of their employment (this may suggest that some respondents work in informal sectors). Those who do provide employment information work in public-sector jobs (14% of total represented population) or are self-employed (13%). The most common sectors of employment include: service activities (9% of the total respondent population), education (7.6%), construction (6.8%), and trade/repair of transport means (6%). Three to four percent of respondents were employed in agriculture/forestry/fishing, in state management/defense/social security, or in manufacturing. Particularly high rates of respondents from Gubadly (11.9%) and Fuzuli (10.1%) work in construction, while respondents in education disproportionately come from Gubadly (13.4%) and Kalbajar (10.6%). Tables and figures on the following pages depict most popular sectors overall and by region of origin. Individuals with education, construction and transport experience will be well placed to find jobs upon returning to their places of origin. The low percentage of individuals engaged in agriculture is concerning, because many people will return to rural areas where agriculture is the main source of economic livelihood.

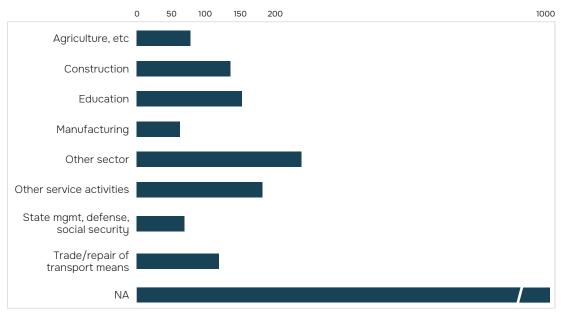
IDPs are under-represented in higher-income careers. Very small numbers of IDPs work in private business, which command higher incomes. This deviates considerably from national trends: Among all Azerbaijani wage earners, 46.9% work in the private sector.⁴¹



Employment sector by region of origin

Employment sector				Region				Total
Employment Sector	Aghdam	Fuzuli	Gubadly	Jabrail	Kalbajar	Lachin	Zangilan	TOtal
Agriculture,	17	20	2	15	7	12	4	77
forestry fishing	3.1 %	5.8 %	1.5 %	5.8 %	2.6 %	4.2 %	2.5 %	3.9 %
Construction	38	35	16	15	11	12	8	135
	6.9 %	10.1 %	11.9 %	5.8 %	4.2 %	4.2 %	5 %	6.8 %
Education	40	22	18	18	28	19	7	152
	7.2 %	6.4 %	13.4 %	7 %	10.6 %	6.7 %	4.3 %	7.6 %
Manufacturing	10	15	8	2	4	11	12	62
	1.8 %	4.3 %	6 %	0.8 %	1.5 %	3.9 %	7.5 %	3.1 %
NA	270	120	36	142	133	192	73	966
	48.9 %	34.7 %	26.9 %	55 %	50.2 %	67.6 %	45.3 %	48.3 %
Other sector	73	54	21	24	35	13	18	238
	13.2 %	15.6 %	15.7 %	9.3 %	13.2 %	4.6 %	11.2 %	11.9 %
Other service	50	41	21	20	21	15	13	181
activities	9.1 %	11.8 %	15.7 %	7.8 %	7.9 %	5.3 %	8.1 %	9.1 %
State management,	27	7	3	4	18	3	8	70
defense, social security	4.9 %	2 %	2.2 %	1.6 %	6.8 %	1.1 %	5 %	3.5 %
Trade/repair of transport means	27	32	9	18	8	7	18	119
	4.9 %	9.2 %	6.7 %	7 %	3 %	2.5 %	11.2 %	6 %
Total	552	346	134	258	265	284	161	2000
	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

What was / is the sector (field) of your work?





IDPs, particularly those below retirement age, need a wide range of vocational support. Roughly 88% of all respondents expressed interest in receiving at least some form of vocational support in order to improve their families' livelihood opportunities. This proportion is higher for those who are of working age: 90-97% of people under the age of 61 expressed interest in receiving job-placement help (see Table below).

In particular, IDPs need support with job placement. Among the available options (of which respondents could indicate as many as they wished), support for job placement was the most need. More than three quarters of all IDPs (77%) said that receiving external support for job placement would be the most helpful opportunity to improve the livelihoods of themselves and their families. This need was particularly felt among younger respondents (ages 18-34), 87% of whom would like job placement support. Such high demand for job placement assistance is likely a reflection of the IDP population's high unemployment rate and employment in service-related professions.

Vocational Skills

IDPs are interested in acquiring business loans and vocational skills. Respondents said that their families' livelihoods would improve if they received: a microcredit loan to start a business (59% of all respondents), vocational trade or skills (58%), help starting a smallor medium-sized enterprise for an existing skill (56%), or credit to expand an existing business (59%).⁴²

Desired form of assistance	Count	
Training: trade / skills	1166	(58%)
Training: apprenticeship	853	(43%)
Help starting small or medium-sized enterprises	1121	(56%)
Job placement	1530	(76%)
Microcredit (business outside of the home)	1072	(54%)
Microcredit (home-based business)	965	(48%)
Credit to expand business	1072	(54%)
Money for university	866	(43%)



Desired employment assistance by age

Respondent desires		_			
employment assistance (y/n)	18-24	25-39	40-60	61-	Total
No	5	56	75	96	232
	2.1 %	7.7 %	10.4 %	31.3 %	11.6 %
Yes	236	672	649	211	1768
	97.9 %	92.3 %	89.6 %	68.7 %	88.4 %
Total	241	728	724	307	2000
	100 %	100 %	100 %	100 %	100 %

IDP households lack interest in developing sector-specific skills, including among some desirable career sectors. Although 58% of households report that their families would benefit from vocational skills-based training, most households (71%) represented in the survey did not indicate that any of their family members desired sector-specific trainings. Among those households that did have members interested in developing sector-specific skills, the most commonly desired sectors/skills were: transportation (7.3%), English language (7%), health/social/community development (6.3%), and agriculture (5.3%). In particular, IDPs notably lack interest in developing skills among a variety of high-paying and/or modern technology sectors, including in programming (4%), finance (3.9%), information and communication (1.7%), and engineering (1.1%).

