



Vulnerability Profiling of UNHCR Multi-Purpose Cash Recipients

Centre and South Region of Iraq

February 2017



UNHCR
The UN Refugee Agency

IMPACT Shaping practices
Influencing policies
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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 strategies 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 February, data were collected through telephone interviews with randomly sampled beneficiary cases between 12 and 20 November 2017. A total of 1,197 IDP beneficiaries were called, of which 893 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.

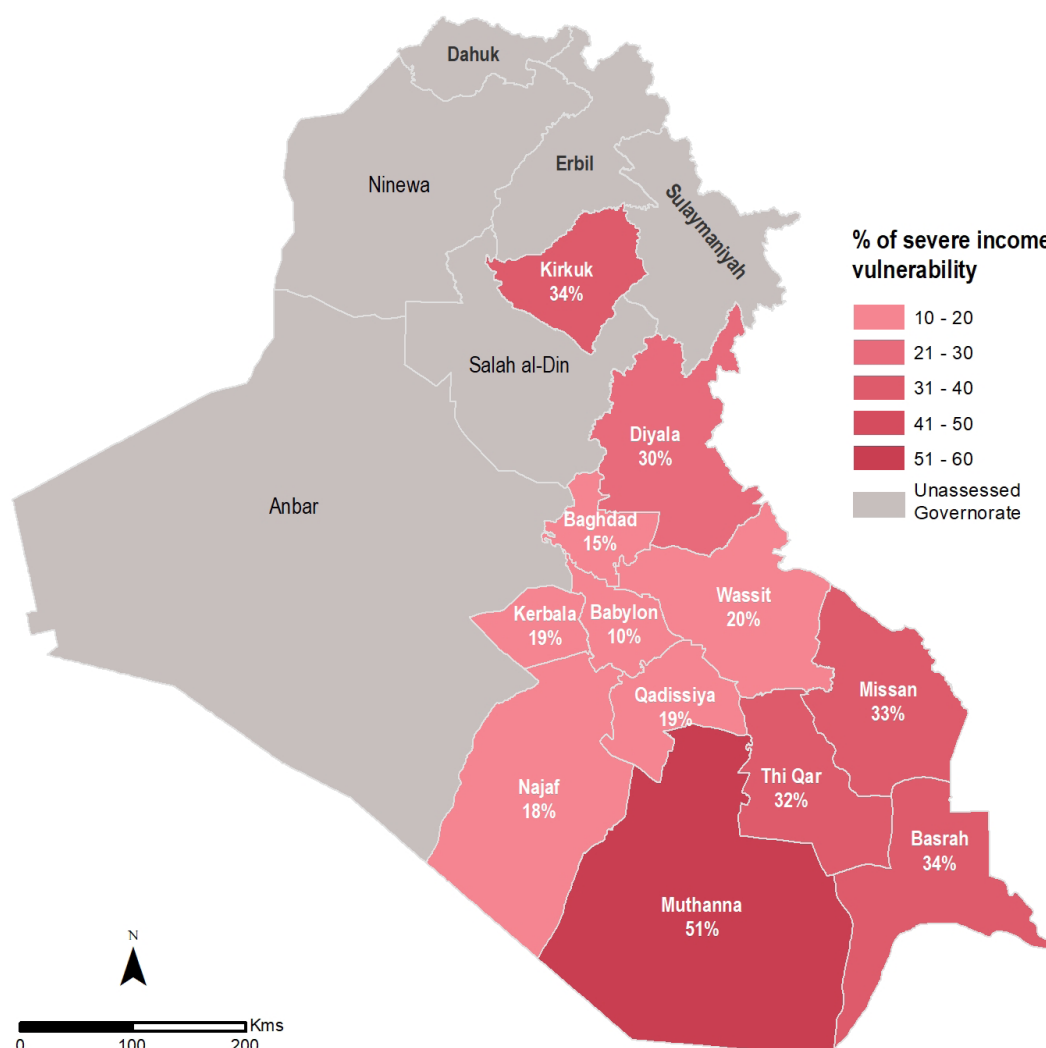
For the month of February, distributions only occurred in the following governorates: Babylon, Baghdad, Basra, Diyala, Kirkuk, Missan, Muthanna, Najaf, Qadissiya, Thi Qar and Wassit. Censuses were attempted for all population of interest groups, except for MPCA 1 recipients from Babylon, Baghdad and Kirkuk. Findings for these 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 243 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

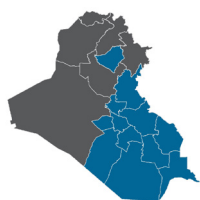


³ For MPCA 1, this only includes the governorates of Basra and Qadissiya, while for MPCA 3 this includes the governorates of Basra, Diyala, Kirkuk, Missan, Muthanna, Qadissiya and Wassit.

⁴ The vast majority of respondents (230) 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 45,368 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: **1,268**
Reported not receiving assistance: **56**
Total sample size: **899**
Total cases interviewed: **893**

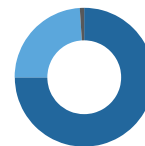
Dependency:

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

56%

Displacement profile:

IDPs **75%**
Returnees **25%**
Host community **<1%**

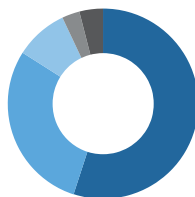


Income of assisted beneficiaries:

18% of beneficiaries reported having no income.

