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Vulnerability Profiling of UNHCR Multi-Purpose Cash Recipients

Centre and South Region of Iraq

March 2017



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Vulnerability Profiling

This report has been drafted based on the declarations of Multi Purpose Cash Assistance (MPCA) beneficiaries. It aims at providing UNHCR an overview of their living conditions and main difficulties in the Centre and South regions of Iraq. Thus, three indicators related to vulnerability profiling have been included:

1) Income vulnerability

According to a 2009 survey¹, which is the most recent comprehensive, government-led assessment of poverty in Iraq, poverty is defined as living on 76,896 IQD per person, per month. Income is defined as capital gained through productive means – therefore, debts and donations have not been included in this indicator. Using this as the baseline indicator of absolute poverty, income vulnerability thresholds were modeled based on those established by the regional vulnerability framework² and are illustrated in Table 1.

Limitations

This indicator does not account for difference in expenditures, or the real income needs of beneficiaries, nor does it account for accrued debt, donations or remittances. Findings are based on reported incomes and household sizes, which could be misreported. Lastly, the poverty line referenced is from a survey that is eight years old, and therefore the study may no longer serve as an accurate benchmark for poverty.

2) Debt dependency

Debt dependency scores are based on dependencies self-identified by beneficiaries. IMPACT Initiatives (IMPACT) asked about how much debt beneficiaries had at the time of the cash distribution, and then to what extent they were dependent on this debt in the month prior to the distribution. Scorings were categorized as shown in Table 2.

Limitations

This indicator does not account for other vulnerabilities that may be related to this debt, such as difficulties related to the owner of the debt. It also does not account for income or expenditure.

3) Coping strategies

Scoring of coping strategies is based on the following categorisations shown in Table 3. These are also modeled on the regional vulnerability framework baseline survey.

Findings present the percentage of beneficiaries who have reported using at least one strategy that fall into each of these categories.

Limitations

This methodology does not account for the extent to which families are dependent on each strategy. Ideally, coping strategies should always be seen in the wider context of each household; as such this ranking should be seen as indicative only.

Table 1: Income vulnerability scoring breakdown

Income per person per month (IQD)	Vulnerability score
129,186 or more	Low
76,897 - 129,185	Moderate
45,369 - 76,896	Absolute poverty
45,368 or less	Severe poverty

Table 2: Scoring of debt dependency as an indicator of vulnerability

To what extent were beneficiaries dependent on loans in the month prior to receiving MPCA?	Scoring
Do not have loans.	Low dependency
Did not use the loan money during that time.	
Had another source of income, but still had to use the loan money for some expenditures.	Moderate dependency
Had another source of income, but still had to use the loan money for about half of the expenditures.	
Loans were the main form of support, but had some other income.	High dependency
Loans were the only form of support; had no other income	Extreme dependency

Table 3: Scoring of coping strategies as indicators of vulnerability

Strategy used by cases	Indicator	Vulnerability score
No strategy used	No strategies	Low
Usage of stress strategies	Received donations from relatives, the community or religious organization	Moderate
	Spent savings to purchase food or basic goods such as hygiene items, water, baby items	
	Bought commodities to meet basic needs on credit or borrowed money to purchase them	
Usage of crisis strategies = Directly reduce future productivity, including human capital formation	Limited portions at meal time	High
	Sought or relied on aid from humanitarian agencies	
	Skipped paying rent to meet other needs	
	Reduced essential non-food or basic need expenditures such as hygiene items, water, baby items etc.	
Existence of emergency strategies = Affect future productivity and are more difficult to reverse, or more dramatic in nature including loss of human dignity	Sent children (under 18) to work	Severe
	Sold household items or assets (car, jewelry, sewing machine) in order to buy food or basic goods	
	Moved to a less adequate shelter situation	
	Restricted food consumption of adults in order for small children to eat	

¹ Central Statistics Office of Iraq, "Confronting Poverty in Iraq", 2009. <https://openknowledge.worldbank.org/handle/10986/2253>

² UNHCR Jordan, "Vulnerability Assessment Framework Baseline Survey", May 2015.

General Overview

Methodology

IMPACT conducts post-distribution monitoring (PDM) of UNHCR's 2017 MPCA to internally displaced persons (IDPs) in the Centre and South regions of Iraq on a monthly basis. To monitor distributions during the month of March, data were collected through telephone interviews with randomly sampled beneficiary cases between 20 and 29 November 2017. A total of 1,719 IDP beneficiaries were called, of which 1,213 were interviewed. After receiving the beneficiary lists from UNHCR, samples were randomly drawn according to governorates, and number of payment instalments; MPCA 1, 2 and 3. Samples are based on beneficiary lists meeting a set of useable criteria, the most important of which are full name, telephone number, date of distribution, distribution partner and location.

For the month of March, distributions only occurred in the following governorates: Babylon, Baghdad, Basra, Diyala, Kerbala, Kirkuk,