IDP women are under-represented in formal economies, but they register similar levels of employment-related skill aspirations. While 58% of IDP men work in formal jobs outside of the home, only 27% of women do so. Meanwhile, 69% of respondents say women are primarily responsible for looking after the home and family. However, the number of families reporting having female and male members interested in acquiring employment-related skills is roughly comparable.⁴³ That said, males disproportionately desire skills in technological fields (information and communication, engineering and programming) while females disproportionately desire careers in social services or other sectors (e.g., garments). Slightly more females than males want skills in in finance, English and Russian.⁴⁴

	# men	# women
Health, social services, community development	22	114
Information / comms	24	16
Engineering	21	6
Programming	58	39
Finance	45	49
English	96	105
Russian	40	53



Households that identify an interest in acquiring skills appear marginally less certain about returning to their regions of origin. When asked about several different skill sectors,⁴⁵ 71% of respondents indicated that no one in their household wished to obtain any of the listed skills. However, those who did have interest in developing professional skills disproportionately stated that they would probably (rather than definitely) return to their regions of origin. Specifically, 47% of households who said they would *probably* return to their regions of origin indicated that they desired professional skills. Of the households who said they would probably be interested in returning and who also said that they desired skills training, the most desired skills were: health, social and/or community development (19.3%), programming (20.5%), English language (27.3%), and finance (27.3%).

Internet Use and Digital Literacy

Almost all IDPs under the age of forty use the Internet in some form. Only 16% of respondents—disproportionately those over the age of sixty—report that they do not use the Internet. Only 7-8% of respondents under the age of forty do not use the Internet.

Portions of the IDP population may be living without access to Internet services at home. Almost two thirds of the surveyed population report that they mainly access the Internet through home wireless services, and an additional 12% access the Internet through a personal package. In other words, between 24–36% of the population *may* be living without an ability to access the Internet at home, including 22–32% of IDPs living in government-providing housing. Most people who own (60%) or rent (52%) their own home also report that they do not mainly access the Internet through home wireless services. Lacking access to Internet at home can stymie access to education, job searches, career development, commerce, and personal financial management.

Although smartphone usage is relatively prolific, IDP households register low levels of competency with regard to other critical digital tools.⁴⁶ Digital literacy—including using smartphones, computers and internet services—can be a crucial vehicle for accessing government services, accessing markets for the sale of goods and services, pursuing education opportunities, and maintaining social networks. Nearly all surveyed households (94%) have at least one family member who can use a smartphone. However, households report much lower levels of literacy among other digital tools (see table, below). Most notably, only half (48%) of households report having a family member that can use email or online services. Digital literacy is particularly low among IDPs originally from the Lachin region, where only 22% of households have a family member who uses email. In general, the IDP population would benefit from targeted digital literacy training.



	Overall	Lachin
Smartphones	94%	93%
Social media platforms ⁴⁸	65%	50%
Computer word processing	58%	34%
Email/other online services ⁴⁹	48%	22%
Internet commerce ⁵⁰	42%	21%

Percentage of households with at least one family member who can use each tool: 47

Women and girls appear to have lower levels of digital literacy, relative to the men and boys in their households.⁵¹ For example, 85% of households have at least one male who can use a smartphone but only 80% of households have at least one female who can use a smartphone. Larger disparities exist for using internet commerce (7-point gender gap), computer-based word processing (8-point gender gap), email and other online services (11-point gender gap), and social media (17-point gender gap). This likely digital literacy gender gap is smaller than the gender gaps for other competencies, including driving a car (57-point gender gap), personal banking (21-point gender gap) and speaking Russian (13-point gender gap).

A significant portion of IDPs—mostly older respondents—do not take advantage of banking or government e-services. Roughly 40% of respondents say they use none among the provided list of e-services. Usage appears to steadily decrease with respondent age (see table, below). Seventy-nine percent of respondents under the age of 25 use some e-services, while only 27% of respondents over the age of 60 use these tools.

Use of		Age g	Iroup		
e-services	18-24	25-39	40-60	61-	Total
No	51	183	341	223	798
	21.2 %	25.1 %	47.1 %	72.6 %	39.9 %
Yes	190	545	383	84	1202
	78.8 %	74.9 %	52.9 %	27.4 %	60.1 %
Total	241	728	724	307	2000
	100 %	100 %	100 %	100 %	100 %

<u>Use of e-services by age group</u>



Access to Health Care and Other Services

IDPs generally have suitable access to official documentation, but there remains room for improvement. Roughly half of all IDPs surveyed report that no one in their family had issues accessing the official documentation they needed. Three quarters (76%) of those who lack some official documentation say that they do not need those documents. Only 12% of the surveyed population (232 people) say that someone in their family does not have access to the documents that they need. Of these 232 families, most are lacking access to health insurance documentation (109 families) and/or passports (107 families) and a few are lacking access to:

Health insurance documentation	109 families
Passports	107
Work booklets	66
IDP documentation	48
Diplomas	40
Vaccination records	30
Marriage certificate	19
Birth certificate	15
Identity card	14

The vast majority of respondents live within one hour of a hospital or medical facility. Ninety-two percent of respondents say that they can access a medical facility in less than one hour (average time: 14 minutes). Only about 5% of respondents live more than an hour away from a medical facility (average time: 1 hour, 7 minutes). No one reports living farther than two hours from a medical facility.

In the last year, most IDPs received the medical attention that they or their family members needed; those that did not receive all their needed care were impeded by health care costs. In the last twelve months, 41% of families did not need medical care. Most of those that needed care (60%) received all of the care they needed. An additional 20% received some of the care they needed, and 20% received none of the care they needed. Of the 480 respondent families who did not get all of their needs addressed, 91% attributed that lack of care to cost (of services and/or transport) or to not having health insurance. Additionally, 20% reported that the services or facilities they required were unavailable or inadequate.

Almost one third of households with members who are registered as disabled do not receive the medical care they require. Of the 7,619 people represented in the data, 367 people are registered as disabled (5%). Of the 2,000 households represented, 317 have a disabled person in their family. Families with disabled members report incomes and living circumstances that are comparable to the general IDP population.⁵² Thirty-two percent of these households did not receive all of the medical care they needed, and virtually all of these families (95%) were inhibited by health care costs.



Social Cohesion

IDPs report feeling moderately integrated within their communities. The mean response is between feeling neutral about and somewhat agreeing with the statement, "I feel well integrated in my city / village," with responses trending closer to agreement. The mean response suggests that IDPs feel neutral toward the statement, "if someone in my family is in emergency, I can count on support of my community." This suggests that the average respondent feels neither strongly supported by, nor isolated from, his or her community members. Response to these questions is quite varied, however. Sixty-one percent of respondents say they feel well integrated (agreeing or strongly agreeing with the statement), while 18% say they do not feel well integrated (disagreeing or strongly disagreeing). On feeling supported, 40% say they can count on community support in an emergency, but another 40% say they cannot count on community support. In other words, while a large portion of the IDP population feels well-integrated within their communities, a notable minority feels separated or isolated from their communities.

Having employment and income is the most important thing that makes IDPs feel integrated in their current location, followed by the need for security, medical services, and education. This punctuates the importance of providing job-placement support in relocated areas.

