



VULNERABILITY PROFILING

This report has been drafted based on the declarations of MPCA beneficiaries. It aims at providing UNHCR an overview of their living conditions and main difficulties in the Kurdistan region of Iraq (KR-I). 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 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 strategies that fall into each of these categories as their primary coping strategy.

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 you dependent on loans in the month prior to receiving MPCA?	Scoring	
I have no loans	Low	
I didn't use the loan money during that time.	dependency	
I had another source of income, but still had to use the loan money for some expenditures.	Moderate dependency	
I had another source of income, but still had to use the loan money for about half of my expenditures.		
Loans were my main form of support, but I had some other income.	High dependency	
Loans were my only form of support; I had no other income	Extreme dependency	

Table 3: Scoring of coping strategies as indicators of vulnerability

Strategy used by household	Indicator	Vulnerability score	
No strategies used	No strategies	Low	
Usage of stress strategies	Received donations from relatives, the community or religious organization		
	Spent savings to purchase food or basic goods such as hygiene items, water, baby items	Moderate	
	Bought commodities to meet basic needs on credit or borrowed money to purchase them		
	Limited portions at meal time		
Usage of crisis strategies = Directly reduce future productivity, including human capital formation	Sought or relied on aid from humanitarian agencies	High	
	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 emer-	Sent children (under 18) to work		
gency strategies = Affect future productivity and are more difficult to reverse, or more dramatic in nature including loss of	Sold household items or assets (car, jewelry, sewing machine) in order to buy food or basic goods	Severe	
	Moved to a less adequate shelter situation	001010	
human dignity	Restricted food consumption of adults in order for small children to eat		

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

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

PROFILE OF IDP BENEFICIARIES OF MULTI-PURPOSE CASH ASSISTANCE

	ERBIL	DOHUK ³	SULAYMANIYAH
NCOME VULNERABILITY	OF ASSISTED BENEFICIAR	RIES ⁴	
Low	10%	•	•
Moderate	24%	-	•
Absolute Poverty	24%	•	•
Severe Poverty	42%	•	•
PRIMARY INCOME SOURC	E OF ASSISTED BENEFICI	ARIES	
Daily Job	86%		
Government Salary	0%	-	
Friends' Support	14%	-	
Nothing	0%	-	
Other	0%	-	•
PRIMARY COPING STRATE	GY TYPES OF ASSISTED I	BENEFICIARIES	
PRIMARY COPING STRATE	EGY TYPES OF ASSISTED I	BENEFICIARIES	-
		BENEFICIARIES - -	- -
None	0%	BENEFICIARIES	- - -
None Stress	0% 51%	BENEFICIARIES	- - -
None Stress Crisis Emergency	0% 51% 45%	- - -	- - -
None Stress Crisis Emergency	0% 51% 45% 4%	- - -	- - - -
None Stress Crisis Emergency DEBT DEPENDENCY OF AS	0% 51% 45% 4% SSISTED BENEFICIARIES (- - -	
None Stress Crisis Emergency DEBT DEPENDENCY OF AS	0% 51% 45% 4% SSISTED BENEFICIARIES (- - -	
None Stress Crisis Emergency DEBT DEPENDENCY OF AS Low Moderate	0% 51% 45% 4% SSISTED BENEFICIARIES (14% 45%	- - -	
None Stress Crisis Emergency DEBT DEPENDENCY OF AS Low Moderate High Extreme	0% 51% 45% 4% SSISTED BENEFICIARIES (14% 45% 19%	- - -	
None Stress Crisis Emergency DEBT DEPENDENCY OF AS Low Moderate High Extreme	0% 51% 45% 4% SSISTED BENEFICIARIES (14% 45% 19%	- - -	- - - - - - - -
None Stress Crisis Emergency DEBT DEPENDENCY OF AS Low Moderate High	0% 51% 45% 4% SSISTED BENEFICIARIES (14% 45% 19% 22% 1,500,000 IQD	- - -	

³ Findings for IDP MPCA beneficiaries in Dohuk in October have not been reported here due to low sample sizes.