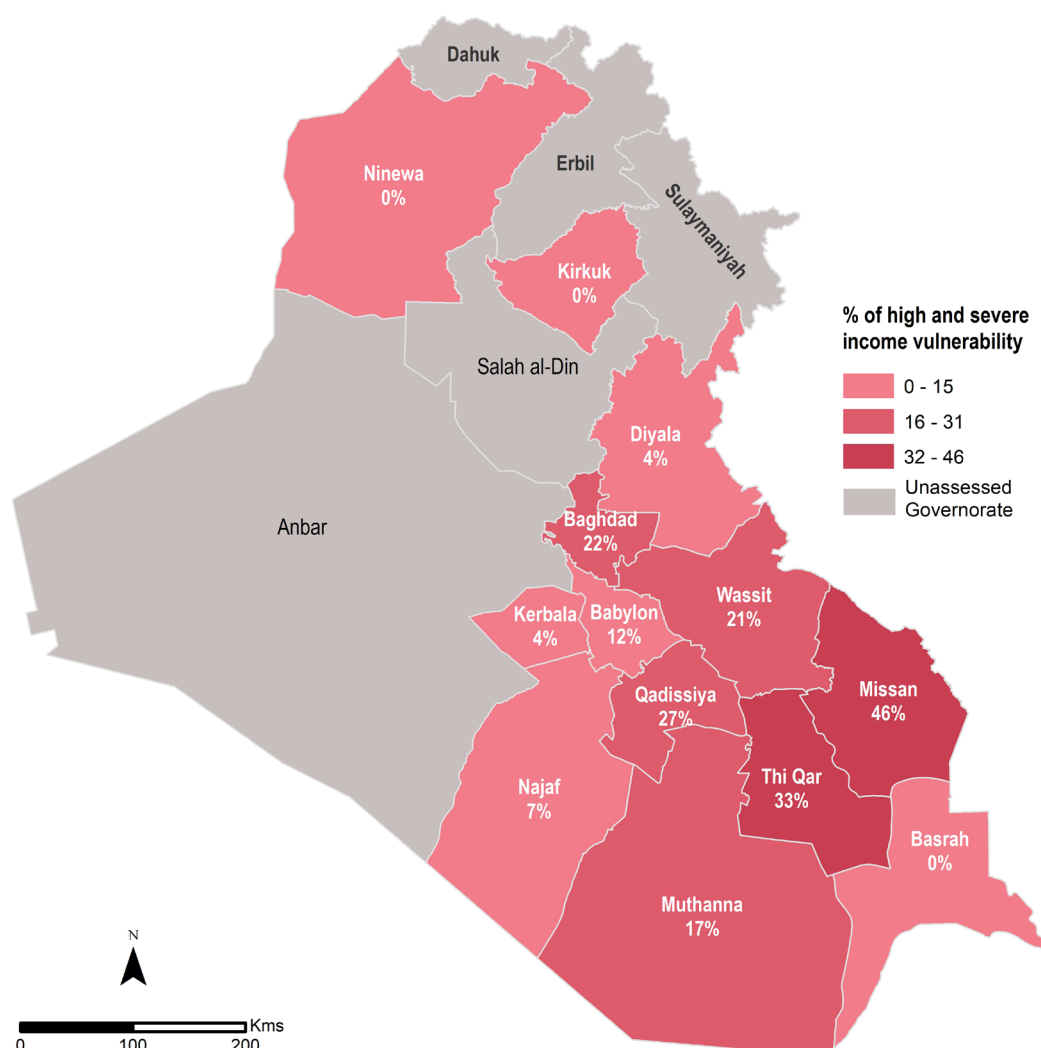
Missan, Muthanna, Najaf, Qadissiya, Thi Qar, Wassit and Ninewa. Censuses were attempted for MPCA 1 and 3 in Basra, Missan, Muthanna, Thi Qar and Wassit, for MPCA 3 in Diyala, Kirkuk and Ninewa, and for MPCA 1 in Qadissiya. For all population groups where a census was not attempted, findings are statistically representative with a 95% confidence level and a 5% margin of error. Sample sizes between 10 and 20 (number of people interviewed) are reported in numbers instead of proportions, while sample sizes under 10 are not reported in governorate level analysis but are included in the aggregated national level findings.³ For findings disaggregated by governorate, results are based on where the respondent recorded to be living at the time of distribution, according to UNHCR lists. In 310 cases, respondents reported that they resided in a different governorate at the time of interview.⁴

Income Vulnerability

Income vulnerability is one of the core indicators through which to assess beneficiary household need. This is therefore a key component of vulnerability profiling as a way to assess UNHCR's MPCA targeting. The below map highlights the

proportion of assessed cases with the most severe income vulnerability profiling. Furthermore, it provides a comparative overview across the centre and south of Iraq. The full vulnerability scale will be included in the governorate level pages.

Map 1: Percentage of beneficiary cases with high and severe levels of income vulnerability⁵



³ For MPCA 1, this includes the governorate of Basra, Missan, Muthanna, Qadissiya, Thi Qar and Wassit. For MPCA 3 this includes the governorates of Basra, Diyala, Kirkuk, Missan, Muthanna and Ninewa.

⁴ The vast majority of respondents (293) reported having moved to Anbar and Ninewa governorates.

⁵ This means they have an income amount of 76,896 IQD or less. High income vulnerability is classified as 76,896 to 45,369 IQD, and severe income vulnerability is classified as 45,368 IQD or less.

National Level Vulnerability Profiling



Centre and South of Iraq:

Population of interest: **1,732**
Reported not receiving assistance: **60**
Total sample size: **1,137**
Total cases interviewed: **1,213**

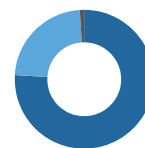
Dependency:

(% of household members dependent on working-age adults)

55%

Displacement profile:

IDPs: **76%**
Returnees: **24%**
Host community: **<1%**

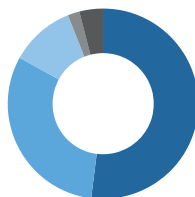


Income of assisted beneficiaries:

12% of beneficiaries reported having no income.

Primary income source:⁶

Daily job: **52%**
Government salary: **31%**
Friends support: **11%**
Mosque donations: **2%**
Other: **4%**



Income vulnerability:

Low: **86%**
Moderate: **2%**
High: **0%**
Severe: **12%**

Debt⁷ & basic needs:

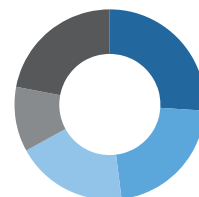
Median debt:
1,000,000 IQD
Average debt:
1,900,436 IQD

Debt dependency:

Low: **16%**
Moderate: **26%**
High: **34%**
Extreme: **24%**

Primary basic needs:

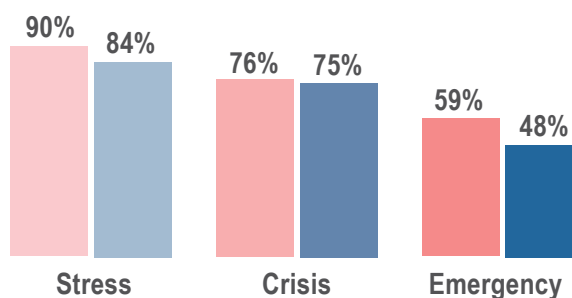
Shelter: **26%**
Food: **22%**
Rent payments: **19%**
Medical care: **11%**
Other: **22%**



Use of coping strategies:⁸

12% used no coping strategies before receiving assistance
28% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies

- 1 Donations
- 2 Sell assets
- 3 Spend savings

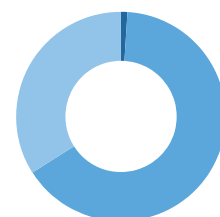
Shelter:

Accommodation types:

Independent house/ apartment: **66%**
Husseinieh: **20%**
Hosted by relatives: **5%**
Collective centre: **3%**
Other⁹: **6%**

Access to electricity:⁹

Less than 2 hours a day: **1%**
2 - 10 hours: **65%**
More than 10 hours: **34%**



Access to latrines:

Of the 99% of beneficiaries who reported access to functional latrines, **26%** reported sharing latrines with another household.

⁶ Figure is calculated from the 88% who reported having an income.

⁷ The debt indicators are calculated from the 48% of respondents who reported being in debt at the time of the interview.

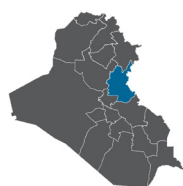
⁸ The first section of these indicators display the proportion of respondents not using any coping strategy. The second section displays the frequency of coping strategies used among the respondent population within a given category. Numbers include those that reported using at least one coping strategy, and therefore excludes the proportion of respondents that reported using no coping strategies. Simultaneously, multiple response options were available to the respondents and results may therefore exceed 100%.

⁹ 99% of respondents reported having access to electricity.



Diyala Governorate

PROFILE OF IDP BENEFICIARIES OF MPCA 1



Diyala Governorate:

Population of interest:	43
Reported not receiving assistance:	3
Total sample size:	39
Total cases interviewed:	25

Dependency:

(% of household members dependent on working-age adults)

55%

Displacement profile:

IDPs	52%
Returnees	48%
Host community	0%

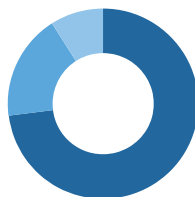


Income of assisted beneficiaries:

4% of beneficiaries reported having no income.

Primary income source:¹⁰

Daily job	73%
Government salary	18%
Friends support	9%



Income vulnerability:

Low	92%
Moderate	4%
High	0%
Severe	4%

Debt¹¹ & basic needs:

Median debt:

1,500,000 IQD

Average debt:

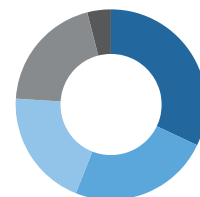
2,433,333 IQD

Debt dependency:

Low	0%
Moderate	0%
High	67%
Extreme	33%

Primary basic needs:

Shelter	32%
Food	24%
Rent Payments	20%
Seasonal items	20%
Other	4%

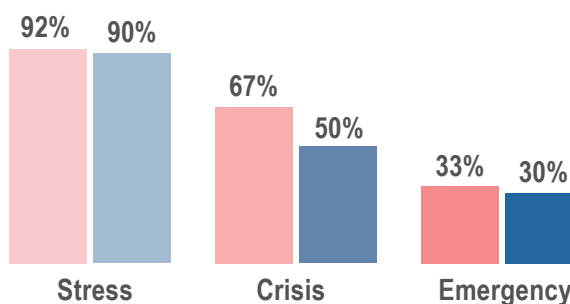


Use of coping strategies:

52% used no coping strategies before receiving assistance

60% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies:

- 1 Limit adult food portions
- 2 Limit food portions
- 3 Donations

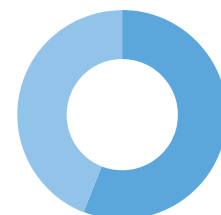
Shelter

Accommodation types:

Independent house/ apartment	92%
Collective house	4%
Caravan	4%

Access to electricity:¹²

Less than 2 hours a day	0%
2 - 10 hours	56%
More than 10 hours	44%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **12%** reported sharing latrines with another household.

¹⁰ Figure is calculated from the 96% who reported having an income.

¹¹ The debt indicators are calculated from the 12% of respondents who reported being in debt at the time of the interview.

¹² 100% of respondents reported having access to electricity.

Najaf Governorate

PROFILE OF IDP BENEFICIARIES OF MPCA 1



Najaf Governorate:

Population of interest:	50
Reported not receiving assistance:	5
Total sample size:	45
Total cases interviewed:	30

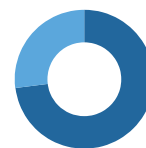
Dependency:

(% of household members dependent on working-age adults)

57%

Displacement profile:

IDPs	73%
Returnees	27%
Host community	0%

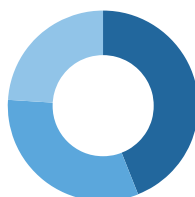


Income of assisted beneficiaries:

7% of beneficiaries reported having no income.