IDPs report very low levels of participation in community activities.⁵³ Although almost 30% of IDPs say it is important to them that they do not feel like a stranger in their communities, only 8% of all respondents said they participated in community social activities. The most common forms of social activities in which IDPs participate are culture/art related, youth-led, children related, and sports related. In general, men reported greater participation than women (60% of those who participate in social activities are men), but women participate in children-related activities more than do men. Most respondents who participate in youth-led activities are under the age of 30. Respondents in their thirties participate in sports- and children-related activities more than do other age groups, and respondents in their fifties participate in culture/art related activities at higher rates.

	Female	Male
Social activities (aggregate)	40%	60%
Sports related	6%	94%
Other	36%	64%
Youth-led	42%	58%
Culture/art related	48%	52%
Children related	59%	41%



	Total	18-29	30-39	40-49	50-59	60+
Social activities	151	22%	28%	17%	22%	11%
Youth-led	31	61%	19%	7%		13%
Sports related	18	33%	44%	22%		
Culture/art related	42	14%	19%	19%	38%	10%
Other	47	11%	30%	11%	32%	17%
Children related	27	7%	41%	26%	29%	7%

A large portion of respondents lack a clear idea of what agencies (government, NGO, etc.) they would approach to register a complaint or request help accessing social services. Almost 43% of all respondents said they either did not know where to go for assistance or indicated that they would not seek assistance anywhere. This group is evenly divided by gender (51% female) and comparable in age to the general surveyed population.



Relocation: Interests and Needs

The government is tasked to help provide durable solutions for IDP communities, including establishing the conditions and the means to allow IDPs to return voluntarily to their locations of origin or to resettle elsewhere in the country.⁵⁴ Return and reintegration should be voluntary and executed in a manner that is non-discriminatory; transparent; and ensures the rights, safety, dignity and interests of relocated persons.⁵⁵ IDPs should be relocated to communities with viable building and communication infrastructures, comprehensive social services, a diversified workforce, and opportunities for reliable and prosperous careers. Meanwhile, their security and rights must be preserved.

Several considerations need to be balanced when selecting communities for return and reintegration. These include targeting specific locations for return to introduce communities large enough to thrive; ensuring safety and security; prioritizing return and reintegration for those who are currently living in tenuous, temporary or under-resourced circumstances; fostering communities with strong levels of digital competency and diversified professional skills and experiences; and accounting for the shifting geopolitical contexts in liberated territories.

GENERAL TRENDS

A large majority of surveyed IDPs are interested in permanently returning to their family's region of origin. Up to 85% of respondents expressed interest in permanently returning to theirs or their families' area of origin. Specifically, three quarters of all respondents said they would "definitely return as soon as...the opportunity" arose and an additional 9.3% said they would *probably* return. People are interested in returning and reintegrating for new or improved access to employment, income or housing; because they have emotional connections to their origin location; and because they believe it is now safe to return.

The high proportion of people who said they would permanently return may be partially shaped by response bias, exclusion bias, and/or lack of knowledge of other available options. It is possible that some positive responses reflect a response bias, in which people provide the response they believe the survey administrators or government officials would want to hear, not what their true preferences are. It may also be the case that a disproportionate number of IDPs who do not wish to return to their regions of origin declined to participate in or to complete the survey. Finally, IDPs may lack knowledge of other permanent resettlement opportunities—beyond returning to their regions of origin—that are available to them, and they may respond differently if given a wider array of options.





Would you personally like to return to the area of origin permanently?

Some IDPs do not want to return to their regions of origin because they do not want to leave their current social networks, income, jobs or security. Fifteen percent of all respondents did not express an interest in returning permanently to their region of origin. Five percent said they would return but not stay forever, 4% said they would probably not return, 6% did not know or refused to respond. Those who do not wish to return reported that they would lose their family, friends, income, and/or work upon return; expressed concerns about the safety or lack of services in reintegrated areas; reported no emotional connection to their region of origin; and/or expressed a preference for living in urban areas. Furthermore, people who currently own the house they live in appear to be slightly less interested in returning to their region of origin (18% not interested in returning), relative to people who do not own their current dwelling (14.5% not interested in returning).

Most people who expressed interest in return and reintegration would like to live in rural village settings. Three fifths (60%) of people who said they wanted to return—and 55% of all surveyed—said they wanted to live in a village (rural) area upon relocation. One third wish instead to live in an urban town setting.⁵⁶ This preference for rural living would represent a significant shift in people's living situations, as 88% of IDPs surveyed are currently living in urban settings.

Respondents expressed considerable need for government assistance upon return and reintegration. Virtually all respondents (96% of all surveyed people, not just those interested in permanent return) said they would want support finding employment upon reintegration. In addition, 95% thought they would need access to social assistance services, 94% believe they would need help reconstructing an apartment or house, 94-96% would like help retrieving previously owned land and other lost possessions, 97% would want help obtaining documentation, and 90% would like to acquire a new plot of land.



SPECIFIC CHARACTERISTICS

IDPs with higher current household incomes appear to be just as interested in returning as those with lower incomes. The mean income is not considerably different among those who have expressed an interest in permanently returning to their location of origin and those who have not expressed an interest in permanent return. This may indicate that some people either do not expect to experience a reduction in income upon return or are willing to surrender some income in order to return to their region of origin.⁵⁷

	Return	No return/DK	Total pop
Mean income	722 AZN	692 AZN	718 AZN

Younger IDPs—many of whom were born after displacement—are notably less interested in returning to their family's region of origin, relative to their older family members. One quarter of people younger than 25 years old and 19% of people between the ages of 25 and 39 did not express interest in returning permanently to their region of origin. In contrast, only 10% of people aged 40-60 and 11% of people older than 60 did not express interest in returning. In contrast, 84% of people over the age of 60 said they would definitely return as soon as possible, while only 65% of people younger than 25 said they would definitely return.

	18-24	25-39	40-60	61-	Total
Definitely	156	508	592	259	1515
Definitely	64.7%	69.8%	81.8%	84.4%	75.8%
Drobobly	27	83	62	14	186
Probably	11.2%	11.4%	8.6%	4.6%	9.3%
Drobobly not	58	137	70	34	299
Probably not	24.1%	18.8%	9.7%	11.1%	14.9%
Tabal	241	728	724	307	200
Total	100%	100%	100%	100%	100%

Interest in return by age



Employment Sectors

People with experience living in rural areas and/or working in agriculture could be critical for helping establish new villages with sustainable sources of food and revenue. In particular, people with agricultural experience could help ensure that returned and reintegrated communities have the skills necessary to cultivate food for consumption and livelihoods. Relatively few respondents' families have experience working in agriculture (11.3% of all respondents).⁵⁸ Helpfully for relocation efforts, however, this group has a high interest in permanent return to their regions of origin (with 90.3% expressing an interest in returning), relative to those without agricultural experience (only 84.4% of whom are interested in returning).