Primary income source:⁶

Daily job **55%**
Government salary **29%**
Friends support **9%**
Own business **3%**
Other **4%**



Income vulnerability:

Low **81%**
Moderate **1%**
High **<1%**
Severe **18%**

Debt⁷ & basic needs:

Median debt:

844,750 IQD

Average debt:

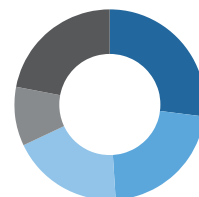
1,895,043 IQD

Debt dependency:

Low **8%**
Moderate **26%**
High **30%**
Extreme **36%**

Primary basic needs:

Rent payments **27%**
Food **22%**
Shelter **19%**
Medical care **10%**
Other **22%**

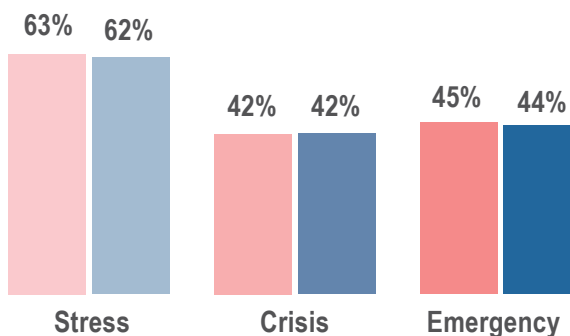


Use of coping strategies:⁸

12% used no coping strategies before receiving assistance

25% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies

- 1 Donations
- 2 Reduce expenditures
- 3 Spend savings

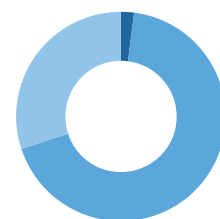
Shelter:

Accommodation types:

Independent house/ apartment **78%**
Hosted by relatives **5%**
Collective center **2%**
Caravan **2%**
Other⁹ **13%**

Access to electricity:¹⁰

Less than 2 hours a day **2%**
2 - 10 hours **68%**
More than 10 hours **30%**



Access to latrines:

Of the 99% of beneficiaries who reported access to functional latrines, **17%** reported sharing latrines with another household.

⁶ Figure is calculated from the 82% who reported having an income.

⁷ The debt indicators are calculated from the 49% of respondents who reported being in debt at the time of the interview.

⁸ This section displays the frequency of coping strategies used among the respondent population, and 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 The majority of respondents reporting 'other', cited 'mosques' as their accommodation type.

¹⁰ 99% of respondents reported having access to electricity.

Babylon Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Babylon Governorate:

Population of interest:	351
Reported not receiving assistance:	21
Total sample size:	184
Total cases interviewed:	247

Dependency:

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

58%

Displacement profile:

IDPs	61%
Returnees	39%
Host community	0%

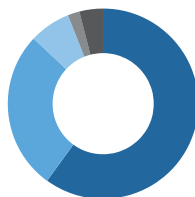


Income of assisted beneficiaries:

11% of beneficiaries reported having no income.

Primary income source:¹¹

Daily job	60%
Government salary	27%
Friends support	7%
Mosque donations	2%
Other	4%



Income vulnerability:

Low	88%
Moderate	<1%
High	0%
Severe	11%

Debt¹² & basic needs:

Median debt:

500,000 IQD

Average debt:

1,474,772 IQD

Debt dependency:

Low	6%
Moderate	32%
High	37%
Extreme	25%

Primary basic needs:

Shelter	25%
Rent payments	24%
Food	17%
Medical care	12%
Other	22%

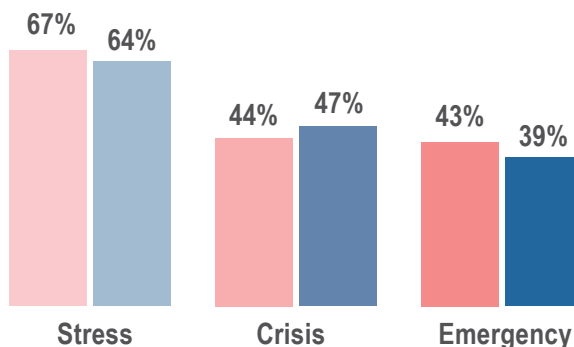


Use of coping strategies:

10% used no coping strategies before receiving assistance

25% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies:

- 1 Donations
- 2 Reduce expenditures
- 3 Spend savings

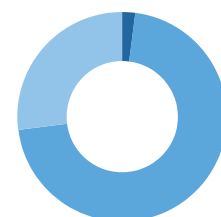
Shelter

Accommodation types:

Independent house/ apartment	87%
Mosque	5%
Hosted by relatives	4%
Hosted by non-relatives	2%
Other	<1%

Access to electricity:¹³

Less than 2 hours a day	2%
2 - 10 hours	71%
More than 10 hours	27%



Access to latrines:

Of the 99% of beneficiaries who reported access to functional latrines, **13%** reported sharing latrines with another household.

¹¹ Figure is calculated from the 89% who reported having an income.

¹² The debt indicators are calculated from the 45% of respondents who reported being in debt at the time of the interview.

¹³ 99% of respondents reported having access to electricity.