Primary income source:¹³

Daily job	44%
Government salary	32%
Friends support	24%



Income vulnerability:

Low	90%
Moderate	3%
High	0%
Severe	7%

Debt¹⁴ & basic needs:

Median debt:

750,000 IQD

Average debt:

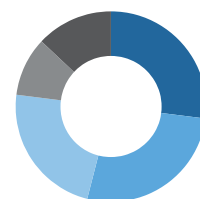
1,775,000 IQD

Debt dependency:

Low	38%
Moderate	0%
High	37%
Extreme	25%

Primary basic needs:

Medical care	27%
Food	27%
Seasonal items	23%
Shelter	10%
Other	13%

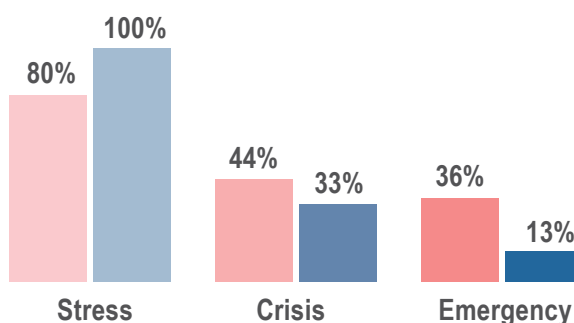


Use of coping strategies:

17% used no coping strategies before receiving assistance

50% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies:

- 1 Donations
- 2 Limit adult food portions
- 3 Sell assets

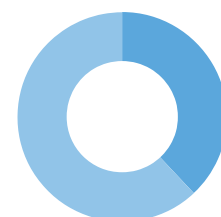
Shelter

Accommodation types:

Independent house/ apartment	53%
Husseinieh ¹⁵	20%
Hosted by relatives	13%
Hosted by non-relatives	7%
Other	7%

Access to electricity:¹⁶

Less than 2 hours a day	0%
2 - 10 hours	38%
More than 10 hours	62%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **30%** reported sharing latrines with another household.

¹³ Figure is calculated from the 93% who reported having an income.

¹⁴ The debt indicators are calculated from the 27% of respondents who reported being in debt at the time of the interview.

¹⁵ A 'Husseinieh' is a charitable religious community building where people can seek temporary shelter.

¹⁶ 97% of respondents reported having access to electricity.

Babylon Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Babylon Governorate:

Population of interest:	386
Reported not receiving assistance:	24
Total sample size:	193
Total cases interviewed:	256

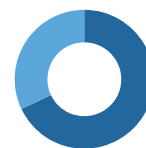
Dependency:

(% of household members dependent on working-age adults)

54%

Displacement profile:

IDPs	68%
Returnees	32%
Host community	0%

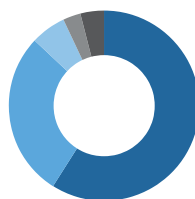


Income of assisted beneficiaries:

12% of beneficiaries reported having no income.

Primary income source:¹⁷

Daily job	59%
Government salary	28%
Friends support	6%
Own business	3%
Other	4%



Income vulnerability:

Low	87%
Moderate	<1%
High	0%
Severe	12%

Debt¹⁸ & basic needs:

Median debt:

750,000 IQD

Average debt:

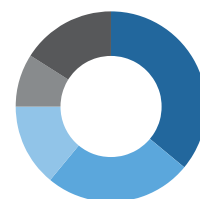
1,541,509 IQD

Debt dependency:

Low	13%
Moderate	27%
High	32%
Extreme	28%

Primary basic needs:

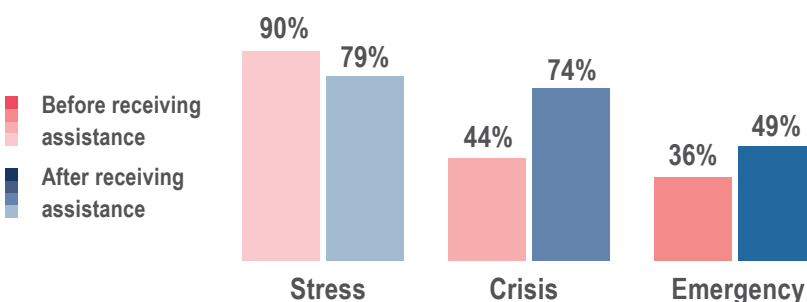
Shelter	36%
Rent payments	25%
Food	14%
Medical care	9%
Other	16%



Use of coping strategies:

9% used no coping strategies before receiving assistance

29% used no coping strategies after receiving assistance.



Top 3 coping strategies:

- 1 Donations
- 2 Limit adult food portions
- 3 Limit food portions

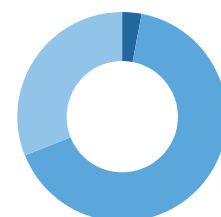
Shelter

Accommodation types:

Independent house/ apartment	86%
Hosted by relatives	7%
Hosted by non-relatives	2%
Unfinished shelter	2%
Other	3%

Access to electricity:¹⁹

Less than 2 hours a day	3%
2 - 10 hours	66%
More than 10 hours	31%



Access to latrines:

Of the 99% of beneficiaries who reported access to functional latrines, **18%** reported sharing latrines with another household.

¹⁷ Figure is calculated from the 88% who reported having an income.

¹⁸ The debt indicators are calculated from the 44% of respondents who reported being in debt at the time of the interview.

¹⁹ 97% of respondents reported having access to electricity.

Baghdad Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Baghdad Governorate:

Population of interest:	223
Reported not receiving assistance:	7
Total sample size:	142
Total cases interviewed:	161

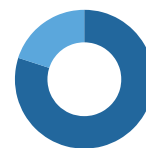
Dependency:

(% of household members dependent on working-age adults)

50%

Displacement profile:

IDPs	80%
Returnees	20%
Host community	0%

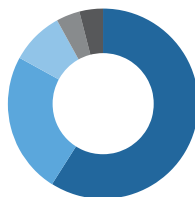


Income of assisted beneficiaries:

23% of beneficiaries reported having no income.

Primary income source:²⁰

Daily job	59%
Government salary	24%
Friends support	9%
Mosque donations	4%
Other	4%



Income vulnerability:

Low	75%
Moderate	1%
High	1%
Severe	23%

Debt²¹ & basic needs:

Median debt:
1,000,000 IQD

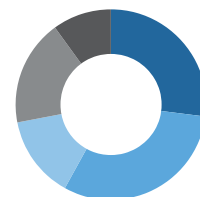
Average debt:
2,110,000 IQD

Debt dependency:

Low	16%
Moderate	33%
High	15%
Extreme	36%

Primary basic needs:

Shelter	27%
Rent payments	31%
Food	14%
Employment	18%
Other	10%



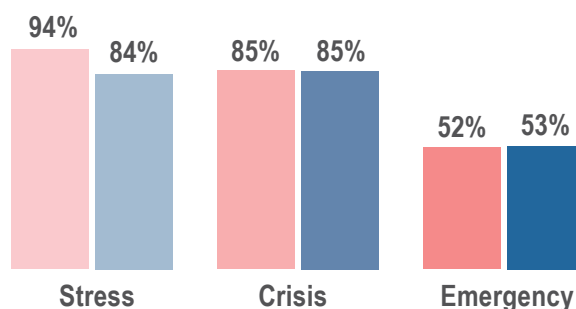
Use of coping strategies:

8% used no coping strategies before receiving assistance

30% used no coping strategies after receiving assistance.