Families with agricultural experience disproportionately live in rural areas, own land, and are from the Fuzuli region of origin. Almost 40% of families with agriculture experience are originally from Fuzuli, and an additional 18% are from Aghdam and 15% are from Kalbajar. Although only a small proportion of respondents live in rural areas, roughly half of the population with agriculture experience live in rural areas; this percentage is even higher among those who are currently engaged in agricultural activities.⁵⁹ Meanwhile, respondents who have agricultural experience constitute 80% of all respondents who own land in their current location.⁶⁰

Despite lacking agricultural experience, most IDPs (65%) are interested in being involved in agriculture upon returning to their regions of origin. Only 14% of those interested in being involved with agriculture upon return currently have agriculture experience. The remaining 86% have no agricultural experience. These populations would benefit tremendously from working with those IDPs who have experience working in the agricultural sector and receiving training to prepare them for both home and potentially commercial agriculture activity upon return.

Several essential professional sectors are under-represented among the IDP workforce population in general. While service-related jobs are well-represented among the IDP population, fewer IDPs are employed in sectors like health care services and information and communication (see Table, below). Furthermore, very few IDPs report being employed in private-sector professions, which tend to provide higher incomes.

People from many essential professional sectors, including education, health care and information and communication, also register slightly lower levels of interest in return and reintegration. Professionals in some essential sectors demonstrate very high interests in return and reintegration, while people in other essential professions appear less inclined to return. For example, only 59% percent of people in health and social work and 61% of people in information and communication sectors say they will definitely return. In contrast, 86% of people in construction say they would definitely return. Expanded





Laza, Qusar, Azerbaijan. Image by Orkhan Farmanli | Unsplash

to consider people who say they would definitely or probably return: 97% of people in manufacturing; 93% of people in construction; and 92% of people in agriculture, forestry and fishing say they are interested in returning permanently to their regions of origin. Other essential professions—including those that may demand more education—exhibit slightly lower levels of interest. These sectors include: human health and social work (72% interest in return); information and communication (83% interest in return); state management, defense and social security (86% interest in return); and education (87% interested in return).

Each relocated community will need to be populated by trained professionals in various essential sectors, including education, health care, and construction. Because these and other essential sectors are notably underrepresented among the IDP population as a whole and among those interested in return and relocation, a sustainable return and reintegration strategy would need to take intentional steps to ensure the short- and long-term supply of these professions.



Interest in return by employment sector

	Interes		
Employment Sector	No	Yes	Total
Agriculture, forestry and/or fishing	6	71	77
	7.8 %	92.2 %	100 %
Construction	9	126	135
	6.7 %	93.3 %	100 %
Education	20	132	152
	13.2 %	86.8 %	100 %
Human heath and social work activities	9	23	32
	28.1 %	71.9 %	100 %
Information and communication	3	15	18
	16.7 %	83.3 %	100 %
Manufacturing	2	60	62
	3.2 %	96.8 %	100 %
Other sector	29	159	188
	15.4 %	84.6 %	100 %
Other service activities	23	158	181
	12.7 %	87.3 %	100 %
State management, defense, social security	10	60	70
	14.3 %	85.7 %	100 %
Trade/repair of transport means	26	93	119
	21.8 %	78.2 %	100 %
Total	137	897	1034
	13.2 %	86.8 %	100 %

Despite needing young and professionally skilled populations to return and reintegrate, introducing targeted incentives may facilitate inequality among reintegrated populations. As it considers and develops priorities for supporting IDPs in their current circumstances and upon return and reintegration (see recommendations, below), government agencies and NGO partners should be attentive to whether and how their proposed policies may unintentionally introduce or reinforce inequalities within the IDP population. Agencies should be explicit, intentional and transparent about return and reintegration priorities and be equitable about return incentives (discussed above), perhaps by providing similar incentives to all who elect to return.





Zaqatala, Azerbaijan. Image by Azar Kazzimli | Unsplash

Recommendations

This section identifies policy interventions that could best facilitate IDPs' successful, voluntary and equitable return to their regions of origin. These recommendations are designed to achieve durable solutions for IDPs, such that displaced persons *"no longer have any specific assistance and protection needs that are linked to their displacement and can enjoy their human rights without discrimination on account of their displacement."*⁶¹ Select recommendations identify specific Azerbaijani government agencies that could be involved in the policy's implementation.

Housing

Helping IDPs move toward owning or renting their own dwellings would help enable longterm stability and transition IDPs from relying upon state support. Permanent resettlement—via returning to liberated territories or resettling elsewhere—provides an opportunity to increase private ownership and restore lost housing and property. However, many IDP families would be overburdened by housing costs if they lost access to state-provided housing and were therefore responsible to cover their own rent or mortgage.

Recommendation: In accordance with existing commitments to provide free housing to returnees, returning IDPs should have the option to select among receiving one of the following free of charge: land and a house, land and financing to build a house, financing to rehabilitate an existing home, or equivalent financial compensation. Introduce preferential hiring for IDPs as construction workers to help build private dwellings in liberated territories.



Returning to liberated territories may represent a significant improvement in quality of life for IDPs who do not own their own homes (88% of the IDP population) and, in particular, for those currently living in potentially lower-quality housing conditions (e.g., the 14% of IDPs living in dormitories or more temporary housing).

Recommendation: To maximize government resources, prioritize for early voluntary relocation those IDPs who do not own their own homes, particularly those living in temporary housing or lower-quality living conditions (e.g., those living in multi-family units and those living without access to natural gas, Internet or other essential resources). During the first stages of reintegration, transfer people from lower-quality housing to higher-quality public housing as it is vacated by IDPs who return to their places of origin. Meanwhile, work to improve housing and access to in-home services (e.g., Internet) for IDPs in their current circumstances.

Recommendation: Work with the IDP population to prepare for future home ownership by providing training and support to gain expertise on the financial and technical aspects of home ownership, including establishing reserve savings for home maintenance.

Agencies: State Committee for the Affairs of Refugees and IDPs (SCRI), Offices of the Special Representatives of the President for the three regions of Karabakh responsible for reconstruction.

Income and Consumption

Transitioning IDP families from relying upon state financial assistance is a long-term goal. Policies should aim to work with IDP families to develop financial independence and should transition families from receving state financing only when families are reliably financially independent. More than half of IDP families live below the national poverty line, even after receiving IDP allowances. In their current positions, these families would likely struggle to pay for living essentials if they lost access to state IDP allowances.