Baghdad Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Baghdad governorate:

Population of interest:	226
Reported not receiving assistance:	6
Total sample size:	143
Total cases interviewed:	160

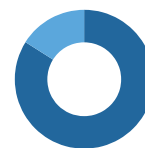
Dependency:

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

53%

Displacement profile:

IDPs	84%
Returnees	16%
Host community	0%

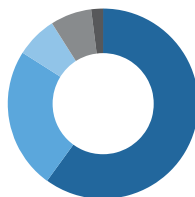


Income of assisted beneficiaries:

13% of beneficiaries reported having no income.

Primary income source:¹⁴

Daily job	60%
Government salary	24%
Friends support	7%
Own business	7%
Other	2%



Income vulnerability:

Low	85%
Moderate	1%
High	<1%
Severe	13%

Debt¹⁵ & basic needs:

Median debt:

650,000 IQD

Average debt:

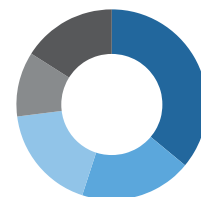
1,717,346 IQD

Debt dependency:

Low	8%
Moderate	39%
High	32%
Extreme	21%

Primary basic needs:

Rent payments	36%
Employment	19%
Shelter	18%
Food	11%
Other	16%

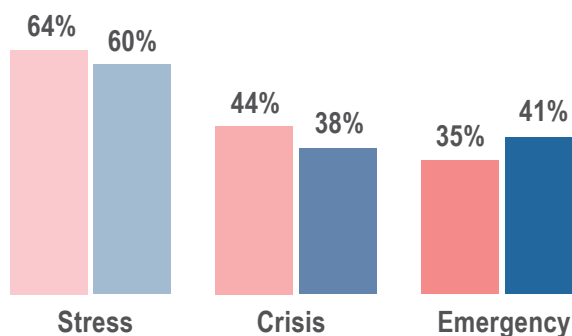


Use of coping strategies:

10% used no coping strategies before receiving assistance

17% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies

- 1 Donations
- 2 Reduce expenditures
- 3 Spend savings

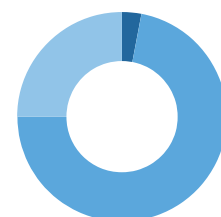
Shelter:

Accommodation types:

Independent house/ apartment	79%
Unfinished shelter	7%
Collective center	5%
Hosted by relatives	4%
Other	5%

Access to electricity:¹⁶

Less than 2 hours a day	3%
2 - 10 hours	72%
More than 10 hours	25%



Access to latrines:

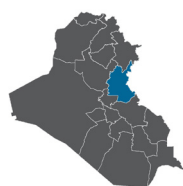
Of the 97% of beneficiaries who reported access to functional latrines, **15%** reported sharing latrines with another household.

¹⁴ Figure is calculated from the 87% who reported having an income.

¹⁵ The debt indicators are calculated from the 61% of respondents who reported being in debt at the time of the interview.

¹⁶ 98% of respondents report having access to electricity.

Diyala Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Diyala Governorate:

Population of interest:	376
Reported not receiving assistance:	2
Total sample size:	73
Total cases interviewed:	53

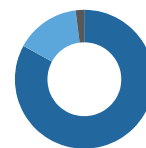
Dependency:

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

55%

Displacement profile:

IDPs	83%
Returnees	15%
Host community	2%

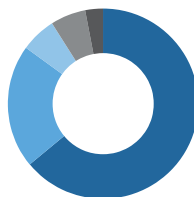


Income of assisted beneficiaries:

30% of beneficiaries reported having no income.

Primary income source:¹⁷

Daily job	64%
Government salary	21%
Own business	6%
Selling assets	6%
Other	3%



Income vulnerability:

Low	68%
Moderate	0%
High	2%
Severe	30%

Debt¹⁸ & basic needs:

Median debt:
2,000,000 IQD

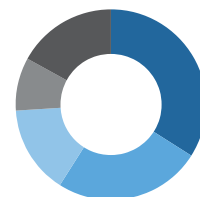
Average debt:
4,106,917 IQD

Debt dependency:

Low	0%
Moderate	31%
High	14%
Extreme	55%

Primary basic needs:

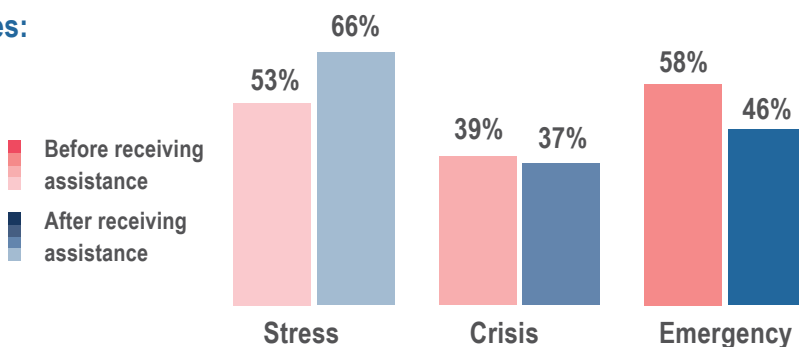
Rent payments	34%
Food	25%
Shelter	15%
Employment	9%
Other	17%



Use of coping strategies:

9% used no coping strategies before receiving assistance

25% used no coping strategies after receiving assistance.