Before receiving assistance

After receiving assistance



Top 3 coping strategies:

- 1 Donations
- 2 Sell assets
- 3 Skip rent

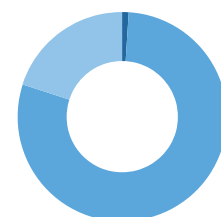
Shelter

Accommodation types:

Independent house/ apartment	86%
Hosted by relatives	7%
Unfinished shelter	4%
Other	3%

Access to electricity:²²

Less than 2 hours a day	1%
2 - 10 hours	78%
More than 10 hours	21%



Access to latrines:

Of the 99% of beneficiaries who reported access to functional latrines, **11%** reported sharing latrines with another household.

²⁰ Figure is calculated from the 77% who reported having an income.

²¹ The debt indicators are calculated from the 65% of respondents who reported being in debt at the time of the interview.

²² 100% of respondents reported having access to electricity.

Kerbala Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Kerbala Governorate:

Population of interest:	384
Reported not receiving assistance:	8
Total sample size:	193
Total cases interviewed:	282

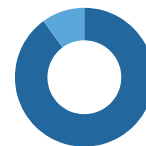
Dependency:

(% of household members dependent on working-age adults)

55%

Displacement profile:

IDPs	90%
Returnees	10%
Host community	0%

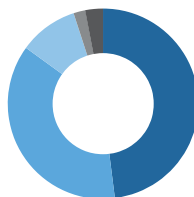


Income of assisted beneficiaries:

3% of beneficiaries reported having no income.

Primary income source:²³

Daily job	48%
Government salary	37%
Friends support	10%
Mosque donations	2%
Other	3%



Income vulnerability:

Low	94%
Moderate	3%
High	0%
Severe	3%

Debt²⁴ & basic needs:

Median debt:

902,500 IQD

Average debt:

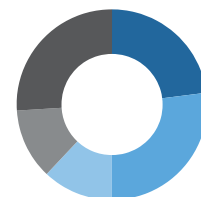
1,807,826 IQD

Debt dependency:

Low	23%
Moderate	39%
High	31%
Extreme	7%

Primary basic needs:

Shelter	23%
Food	27%
Employment	12%
Medical care	12%
Other	26%

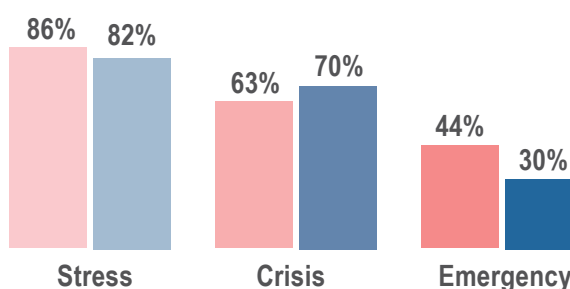


Use of coping strategies:

20% used no coping strategies before receiving assistance

28% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies:

- 1 Donations
- 2 Spend savings
- 3 Reduce expenditures

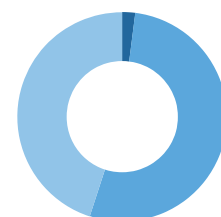
Shelter

Accommodation types:

Husseinieh	59%
Independent house/ apartment	28%
Collective centre	7%
Caravan	2%
Other	4%

Access to electricity:²⁵

Less than 2 hours a day	2%
2 - 10 hours	53%
More than 10 hours	45%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **54%** reported sharing latrines with another household.

²³ Figure is calculated from the 97% who reported having an income.

²⁴ The debt indicators are calculated from the 41% of respondents who reported being in debt at the time of the interview.

²⁵ 100% of respondents reported having access to electricity.

Qadissiya Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Qadissiya Governorate:

Population of interest:	51
Reported not receiving assistance:	0
Total sample size:	46
Total cases interviewed:	38

Dependency:

(% of household members dependent on working-age adults)

57%

Displacement profile:

IDPs	68%
Returnees	32%
Host community	0%

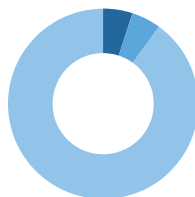


Income of assisted beneficiaries:

21% of beneficiaries reported having no income.

Primary income source:²⁶

Daily job	5%
Mosque donations	5%
Rely on loans ²⁷	90%



Income vulnerability:

Low	79%
Moderate	0%
High	0%
Severe	21%



Debt²⁸ & basic needs:

Median debt:
1,000,000 IQD

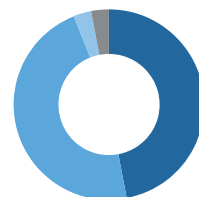
Average debt:
2,327,941 IQD

Debt dependency:

Low	0%
Moderate	0%
High	76%
Extreme	24%

Primary basic needs:

Rent payments	47%
Food	47%
Employment	3%
Other	3%



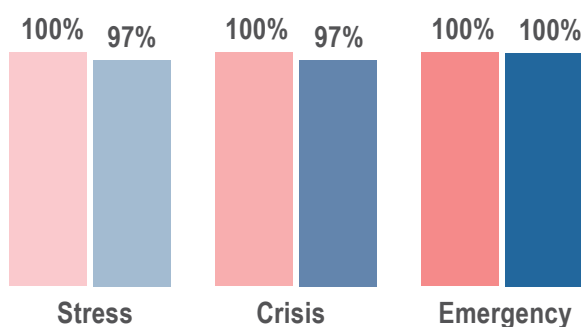
Use of coping strategies:

0% used no coping strategies before receiving assistance

0% used no coping strategies after receiving assistance.