Recommendation: Invest heavily in building IDP capacity for financial self-reliance in preparation for gradually phasing out IDP allowances after an appropriate period of time following return or resettlment elsewhere. This includes: establishing skills trainings, business development workshops, and other initiatives designed to generate and increase IDP incomes. Work with IDP families to prepare them for the financial independence needed to gradually transition away from receiving government allowances. Help those eligible enroll in state assistance programs targeted to the general population.



IDPs spend most of their money on food and water, electricity, and health care. When IDPs face financial hardships, they reduce spending on food, health care, and education.

Recommendation: Connect all IDPs to support programs that provide assistance to help IDPs access essential products (e.g., meals, school supplies, medicine) so that IDPs can continue to receive necessary medical care and education during times of economic hardship. Continue to invest in programs that subsidize health care for IDP communities.

Agencies: State Employment Agency, Ministry of Economy, Ministry of Labor and Social Protection, Ministry of Education, Ministry of Health, SCRI.

Financial Products and Assets

Access to financial tools and knowledge about how to grow financial assets will be critical for IDPs' long-term self-reliance and for returned communities to prosper. However, IDPs demonstrate low use of a variety of financial instruments, including bank accounts, mortgages or credit cards. Very few IDPs borrow money to start or expand a small business, access microcredit or other small-business loans, or possess stocks or other investment products. Despite these low numbers, there is strong interest among the surveyed population in accessing microcredits and other business loans.

Recommendation: Train and educate all IDPs about using financial instruments to save and invest, provide seed money programs to facilitate savings and investment, and guarantee low-interest business loans or microcredit loans to support IDP small businesses. Pair borrowers with financial officers and/or planners to support families in understanding their loan terms and to help families prepare for repayment in a time-line compatible with their specific financial circumstances. Making these investments now will help prepare families for relocation and help build thriving, competitive economies in liberated territories.⁶²

Recommendation: Expand business support and access to finance loans to IDPs with appropriate skills and viable business plans. Initiatives could train IDPs on developing successful business plans and provide guarantees and low interest rates to a select number of participants.

Agencies: Ministry of Economy, SCRI.



Education and Employment Rates

IDPs have a high unemployment rate (at 22%, not including people who are students, retired or identify as housewives). They are under-represented in high-skill sectors and many work in service industries. More than 75% of IDP families want help with job placement in their current location and upon return to liberated territories. In addition to supporting their livelihoods, access to employment and income are important to making IDPs feel integrated in their own communities.

Recommendation: Develop skills-training and job-placement initiatives among the entire IDP population, with emphasis on: training IDPs in essential sectors for relocation (education, health care, social services, public administration), building a pipeline for high-income private-sector and technology jobs, and developing and growing small IDP-owned businesses. Providing this job-placement support will also help establish and strengthen social cohesion within resettled communities in liberated territories and elsewhere throughout the country.

IDPs in general lack interest in developing skills relevant to a variety of high-paying and/ or modern technology careers.

Recommendation: Initiate information campaigns particularly among young IDPs to facilitate interest in computer programming, finance, information and communication, and engineering sectors and to present these sectors as accessible, attainable, and desirable.

Women are under-represented in formal jobs outside of the home, and most IDPs (69%) say women are primarily responsible for looking after the home and family.

Recommendation: Develop specific skills-training and job-placement initiatives for IDP women, host women's support and networking groups, encourage women to consider entering technology and/or private sectors, and support the growth of the care economy (e.g., child and elder care) to create new well-paid jobs and to free more women to seek employment outside of the home.

Nearly all IDPs want support finding jobs upon return.

Recommendation: Develop an administrative system and infrastructure equipped to process and help place all returning IDPs with jobs that are compatible with their interests, skills, and/or the employment needs of their region of return.

IDPs are under-represented in professional high-skill career sectors that will be critical for the successful return of IDPs to liberated regions, including: education, health care, technology, public administration, private-sector careers and other high-skill profes-



sions. For example, only 8% of IDPs currently work in education and less than 1% work in health care and social services.

Recommendation (long run): Invest now in a long-run supply of IDP professionals working in essential, desirable sectors. Recruit and support the education and training of IDPs in essential service sectors and help place them in relevant roles upon return. Programs that expose IDPs to essential, desirable and in-demand careers may include: career fairs, college advising, internships, mentorship relationships, and targeted trainings. Initiatives should begin prior to participants' return and reintegration to so that IDPs are better prepared upon return.

Recommendation (short run): Recruit skilled non-IDP professionals to meet short-run needs. Continue to recruit and incentivize skilled non-IDP professionals to temporarily reside in liberated territories to: meet essential needs, help develop service sectors, and train/mentor IDPs professionals to fill these roles. Incentives could include financial benefits (e.g., employment bonuses) to professionals who elect to remain in their professions in the liberated territories for a pre-established amount of time.

IDPs who are interested in acquiring sector-specific skills are marginally less certain about wanting to return to their regions of origin. Targeted skills training and job placement among certain sectors may help make voluntary relocation a desirable option for these IDPs.

Recommendation: Offer skills-training in particular sectors, including: health/social/ community development, programming, english language, and finance.

Students and young adults would play a critical role in reintegrated communities, representing a long-term workforce and helping establish long-lasting communities and new generations. However, younger IDPs are less interested in permanently returning to their (or their families') region of origin.

Recommendation: Develop incentives to make return compelling to students and young adults, including: 1) financial assistance and/or stipends for higher education to attract returning IDP young people to pursue higher education and then return to their regions of origin; and 2) professional, recreational, and social programs to encourage social interaction, entrepreneurial development, an engaging lifestyle, and well-rounded daily life in reintegrated communities.

Most IDPs are interested in holding agriculture jobs in rural villages upon return, but most also lack experience in agriculture sectors.



Recommendation: Offer returning IDPs trainings on basic horticulture, husbandry and farm management to prepare returning families for subsistence and commercial production. Establish opportunities for collaboration, co-habitation and/or apprentice-ships between IDPs who have and those who lack agricultural experience.

Agencies: Ministry of Education, State Employment Agency, Ministry of Agriculture, SCRI.

Internet Use and Digital Literacy

Nearly all IDP households have at least one family member who uses a mobile phone. However, digital literacy is notably lower for other useful tools, including the use of email, internet commerce, or online portals for government services.