Top 3 coping strategies:

- 1 Donations
- 2 Spend savings
- 3 Reduce expenditures

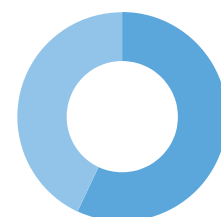
Shelter

Accommodation types:

Independent house/ apartment	92%
Hosted by relatives	4%
Collective house	2%
Other	2%

Access to electricity:¹⁹

Less than 2 hours a day	0%
2 - 10 hours	57%
More than 10 hours	43%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **13%** reported sharing latrines with another household.

¹⁷ Figure is calculated from the 70% who reported having an income.

¹⁸ The debt indicators are calculated from the 55% of respondents who reported being in debt at the time of the interview.

¹⁹ 100% of respondents reported having access to electricity.

Kerbala Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Kerbala Governorate:

Population of interest:	230
Reported not receiving assistance:	6
Total sample size:	145
Total cases interviewed:	155

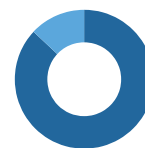
Dependency:

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

51%

Displacement profile:

IDPs	87%
Returnees	13%
Host community	0%

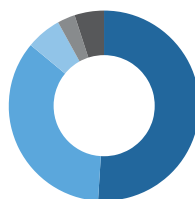


Income of assisted beneficiaries:

18% of beneficiaries reported having no income.

Primary income source:²⁰

Daily job	51%
Government salary	35%
Friends support	6%
Selling the assistance	3%
Other	5%



Income vulnerability:

Low	81%
Moderate	1%
High	<1%
Severe	18%

Debt²¹ & basic needs:

Median debt:

1,500,000 IQD

Average debt:

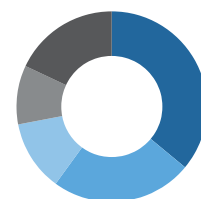
2,077,192 IQD

Debt dependency:

Low	11%
Moderate	12%
High	28%
Extreme	49%

Primary basic needs:

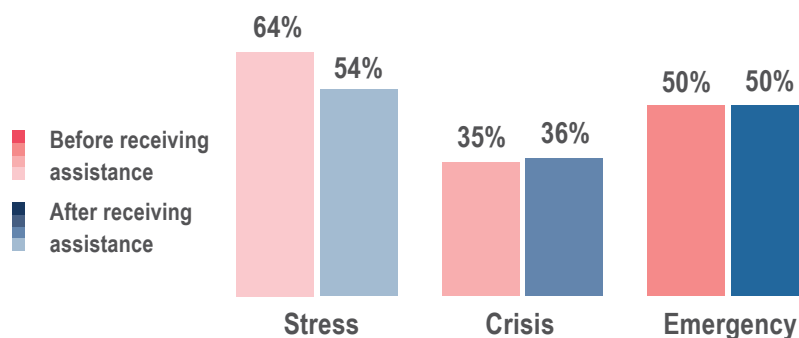
Food	36%
Rent payments	24%
Shelter	12%
Medical care	10%
Other	18%



Use of coping strategies:

15% used no coping strategies before receiving assistance

25% used no coping strategies after receiving assistance.



Top 3 coping strategies

- 1 Donations
- 2 Reduce expenditures
- 3 Spend savings

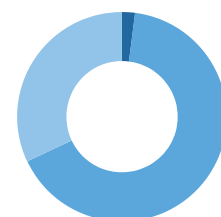
Shelter:

Accommodation types:

Independent house/ apartment	65%
Mosque	25%
Hosted by relatives	3%
Caravan	3%
Other	7%

Access to electricity:²²

Less than 2 hours a day	2%
2 - 10 hours	66%
More than 10 hours	32%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **28%** reported sharing latrines with another household.

²⁰ Figure is calculated from the 82% who reported having an income.

²¹ The debt indicators are calculated from the 37% of respondents who reported being in debt at the time of the interview.

²² 99% of respondents report having access to electricity.



Kirkuk Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Kerbala Governorate:

Population of interest:	16
Reported not receiving assistance:	0
Total sample size:	16
Total cases interviewed:	10

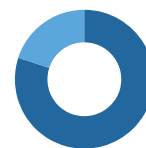
Dependency:

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

50%

Displacement profile:

IDPs	8
Returnees	2
Host community	0

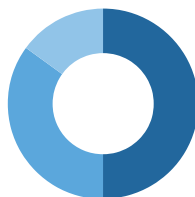


Income of assisted beneficiaries:

4 beneficiaries reported having no income.