Before receiving assistance

After receiving assistance



Top 3 coping strategies:

- 1 Sell assets
- 2 Donations
- 3 Spend savings

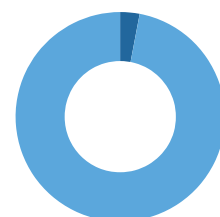
Shelter

Accommodation types:

Independent house/ apartment	84%
Husseinieh	13%
Hosted by relatives	3%

Access to electricity:²⁹

Less than 2 hours a day	3%
2 - 10 hours	97%
More than 10 hours	0%



Access to latrines:

Of the 97% of beneficiaries who reported access to functional latrines, **11%** reported sharing latrines with another household.

²⁶ Figure is calculated from the 79% who reported having an income.

²⁷ The respondents reported loans being their main form of support, but also have secondary income as well.

²⁸ The debt indicators are calculated from the 89% of respondents who reported being in debt at the time of the interview.

²⁹ 100% of respondents reported having access to electricity.

Najaf Governorate

PROFILE OF IDP BENEFICIARIES OF MPCA 3



Najaf Governorate:

Population of interest:	108
Reported not receiving assistance:	0
Total sample size:	85
Total cases interviewed:	77

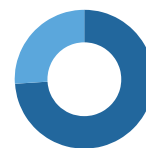
Dependency:

(% of household members dependent on working-age adults)

55%

Displacement profile:

IDPs	74%
Returnees	26%
Host community	0%

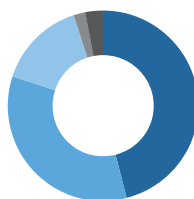


Income of assisted beneficiaries:

6% of beneficiaries reported having no income.

Primary income source:³⁰

Daily job	46%
Government salary	34%
Friends support	15%
Mosque donations	2%
Other	3%



Income vulnerability:

Low	92%
Moderate	2%
High	0%
Severe	6%

Debt³¹ & basic needs:

Median debt:

1,502,041 IQD

Average debt:

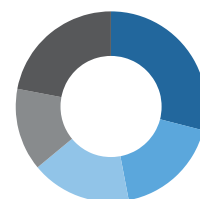
1,941,429 IQD

Debt dependency:

Low	23%
Moderate	26%
High	37%
Extreme	14%

Primary basic needs:

Medical care	29%
Seasonal items	18%
Shelter	17%
Food	14%
Other	22%

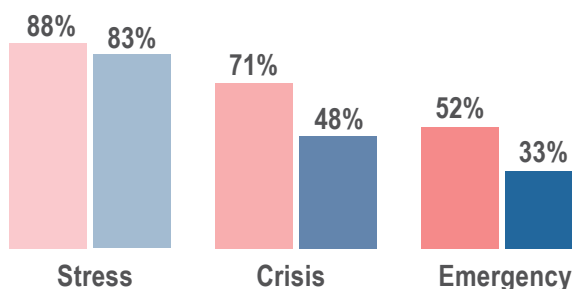


Use of coping strategies:

16% used no coping strategies before receiving assistance

40% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies:

- 1 Limit food
- 2 Changed shelter
- 3 Donations

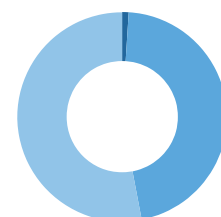
Shelter

Accommodation types:

Independent house/ apartment	58%
Husseinieh	23%
Caravan	9%
Hosted by relatives	6%
Other	4%

Access to electricity:³²

Less than 2 hours a day	1%
2 - 10 hours	46%
More than 10 hours	53%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **19%** reported sharing latrines with another household.

³⁰ Figure is calculated from the 94% who reported having an income.

³¹ The debt indicators are calculated from the 45% of respondents who reported being in debt at the time of the interview.

³² 99% of respondents reported having access to electricity.

Babylon Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Babylon Governorate:

Population of interest:	91
Reported not receiving assistance:	4
Total sample size:	74
Total cases interviewed:	65

Dependency:

(% of household members dependent on working-age adults)

58%

Displacement profile:

IDPs	68%
Returnees	32%
Host community	0%

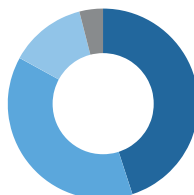


Income of assisted beneficiaries:

11% of beneficiaries reported having no income.

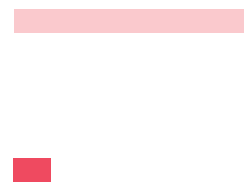
Primary income source:³³

Daily job	45%
Government salary	38%
Friends support	13%
Own business	4%



Income vulnerability:

Low	89%
Moderate	0%
High	0%
Severe	11%



Debt³⁴ & basic needs:

Median debt:
1,000,000 IQD

Average debt:
1,597,500 IQD

Debt dependency:

Low	13%
Moderate	31%
High	34%
Extreme	22%

Primary basic needs:

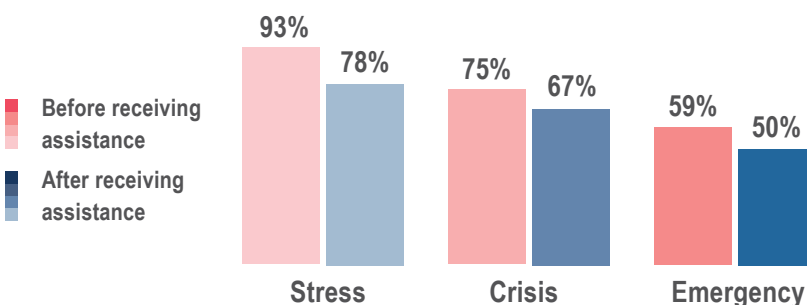
Shelter	31%
Rent payments	25%
Medical care	18%
Food	15%
Other	11%



Use of coping strategies:

6% used no coping strategies before receiving assistance

29% used no coping strategies after receiving assistance.