Recommendation: Research why some IDPs do not use the Internet or digital tools and identify approachable solutions to help make digital tools accessible to a broader section of the IDP population; work with service providers to develop affordable access to Internet, phones and computers; host information sessions and digital literacy trainings on under-used tools, government e-services, and affordable access options; and target specific populations for training, including: older IDPs, women and girls, and IDPs returning to liberated areas. For IDPs returning to their regions of origin, these trainings should be conducted prior to and in preparation for their return.

There appears to be a digital literacy gender gap among the IDP population.

Recommendation: Specifically target women and girls for digital literacy trainings that also seek to challenge social norms that may prevent women from pursuing these skills and working in technology sectors. This initiative could help enhance women's participation in education, online commerce, social networks, and high-paying industries.⁶³

Access to Internet, remote-access services and digital tools will be particularly important for returning IDPs as their reintegrated communities work to establish physical service infrastructures. These services will also help IDPs stay connected with social and professional networks and access remote work/telework and education opportunities.

Recommendation: Invest in the development of high-quality networks and remote work infrastructure in liberated territories so that returning IDPs can have: reliable cell phone reception and Internet connectivity; the capability to take advantage of the government's "Smart Cities, Smart Villages" digital initiatives; access to remote services; and professional networks / remote work opportunities.

Recommendation: Provide support and infrastructure (e.g., remote co-work office space) to allow high-skilled professionals to retain their current jobs after returning



to liberated territories. Offer incentives to employers who enable their high-skilled employees to work remotely from liberated territories.

Some IDPs living in state-provided housing may lack either access to wireless Internet in their homes or knowledge that home Internet access is an available option.

Recommendation: Work to increase the number of IDPs who live in state-provided housing and have access to wireless Internet in their homes. This may entail providing as many as 59,000 units with Internet access and educating households of available Internet access options.⁶⁴

The recommendations highlighted in this section would enable efficient interactions in reintegrated communities; allow reintegrated persons to remain connected with one another and their friends, family, colleagues and co-workers in their previous locations; afford people access to knowledge, information and career-development tools; help build public trust in using the government's digital services; and support the government's "Smart Cities, Smart Villages" initiative.

Agencies: Ministry of Digital Development and Transport, SCRI.

Access to Services

Subsets of the IDP population still either incur debts in order to pay health care costs and/or avoid seeking needed care on account of health care costs.⁶⁵ In particular, house-holds that have disabled members encounter financial barriers to medical services.

Recommendation: Investigate when, where, and under what conditions IDPs must pay for health care costs and/or decline care; work with health care providers to improve access to affordable care; further reduce or subsidize the costs of health care for IDPs; and ensure that disabled persons have adequate access to needed medical services.

Almost one-third of households with members who are registered as disabled do not receive the medical care they require.

Recommendation: Given the importance of receiving medical attention to support the lives and well-being of people living with disabilities, give particular attention to ensuring that this population has access to needed medical attention and health care.

IDPs identified considerable services and support they would need upon return, including: support finding jobs (96%), accessing social assistance services (95%) and reconstructing or retrieving previous homes (94-95%) upon return.



Recommendation: Provide quality services that improve upon IDPs' current living conditions and access to services, including: strong, reliable high-speed Internet; high quality, comprehensive medical facilities (within at most twenty minutes of each IDP family) that include private and/or remote health care provider options; an education system with access to technology-based learning to help facilitate digital literacy; and trainings to recruit and prepare IDPs to work in health care and education professions.

People who want to return say that they need information about liberated territories' security situation (89%), availability (70%) and quality (62%) of basic services, and job prospects (78%).

Recommendation: Generate and circulate "information packets" that provide detailed information, specific to each liberated territory, about the region's security situation, infrastructure development, service sectors, and employment opportunities. Physical packets should link to interactive online portals that provide regularly updated information about the region's circumstances and opportunities.

Some IDPs lack access to essential documents.

Recommendation: Research and address why some IDP families are unable to acquire identity cards, health insurance documentation, and passports.

Agencies: Ministry of Health, Ministry of Education, Offices of the Special Representatives of the President in the liberated territories, SCRI.

Social Cohesion

IDPs report very low levels of participation in community activities. While participation in public affairs is one of the key principles of the durable solutions framework, only 8% of all respondents said they participated in community activities. The most common forms of activities are culture/art related, youth-led, children related, and sports related. In general, men reported greater participation than women. IDPs also lack a clear idea of what agencies to approach to register a complaint or request help accessing social services.

Recommendation: Design and deliver awareness-building and training activities for IDPs which focus on opportunities for participation in local planning and decision-making in their communities and for engaging in discussions about the development of their places of origin. Develop communication materials and a communications campaign to raise awareness about who IDPs can contact if they have a complaint or request for public services.

Agencies: SCRI, Offices of the Special Representatives of the President in the liberated territories.





Agsu, Azerbaijan. Image by Orkhan Farmanli | Unsplash

Relocation-Specific Recommendations

Most relocation issues and recommendations are integrated in the previous recommendation sections. The following recommendations augment those listed above with additionals recommendations to facilitate voluntary relocation.

Some IDPs remain concerned that they would have to surrender a variety of career and lifestyle circumstances if they were to return to their regions of origin.

Recommendation: To assuage concerns about losing valued circumstances in their current location, return policies should strive to retain existing communities, enable workers to continue their current employment (via remote work) or ensure jobs with comparable incomes upon return, and commit to establishing adequate services.

IDPs have a variety of permanent relocation options – as per the principles for durable solutions – but IDPs may not know that support is available to help them settle in locations besides their regions of origin.

Recommendation: Educate IDPs about all permanent resettlement options, including options to return to liberated areas, to permanently settle in their current locations, or to resettle elsewhere in the country.



Recommendations for Follow-Up Reserach

Several follow-up studies could help identify how the living conditions and livelihoods of IDPs will change over time, change after relocation, and/or vary by settlement location.

Recommendation: Conduct follow-up studies designed to assess and/or understand specific key areas of inquiry, including:

- A follow-up study (in two years) of the same IDP population to monitor progress on IDP conditions over time: This study would assess how conditions and aspirations have changed within the surveyed IDP settlements. To do so, it would ask a selection of questions asked here. Ideally, the same respondent representatives from the same households would be re-interviewed (time-series cross-sectional analysis). If this is not possible, the same sampling method in the same IDP settlements should be used to draw aggregated conclusions about how conditions have shifted within the population as a whole.
- A survey (in two years) of those from the surveyed settlements who have returned to their regions of origin: This study would assess how conditions and aspirations have changed for those from the surveyed IDP settlements who voluntarily returned to resettle their regions of origin, and it would help identify further recommendations based on the needs of relocated IDPs. To do so, it would ask some of the same questions asked here, alongside questions about how their circumstances and satisfaction levels have shifted upon return and reintegration. A similar stratified random sampling strategy should be used, and only those from the settlements included in this baseline survey should be included.