Primary income source:²³

Daily job	3
Friends support	2
Rely on loans ²⁴	1



Income vulnerability:

Low	5
Moderate	1
High	0
Severe	4

Debt²⁵ & basic needs:

Median debt:

500,000 IQD

Average debt:

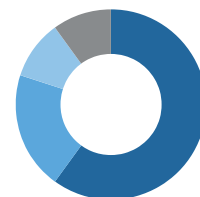
525,000 IQD

Debt dependency:

Low	1
Moderate	0
High	1
Extreme	4

Primary basic needs:

Rent payments	6
Shelter	2
Medical care	1
Employment	1

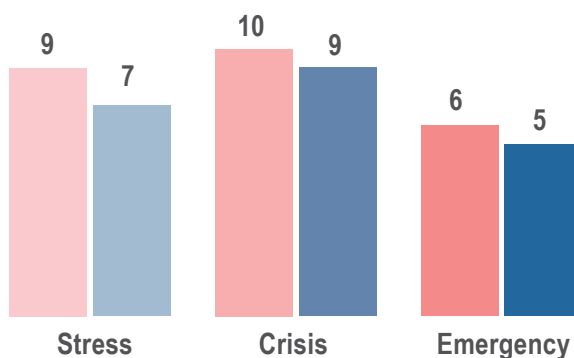


Use of coping strategies:²⁶

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 Reduce expenditures
- 2 Limit food portion
- 3 Limit adult food portion

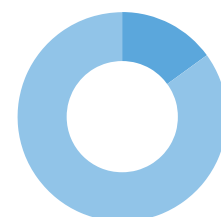
Shelter

Accommodation types:

Independent house/ apartment	8
Mosque	2

Access to electricity:²⁷

Less than 2 hours a day	0
2 - 10 hours	1
More than 10 hours	8



Access to latrines:

Of the 8 beneficiaries who reported access to functional latrines, **3** reported sharing latrines with another household.

²³ Figure is calculated from the 5 respondents who reported having an income, in addition to one respondent who reported relying on loans.

²⁴ The respondent reported loan being the main form of support, but has some secondary income as well.

²⁵ The debt indicators are calculated from the 6 respondents who reported being in debt at the time of the interview.

²⁶ For the governorates reported in figures, the coping strategies section reports on respondents who employed coping strategies falling into the various categories.

²⁷ 9 respondents reported having access to electricity.

Missan Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Missan governorate:

Population of interest:	11
Reported not receiving assistance:	0
Total sample size:	11
Total cases interviewed:	11

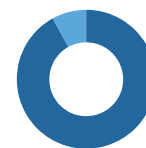
Dependency:

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

61%

Displacement profile:

IDPs	9
Returnees	2
Host community	0

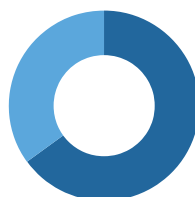


Income of assisted beneficiaries:

4 beneficiaries reported having no income

Primary income source:²⁸

Daily job	4
Government salary	3



Income vulnerability:

Low	7
Moderate	0
High	0
Severe	4

Debt²⁹ & basic needs:

Median debt:

721,428 IQD

Average debt:

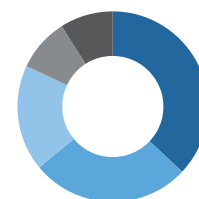
2,896,250 IQD

Debt dependency:

Low	1
Moderate	3
High	0
Extreme	4

Primary basic needs:

Rent payments	4
Shelter	3
Employment	2
Food	1
Other	1

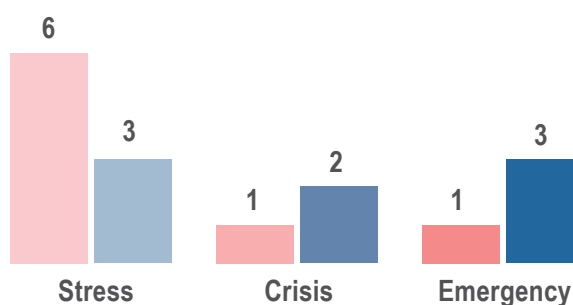


Use of coping strategies:

3 used no coping strategies before receiving assistance

5 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

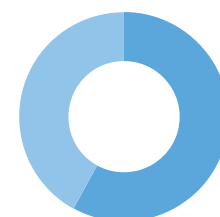
Shelter:

Accommodation types:

Independent house/ apartment	11
------------------------------	----

Access to electricity:³⁰

Less than 2 hours a day	0
2 - 10 hours	5
More than 10 hours	6



Access to latrines:

Of the 11 beneficiaries who reported access to functional latrines, 1 reported sharing latrines with another household.

²⁸ Figure is calculated from the 7 reported having an income.

²⁹ The debt indicators are calculated from the 8 respondents who reported being in debt at the time of the interview.

³⁰ All respondents reported having access to electricity.

Muthanna Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Muthanna Governorate:

Population of interest:	32
Reported not receiving assistance:	7
Total sample size:	32
Total cases interviewed:	13

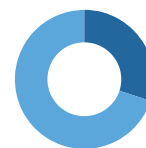
Dependency:

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

58%

Displacement profile:

IDPs	4
Returnees	9
Host community	0

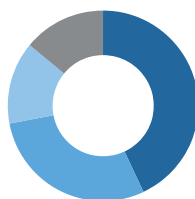


Income of assisted beneficiaries:

6 beneficiaries reported having no income

Primary income source:³¹

Friends support	3
Daily job	2
Government salary	1
Rely on loans ³²	1



Income vulnerability:

Low	7
Moderate	0
High	0
Severe	6

Debt³³ & basic needs:

Median debt:

600,000 IQD

Average debt:

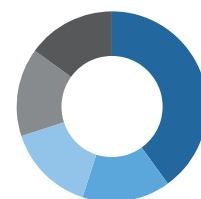
1,361,111 IQD

Debt dependency:

Low	0
Moderate	2
High	1
Extreme	6

Primary basic needs:

Food	5
Shelter	2
Seasonal items	2
Rent payments	2
Other	2

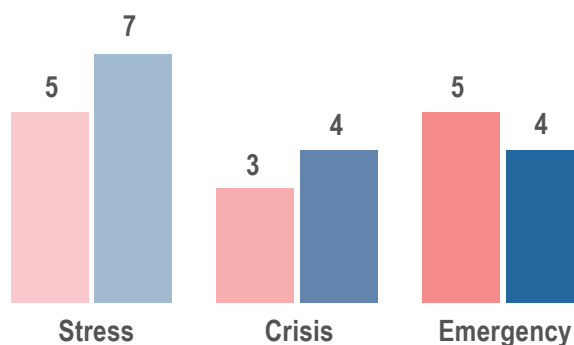


Use of coping strategies:

1 used no coping strategies before receiving assistance

2 used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies:

- 1 Donations
- 2 Borrow money
- 3 Reduce expenditures

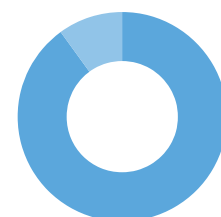
Shelter

Accommodation types:

Independent house/ apartment	10
Hosted by relatives	2
Other	1

Access to electricity:³⁴

Less than 2 hours a day	0
2 - 10 hours	11
More than 10 hours	2



Access to latrines:

Of the 13 beneficiaries who reported access to functional latrines, **2** reported sharing latrines with another household.

³¹ Figure is calculated from the 7 respondents who reported having an income.

³² The respondent reported loans being the main form of support, but has some secondary income as well.

³³ The debt indicators are calculated from the 9 respondents who reported being in debt at the time of the interview.

³⁴ All respondents reported having access to electricity.

Najaf Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Najaf governorate:

Population of interest:	141
Reported not receiving assistance:	5
Total sample size:	41
Total cases interviewed:	31

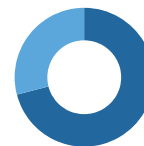
Dependency:

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

58%

Displacement profile:

IDPs	71%
Returnees	29%
Host community	0%

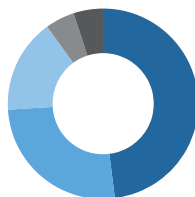


Income of assisted beneficiaries:

29% of beneficiaries reported having no income

Primary income source:³⁵

Daily job	48%
Government salary	26%
Friends support	16%
Mosque donations	5%
Other	5%



Income vulnerability:

Low	71%
Moderate	0%
High	0%
Severe	29%

Debt³⁶ & basic needs:

Median debt:

726,881 IQD

Average debt:

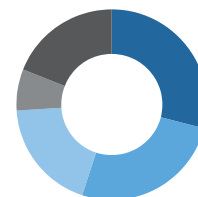
1,027,777 IQD

Debt dependency:

Low	11%
Moderate	22%
High	17%
Extreme	50%

Primary basic needs:

Food	29%
Rent payments	26%
Shelter	19%
Employment	7%
Other	19%

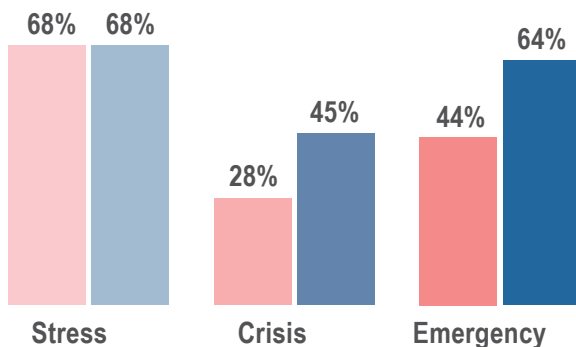


Use of coping strategies:

10% used no coping strategies before receiving assistance

23% 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

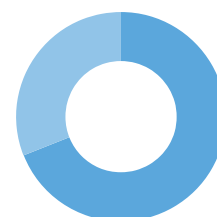
Shelter:

Accommodation types:

Independent house/ apartment	78%
Mosque	13%
Collective center	3%
Caravan	3%
Hosted by non-relatives	3%

Access to electricity:³⁷

Less than 2 hours a day	0%
2 - 10 hours	69%
More than 10 hours	31%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **10%** reported sharing latrines with another household.

³⁵ Figure is calculated from the 71% who reported having an income.

³⁶ The debt indicators are calculated from the 58% of respondents who reported being in debt at the time of the interview.

³⁷ 94% of respondents reported having access to electricity.

Thi Qar Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Thi Qar Governorate:

Population of interest:	14
Reported not receiving assistance:	1
Total sample size:	14
Total cases interviewed:	11

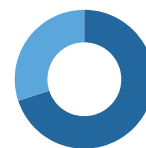
Dependency:

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

55%

Displacement profile:

IDPs	8
Returnees	3
Host community	0

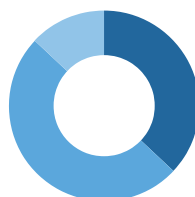


Income of assisted beneficiaries:

3 beneficiaries reported having no income

Primary income source:³⁸

Daily job	3
Rely on loans ³⁹	4
Friends support	1



Income vulnerability:

Low	8
Moderate	0
High	0
Severe	3

Debt⁴⁰ & basic needs:

Median debt:

666,666 IQD

Average debt:

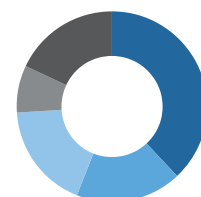
1,306,250 IQD

Debt dependency:

Low	0
Moderate	1
High	4
Extreme	3

Primary basic needs:

Rent payments	4
Shelter	2
Civil documentation	2
Employment	1
Other	2

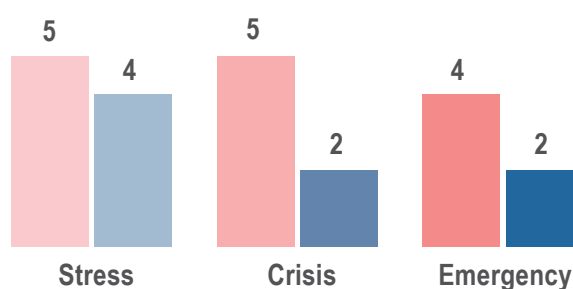


Use of coping strategies:

1 used no coping strategies before receiving assistance

4 used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies:

- 1 Donations
- 2 Borrow money
- 3 Reduce expenditures

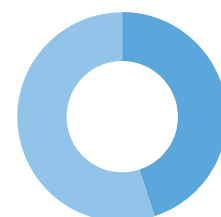
Shelter

Accommodation types:

Independent house/ apartment	10
Hosted by relatives	1

Access to electricity:⁴¹

Less than 2 hours a day	0
2 - 10 hours	5
More than 10 hours	6



Access to latrines:

Of the 11 beneficiaries who reported access to functional latrines, **2** reported sharing latrines with another household.

³⁸ Figure is calculated from the 8 who reported having an income.

³⁹ The respondents reported loans being their main form of support, but also have secondary income as well.

⁴⁰ The debt indicators are calculated from the 8 respondents who reported being in debt at the time of the interview.

⁴¹ All respondents reported having access to electricity.

Wassit Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 1



Wassit governorate:

Population of interest:	26
Reported not receiving assistance:	0
Total sample size:	26
Total cases interviewed:	20

Dependency:

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

54%

Displacement profile:

IDPs	10
Returnees	10
Host community	0

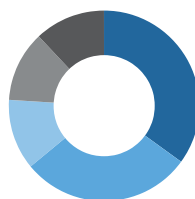


Income of assisted beneficiaries:

3 beneficiaries reported having no income

Primary income source:⁴²

Government salary	6
Daily job	5
Friends support	2
Rely on loans ⁴³	2
Other	2



Income vulnerability:

Low	15
Moderate	2
High	
Severe	3

Debt⁴⁴ & basic needs:

Median debt:
1,040,000 IQD

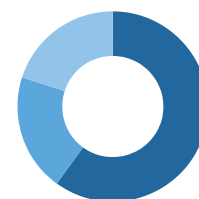
Average debt:
1,242,857 IQD

Debt dependency:

Low	1
Moderate	1
High	2
Extreme	3

Primary basic needs:

Food	12
Medical care	4
Shelter	4



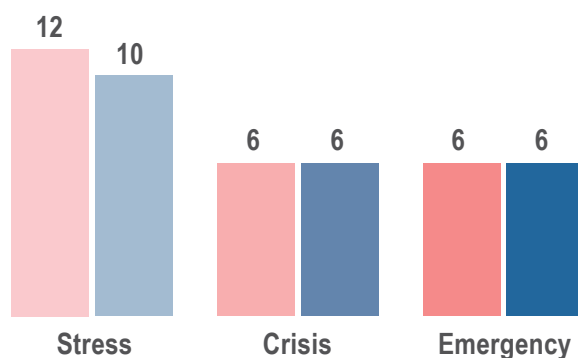
Use of coping strategies:

1 used no coping strategies before receiving assistance

2 used no coping strategies after receiving assistance.

Before receiving assistance

After receiving assistance



Top 3 coping strategies

- 1 Donations
- 2 Borrow money
- 3 Reduce expenditures

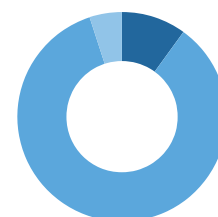
Shelter:

Accommodation types:

Independent house/ apartment	14
Mosque	4
Caravan	2

Access to electricity:⁴⁵

Less than 2 hours a day	2
2 - 10 hours	17
More than 10 hours	1



Access to latrines:

Of the 20 beneficiaries who reported access to functional latrines, **6** reported sharing latrines with another household.

⁴² Figure is calculated from the 17 respondents who reported having an income.

⁴³ The respondents reported loans being their main form of support, but also have secondary income as well.

⁴⁴ The debt indicators are calculated from the 7 respondents who reported being in debt at the time of the interview.

⁴⁵ All respondents reported having access to electricity.