⁴ The indicator is measued by calculating average income per capita of household, and then allocating them within the four vulnerability levels.

⁵ Median debt of total sample, including those that reported having no debt.



PROFILE OF IDP BENEFICIARIES OF MULTI-PURPOSE CASH ASSISTANCE

	ERBIL	DOHUK	SULAYMANIYAH
PRIMARY BASIC NEEDS			
Rent Payments	33%		
Seasonal Items	3%		•
Healthcare	36%		•
Food	21%		•
Other	7%		-
ACCOMMODATION TYPE			
Independent house/ apartment	75%		
Unfinished shelter	8%		-
Hosted by relatives	8%		
Hosted by non-relatives	0%		
Collective house/ apartment	6%		
Tent	0%		
Caravan	1%		
Garage or basement	0%		
Collective centre	0%		
Other	2%		_
_			
PERCENT OF MPCA BENE	FICIARIES WITH ACCESS	TO FUNCTIONAL LATRIN	E
	99%	-	-
PERCENT OF MPCA BENE	FICIARIES SHARING LATE	RINE WITH ANOTHER HOU	JSEHOLD
	18%		-
HOURS OF ELECTRICITY	PER DAY ⁶		
No electricity	0%		
Less than 2 hours	0%		
2-6 hours	2%		
6-10 hours	10%		
More than 10 hours	88%		

 $^{^{6}}$ Respondents were asked if they had access to the electricity network, and if so, for how many hours.





PROFILE OF REFUGEE BENEFICIARIES OF MULTI-PURPOSE CASH ASSISTANCE

	ERBIL	DOHUK	SULAYMANIYAH
INCOME VULNERABILITY	OF ASSISTED BENEFICIAL	RIES	
Low	33%	-	-
Moderate	28%	-	•
Absolute Poverty	13%	-	•
Severe Poverty	26%	-	
PRIMARY INCOME SOURC	CE OF ASSISTED BENEFIC	ARIES	
Daily Job	79%		
Friends' Support	16%		
Government Salary	0%	-	
Nothing	2%	-	
Other	3%	-	-
PRIMARY COPING STRAT	EGY TYPES OF ASSISTED	BENEFICIARIES	
None	0%	-	
Stress	41%	-	
Crisis	58%	-	
Emergency	1%	-	
DEBT DEPENDENCY OF A	SSISTED BENEFICIARIES	(IN IQD)	
Low	27%		•
Moderate	46%	•	•
High	6%	-	•
Extreme	21%	-	•
MEDIAN DEBT			
	500,000 IQD	-	-
AVERAGE EXPENDITURE	PER CAPITA		
	169,832 IQD	-	-



PROFILE OF REFUGEE BENEFICIARIES OF MULTI-PURPOSE CASH ASSISTANCE

	ERBIL	DOHUK	SULAYMANIYAH	
PRIMARY BASIC NEEDS				
Rent Payments	48%	•	•	
Employment	7%	•	•	
Healthcare	25%	•	•	
Food Other	12% 8%	•	•	
Other	070	-	•	
ACCOMMODATION TYPE				
Independent house/ apartment	84%			
Unfinished shelter	2%	-		
Hosted by relatives	7%	-		
Hosted by non-relatives	2%	-		
Collective house/ apartment	5%	-	-	
Tent	0%	-	-	
Caravan	0%	-	-	
Garage or basement	0%	-		
Collective centre	0%	-	-	
Other	0%	-		
PERCENT OF MPCA BENE	FICIARIES WITH ACCESS	TO FUNCTIONAL LATRINI		
	99%	-		
	33,0			
PERCENT OF MPCA BENE	FICIARIES SHARING LATE	RINE WITH ANOTHER HOU	SEHOLD	
	31%	-	-	
HOURS OF ELECTRICITY PER DAY				
No electricity	0%	-		
Less than 2 hours	0%			
2-6 hours	4%	-		
6-10 hours	14%	_		
More than 10 hours	82%			
6				