Gadabay, Azerbaijan. Image by Ganimatque | Pexels



- A small survey of IDPs living in zones that are not covered in this report: This study would allow researchers to assess the extent to which the population represented in this baseline survey compares to the general IDP population. After excluded zones are selected, the same stratified random sampling strategy and the same survey protocol should be used.
- Research to better understand IDPs' interests in returning to their regions of origin, relative to other permanent resettlement options, including options to return to liberated areas, to permanently settle in their current locations, or to resettle elsewhere in the country.
- Research to understand IDPs' priority government services, so that limited government resources may be allocated toward additional investments to develop the services (e.g., smart village resources) that IDPs would find most useful.
- Research to more thoroughly understand IDPs' experiences and attitudes on a variety of issues. Questions to answer may include: How does the quality of education obtained in IDP communities compare to education available to the broader Azerbaijani population? Why do IDP communities have particularly high levels of unemployment, and/or why do they not report participating in a specific employment sector? Why do IDPs report low levels of interest in gaining sector-specific skills? How do rates of IDP digital literacy and use of financial products compare to those among the general Azerbaijani population? Do IDP families currently have access to child/elder care or careers in the care economy? Why do IDPs report low levels of participation in community activities?



Appendix

Focus group interviews with IDPs

Focus Group	Number of Participants	Place	Date		
Male Group	8 participants	Baku	06.06.2022		
Female Group	7 participants	Baku	09.06.2022		
Female Group	10 participants	Berde	10.06.2022		
Male Group	9 participants	Berde	10.06.2022		
Male Group	8 participants	Agdam	11.06.2022		
Female Group	8 participants	Agdam	11.06.2022		

List of approached households

	#	%
Terminated	54	2%
Nobody at home/Nobody opened the door	648	19%
Refusal to participate in the survey	530	16%
Out of quota	48	1%
No people of needed education levels	76	2%
Complete	2000	60%
Total	3356	100%

			Age		Gen	Gender		Education		Total		
Origin	Current	Subsample	18-34	35-50	51-65	65+	Male	Female	Higher	Secondary	Secondary Special	
am	Absheron	378	134	117	92	35	186	192	88	408	56	552
	Terter	141	50	43	34	14	69	72				
Agdam	Oguz	25	9	8	6	2	12	13				
	Bilesuvar	8	3	2	2	1	4	4				
	Baki-Sabuncu	178	64	56	41	17	88	90	42	190	26	258
Jabrail	Baki-Xezer	56	20	18	13	5	28	28				
Jab	Saatli	19	7	6	4	2	9	10				
	İmishli	5	2	1	1	1	2	3				
	Baki-Qaradag	194	70	60	46	18	96	98	58	248	40	346
Fuzuli	Beylegan	98	35	31	23	9	48	50				
Ъ.	Baki-Sebail	46	16	14	11	5	23	23				
	Ganja	8	3	2	1	2	4	4				
	Ganja	227	88	70	49	20	114	113	45	203	17	265
Kalbajar	Samux	19	7	6	4	2	9	10				
Kalk	Dashkesen	13	5	4	3	1	7	6				
	Baki-Nizami	6	2	2	1	1	3	3				
	Sumgayit	104	40	30	25	9	53	51	30	89	15	134
dly	Baki-Qaradag	19	7	6	4	2	10	9				
Gubadly	Baki-Suraxani	6	2	2	1	1	3	3				
0	Baki- Nerimanov	5	2	1	1	1	3	2				
	Berde	241	90	77	52	22	118	123	46	214	24	284
achin	Baki- Nerimanov	19	7	6	4	2	9	10				
La	Qax	14	6	3	3	2	7	7				
	Qobustan	10	5	3	1	1	4	6				
_	Baki-Bineqedi	83	32	27	21	3	39	44	32	109	20	161
Zangilan	Baki-Qaradag	43	17	14	11	1	21	22				
Zanç	Baki-Sebail	23	9	7	6	1	11	12				
	Sabirabad	12	5	3	3	1	6	6				
Tota	I	2000	737	619	463	181	986	1014	341	1461	198	2000

Sampling Table with Main Quota- Table of distribution of the sample by regions of origin, region currently inhabited by IDPs, age, gender and education



Endnotes

- 1 Inter-Agency Standing Committee, Framework on durable solutions for IDPs, 2010.
- 2 Inter-Agency Standing Committee, Framework on durable solutions for IDPs, 2010.
- 3 Based on how many people are represented in D9.1-D9.10. Cross-validated with how many people represented in D8.1-D8.10.
- 4 Provinces: Baku, Sumgayit, Ganja, Absheron; Dates: 02.06.2022-05.06.2022.
- 5 Baku (01.06.2022): 12 interviewers and 2 supervisors; Ganja (05.06.2022): 13 interviewers and 1 supervisor
- 6 Baki, Absheron, Berde, Ganja, Terter, Sumgayit, Beylegan, O uz, Saatli, Samux, Qax, Daşkesen, Sabirabad, Qobustan, Bilesuvar, İmishli.
- 7 43% of people living in dorms, 93% of people living in sanatoriums, and 89% of people living in camps do not have a lease.
- 8 Answers include: Housing provided as part of work, hosted for free by another family, dwelling provided for free by the state, we started living in an empty apartment/house, it's a relative's house.
- 9 Note that "having a plot of land or a house"—as IDPs report based the survey's wording—may not refer to formal ownership, particularly in the post-Soviet context.
- 10 "Owns housing dwelling" includes those who responded with the following answers: owned, I bought it, We built it ourselves.
- 11 Numbers are a bit lower if restricted to people who own land/homes with documentation.
- 12 Additional 33 AZN is given to IDPs who currently live in temporary areas without any natural gas supply.
- 13 Of the twenty households reporting that they do not have any income, 16 subsequently reported receiving IDP allowances and five reported receiving wages.
- 14 https://www.ceicdata.com/en/azerbaijan/average-monthly-salary-statistical-classification-of-economic-activitiesrev-2/average-monthly-salary
- 15 https://abc.az/en/news/105090#:~:text=As%20of%20the%20beginning%20of,live%20below%20the%20poverty%20line
- 16 https://www.sosial.gov.az/en/Eligibility-tssa
- 17 https://www.numbeo.com/cost-of-living/country_result.jsp?country=Azerbaijan
- 18 https://www.oecd.org/els/family/HC1-2-Housing-costs-over-income.pdf, pg. 5, 2.
- 19 Limited access to credit may compound the issue of IDPs' abilities to independently cover housing. Of the 353 surveyed respondents who had difficulty borrowing money in the last year, 23% reported that the bank denied their loan or that they experienced some other form of lack of access to credit (e.g., their lack of employment, their low wages, or the bank's high interest rates). Meanwhile, 72% reported that they had difficulty borrowing money because they did not have friends/family from whom to borrow, suggesting that they primarily pursued informal loan options.
- 20 Income sources include: wages, family member business income, agriculture for self-consumption, farming, sale/trade/ business, skilled manual labor, unskilled manual labor, selling/exchanging goods, property income.
- 21 Of the 195 families who report receiving no IDP allowance, 114 families are living free of charge (99 of whom are living in state-provided housing) and therefore should receive IDP allowances. The remaining 81 families own or independently rent their dwellings and may potentially no longer qualify as IDPs.
- 22 Old age pension, social allowance, IDP allowance, social benefits for disabled people, war veteran pension, monthly monetary assistance for covering living expenses and utilities, social package for victims of political repression, and child benefits.
- 23 Remittances from abroad, transfers from friends/family within Azerbaijan, support from a family member.
- 24 Mean monthly income among this population: 754 AZN.
- 25 Five respondents (0.3% of all surveyed) sold crops or livestock to deal with hardship.
- 26 Learning about Savings and Investments is a required component of Income Support Programs within the Operational Guidelines of the Social Fund for the Development of IDPs. For total loans to all households (2022), see: Statistical Bulletin (12/22). Statistics Department, Central Bank of the Republic of Azerbaijan. 2022, pg. 24. Available: https://uploads.cbar.az/assets/a984358de38ead176b0bac7f1.pdf.
- 27 No respondents indicated that they borrowed money to invest in an existing business that they own.
- 28 See: Mortgage and Credit Guarantee Fund; Strategic framework for a sustainably growing competitive economy in the 2022-2026 Socio-Economic Development Strategy of Azerbaijan.