Top 3 coping strategies:

- 1 Donations
- 2 Spend savings
- 3 Sell assets

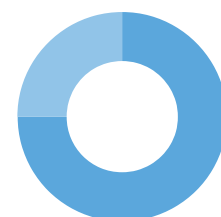
Shelter

Accommodation types:

Independent house/ apartment	89%
Hosted by relatives	6%
Husseinieh	3%
Hosted by non-relatives	2%

Access to electricity:³⁵

Less than 2 hours a day	0%
2 - 10 hours	75%
More than 10 hours	25%



Access to latrines:

Of the 98% of beneficiaries who reported access to functional latrines, **11%** reported sharing latrines with another household.

³³ Figure is calculated from the 89% who reported having an income.

³⁴ The debt indicators are calculated from the 49% of respondents who reported being in debt at the time of the interview.

³⁵ 100% of respondents reported having access to electricity.

Baghdad Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Baghdad Governorate:

Population of interest:	166
Reported not receiving assistance:	2
Total sample size:	117
Total cases interviewed:	125

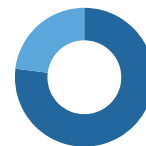
Dependency:

(% of household members dependent on working-age adults)

56%

Displacement profile:

IDPs	77%
Returnees	23%
Host community	1%

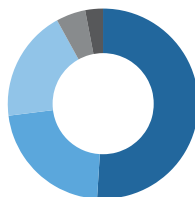


Income of assisted beneficiaries:

20% of beneficiaries reported having no income.

Primary income source:³⁶

Daily job	51%
Government salary	22%
Friends support	19%
Selling assets	5%
Other	3%



Income vulnerability:

Low	77%
Moderate	2%
High	1%
Severe	20%

Debt³⁷ & basic needs:

Median debt:
1,000,000 IQD

Average debt:
1,856,333 IQD

Debt dependency:

Low	15%
Moderate	21%
High	31%
Extreme	33%

Primary basic needs:

Shelter	25%
Rent payments	24%
Food	17%
Employment	12%
Other	22%



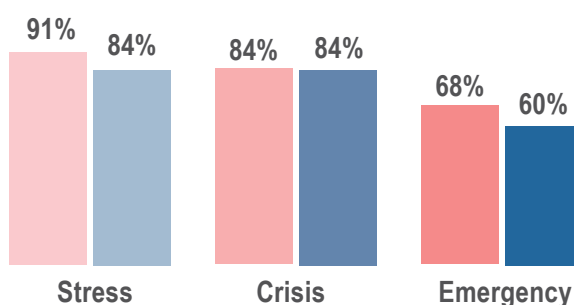
Use of coping strategies:

4% used no coping strategies before receiving assistance

27% used no coping strategies after receiving assistance.

Before receiving assistance

After receiving assistance



Top 3 coping strategies:

- 1 Donations
- 2 Sell assets
- 3 Spend savings

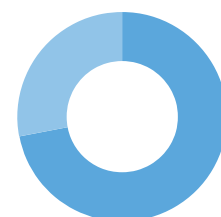
Shelter

Accommodation types:

Independent house/ apartment	87%
Hosted by non-relatives	4%
Hosted by relatives	3%
Collective centre	2%
Other	4%

Access to electricity:³⁸

Less than 2 hours a day	0%
2 - 10 hours	72%
More than 10 hours	28%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **7%** reported sharing latrines with another household.

³⁶ Figure is calculated from the 80% who reported having an income.

³⁷ The debt indicators are calculated from the 60% of respondents who reported being in debt at the time of the interview.

³⁸ 98% of respondents reported having access to electricity.

Kerbala Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Kerbala Governorate:

Population of interest:	117
Reported not receiving assistance:	2
Total sample size:	90
Total cases interviewed:	84

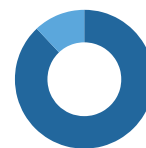
Dependency:

(% of household members dependent on working-age adults)

60%

Displacement profile:

IDPs	88%
Returnees	12%
Host community	0%

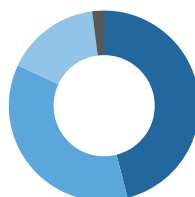


Income of assisted beneficiaries:

5% of beneficiaries reported having no income.

Primary income source:³⁹

Daily job	46%
Government salary	36%
Friends support	16%
Other	2%



Income vulnerability:

Low	94%
Moderate	1%
High	0%
Severe	5%

Debt⁴⁰ & basic needs:

Median debt:

1,252,500 IQD

Average debt:

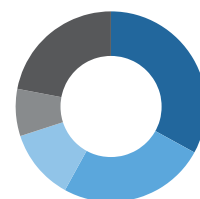
1,795,000 IQD

Debt dependency:

Low	29%
Moderate	23%
High	37%
Extreme	11%

Primary basic needs:

Shelter	33%
Food	25%
Medical care	12%
Employment	8%
Other	22%

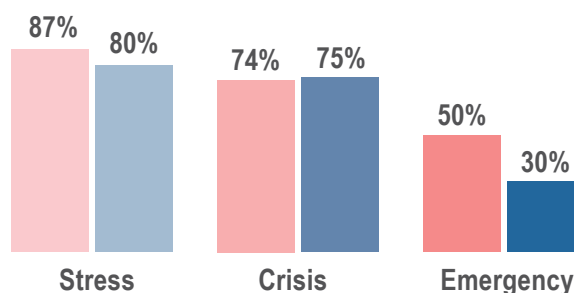


Use of coping strategies:

17% used no coping strategies before receiving assistance

27% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies:

- 1 Donations
- 2 Spend savings
- 3 Sell assets

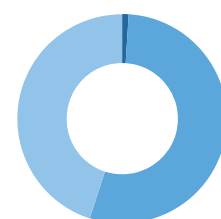
Shelter

Accommodation types:

Husseinieh	45%
Independent house/ apartment	30%
Collective centre	17%
Tent	2%
Other	6%

Access to electricity:⁴¹

Less than 2 hours a day	1%
2 - 10 hours	54%
More than 10 hours	45%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **49%** reported sharing latrines with another household.