- 29 6% possess some form of life insurance.
- 30 Data on how these numbers compare to the general Azerbaijani population is not readily available.
- 31 This recommendation hinges on viable business plans. Also note that, in theory, a respondent could indicate interest in all of the training/credit options made available, so the extent to which they would prioritize a loan over other training or access options is unclear.
- 32 Although the wording of this question suggests families own household appliances like washing machines, air conditioners, or refrigerators, it seems likely that this may actually be owned by those who own a given dwelling.
- 33 Some people attend college/technical school after completing secondary education, while others attend college/ technical school after completing part but not all of their secondary education. Attendees earn an associates or similar degree in a technical subject after two to three years of schooling.
- 34 Survey respondents are not necessarily the heads of their households.
- 35 Respondents who are 40 years old or older report higher rates of college/technical school (relative to younger ages) and younger respondents (under the age of 40) report higher rates of higher education (relative to older ages).
- 36 https://data.worldbank.org/indicator/SE.TER.CUAT.BA.ZS?locations=AZ
- 37 https://blogs.worldbank.org/europeandcentralasia/what-are-returns-education-azerbaijan
- 38 https://data.worldbank.org/country/az. See also: 2022-2026 Socio-Economic Development Strategy of Azerbaijan, pg. 8.
- 39 1.2% of households reported 4 jobs/professions and 0.3% reported 5 jobs/professions.
- 40 When asked about job/occupation/profession, people responded with "Not applicable," "refuse," "unemployed", or provided no response.
- 41 2022-2026 Socio-Economic Development Strategy of Azerbaijan, pg. 15
- 42 Note the discrepancy between the number of people who say they need credit to expand a business (1072 respondents) and those who say they are self-employed (315 respondents).
- 43 370 families have women who desire skills and 369 families have men who desire skills. Among these, there are 792 instances of males aspiring specific skills (the same male member could aspire to multiple skills) and only 670 instances of females aspiring specific skills.
- 44 Women's access to financial tools or capital is not available, as these questions were answered at the household level.
- 45 Agriculture and fisheries, automotive and transport, construction, electronics, furniture and fixtures, garments, health/social and other community development, information and technology, maritime, metals and engineering, processed food and beverage, tourism (hotel and restaurants), utilities, retail, English language, Finance, Programming, or Russian language.
- 46 Data on how these numbers compare to the general Azerbaijani population is not readily available.
- 47 It is not necessarily informative to look at the count of how many individuals within a given household have a given skill, without taking into consideration household size. To avoid drawing erroneous conclusions, we just compare households with / without literacy on each given category.
- 48 Have social media accounts (Twitter, Instagram, Facebook, etc.).
- 49 Can use online banking, e-government services, buy tickets, communicate via e-mail using a smart phone or computer.
- 50 Can sell or buy items on the internet using a computer or smart phone.
- 51 This assumes that, in aggregate, families have roughly the same number of men and women.
- 52 These households have a mean income of 783 AZN; 85% live in state-subsidized housing and 80% live in an apartment; and 78% say they would definitely return to liberated territories.
- 53 Data on how these numbers compare to the general Azerbaijani population is not readily available.
- 54 Inter-Agency Standing Committee, Framework on durable solutions for IDPs, 2010.
- 55 The Guiding Principles on Internal Displacement and IASC Framework on Durable Solutions for IDPs.
- 56 The survey also asked: What specific region/village you'd like to return to?
- 57 The largest outlier respondent (reporting a monthly income 6450 AZN) reported that they would definitely return to their location of origin.
- 58 Those who currently engage in agricultural activity or have at least one family member who has agriculture or fisheries sector skills.
- 59 102 respondents living in rural areas (45.3%) have household members who engage in agricultural activities. This population constitutes 69% of the entire respondent population with agricultural experience.
- 60 People in rural areas live in private houses (79%) or apartments (21%), and this population reports a mean income of 586 AZN/month.



- 61 Inter-Agency Standing Committee, Framework on durable solutions for IDPs, 2010.
- 62 See commitments outlined in the 2022-2026 Socio-Economic Development Strategy of Azerbaijan.
- 63 2022-2026 Socio-Economic Development Strategy of Azerbaijan, pg. 15
- 64 If there are 700,000 IDPs living in government-provided housing and an average of 3.8 people/household, then 184,211 households are living in state-provided housing. If 32% of these households do not have Internet in their homes, the government would need to provide 58,947 units with Internet access. Note that this 22-32% figure may be an overestimate, based on survey question wording.
- 65 Note that these percentages vary by age, with older respondents more likely to borrow money for health care costs and younger respondents more likely to borrow money to buy food.



Internally Displaced Persons in Azerbaijan Livelihoods, Services and Intentions

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