³⁹ Figure is calculated from the 95% who reported having an income.

⁴⁰ The debt indicators are calculated from the 42% of respondents who reported being in debt at the time of the interview.

⁴¹ 100% of respondents reported having access to electricity.

Thi Qar Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Thi Qar Governorate:

Population of interest:	19
Reported not receiving assistance:	0
Total sample size:	19
Total cases interviewed:	16

Dependency:

(% of household members dependent on working-age adults)

63%

Displacement profile:

IDPs	8
Returnees	8
Host community	0

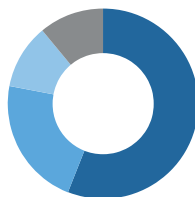


Income of assisted beneficiaries:

7 beneficiaries reported having no income.

Primary income source:⁴²

Daily job	5
Government salary	2
Mosque donations	1
Other	1



Income vulnerability:

Low	9
Moderate	0
High	0
Severe	7

Debt⁴³ & basic needs:

Median debt:
2,602,410 IQD

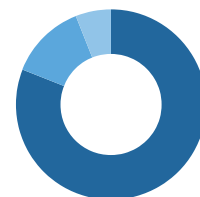
Average debt:
2,712,500 IQD

Debt dependency:

Low	0
Moderate	0
High	1
Extreme	7

Primary basic needs:

Food	13
Shelter	2
Rent payments	1



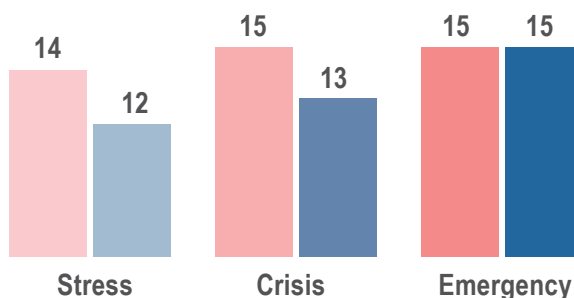
Use of coping strategies:

0 used no coping strategies before receiving assistance

1 used no coping strategies after receiving assistance.

Before receiving assistance

After receiving assistance



Top 3 coping strategies:

- 1 Donations
- 2 Limit food
- 3 Sell assets

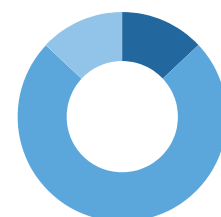
Shelter

Accommodation types:

Independent house/ apartment	15
Hosted by relatives	1

Access to electricity:⁴⁴

Less than 2 hours a day	2
2 - 10 hours	12
More than 10 hours	2



Access to latrines:

Of the 16 beneficiaries who reported access to functional latrines, **none** reported sharing latrines with another household.

⁴¹ Figure is calculated from the 9 beneficiaries who reported having an income.

⁴² The debt indicators are calculated from the 8 respondents who reported being in debt at the time of the interview.

⁴³ All respondents reported having access to electricity.

Wassit Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Wassit Governorate:

Population of interest:	14
Reported not receiving assistance:	0
Total sample size:	14
Total cases interviewed:	13

Dependency:

(% of household members dependent on working-age adults)

64%

Displacement profile:

IDPs	8
Returnees	5
Host community	0

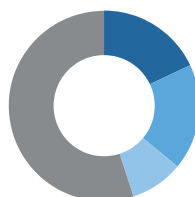


Income of assisted beneficiaries:

2 beneficiaries reported having no income.

Primary income source:⁴⁵

Daily job	2
Government salary	2
Friends support	1
Rely on loans ⁴⁶	6



Income vulnerability:

Low	10
Moderate	1
High	0
Severe	2

Debt⁴⁷ & basic needs:

Median debt:
1,175,000 IQD

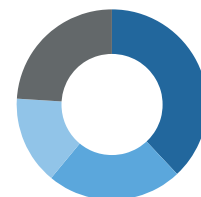
Average debt:
1,344,444 IQD

Debt dependency:

Low	1
Moderate	0
High	6
Extreme	2

Primary basic needs:

Medical care	5
Shelter	3
Food	2
Other	3



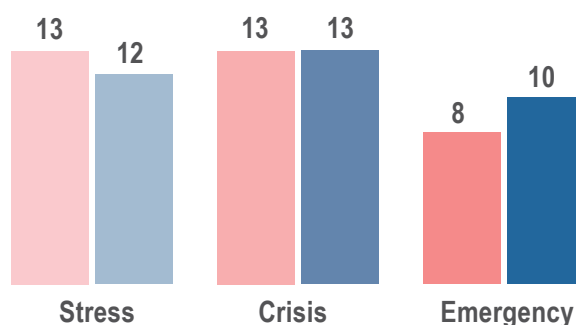
Use of coping strategies:

0 used no coping strategies before receiving assistance

0 used no coping strategies after receiving assistance.

Before receiving assistance

After receiving assistance



Top 3 coping strategies:

- 1 Limit adult food portions
- 2 Reduce expenditures
- 3 Donations

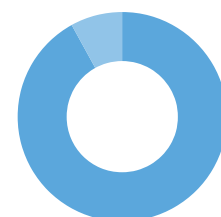
Shelter

Accommodation types:

Independent house/ apartment	7
Husseinieh	6

Access to electricity:⁴⁸

Less than 2 hours a day	0
2 - 10 hours	12
More than 10 hours	1



Access to latrines:

Of the 13 beneficiaries who reported access to functional latrines, **7** reported sharing latrines with another household.

⁴⁵ Figure is calculated from the 11 beneficiaries who reported having an income.

⁴⁶ The respondents reported loans being their main form of support, but also have secondary income as well.

⁴⁷ The debt indicators are calculated from the 9 respondents who reported being in debt at the time of the interview.

⁴⁸ All respondents reported having access to electricity.