Babylon Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Babylon Governorate:

Population of interest:	33
Reported not receiving assistance:	4
Total sample size:	33
Total cases interviewed:	25

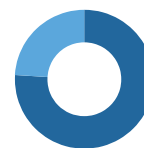
Dependency:

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

58%

Displacement profile:

IDPs	76%
Returnees	24%
Host community	0%

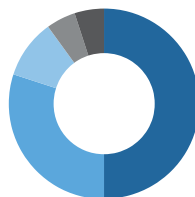


Income of assisted beneficiaries:

4% of beneficiaries reported having no income

Primary income source:⁴⁶

Daily job	50%
Government salary	30%
Friends support	10%
Mosque donations	5%
Own business	5%



Income vulnerability:

Low	96%
Moderate	0%
High	0%
Severe	4%

Debt⁴⁷ & basic needs:

Median debt:

759,408 IQD

Average debt:

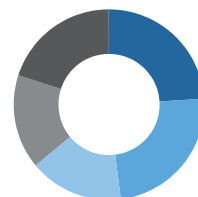
3,005,555 IQD

Debt dependency:

Low	11%
Moderate	33%
High	45%
Extreme	11%

Primary basic needs:

Shelter	24%
Rent payments	24%
Food	16%
Medical care	16%
Other	20%

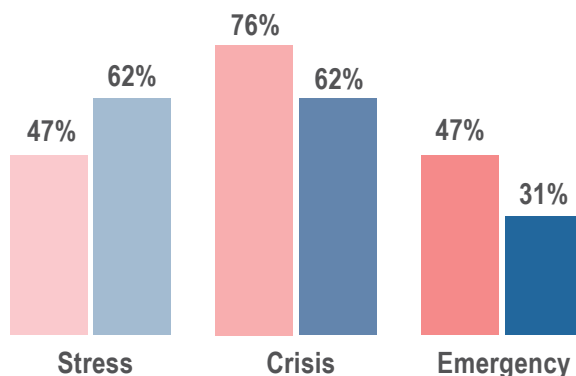


Use of coping strategies:

24% used no coping strategies before receiving assistance

44% 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

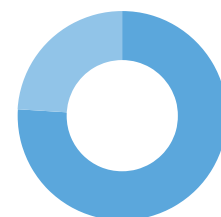
Shelter

Accommodation types:

Independent house/ apartment	84%
Hosted by relatives	12%
Other	4%

Access to electricity:⁴⁸

Less than 2 hours a day	0%
2 - 10 hours	76%
More than 10 hours	24%



Access to latrines:

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

⁴⁶ Figure is calculated from the 96% who reported having an income.

⁴⁷ The debt indicators are calculated from the 36% of respondents who reported being in debt at the time of the interview.

⁴⁸ 100% of respondents reported having access to electricity.

Baghdad Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Babylon governorate:

Population of interest: **173**
Reported not receiving assistance: **0**
Total sample size: **73**
Total cases interviewed: **55**

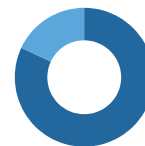
Dependency:

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

64%

Displacement profile:

IDPs **82%**
Returnees **18%**
Host community **<1%**

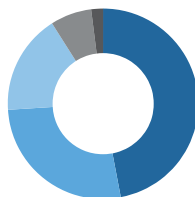


Income of assisted beneficiaries:

22% of beneficiaries reported having no income

Primary income source:⁴⁹

Daily job **47%**
Government salary **27%**
Friends support **17%**
Own business **7%**
Other **2%**



Income vulnerability:

Low **76%**
Moderate **2%**
High **0%**
Severe **22%**

Debt⁵⁰ & basic needs:

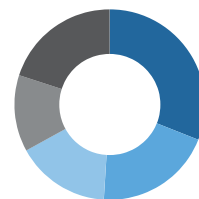
Median debt:
1,500,000 IQD
Average debt:
2,178,125 IQD

Debt dependency:

Low **16%**
Moderate **6%**
High **40%**
Extreme **38%**

Primary basic needs:

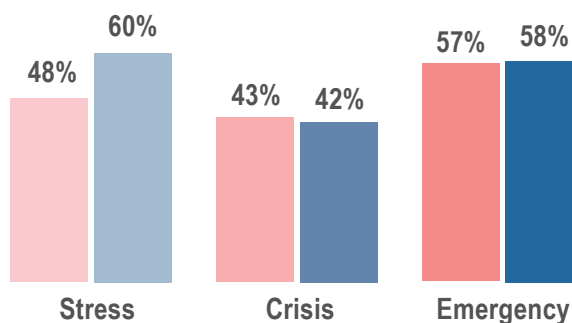
Rent payments **31%**
Shelter **20%**
Medical care **16%**
Employment **13%**
Other **20%**



Use of coping strategies:

9% used no coping strategies before receiving assistance
11% used no coping strategies after receiving assistance.

Before receiving assistance
After receiving assistance



Top 3 coping strategies

- 1 Reduce expenditures
- 2 Donations
- 3 Spend savings

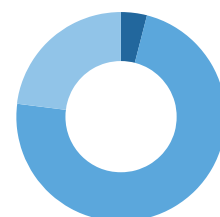
Shelter:

Accommodation types:

Independent house/ apartment **86%**
Hosted by relatives **6%**
Unfinished shelter **6%**
Caravan **2%**

Access to electricity:⁵¹

Less than 2 hours a day **4%**
2 - 10 hours **73%**
More than 10 hours **23%**



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **16%** reported sharing latrines with another household.

⁴⁹ Figure is calculated from the 78% who reported having an income.

⁵⁰ The debt indicators are calculated from the 58% of respondents who reported being in debt at the time of the interview.

⁵¹ 100% of respondents reported having access to electricity.

Kerbala Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Kerbala Governorate:

Population of interest:	43
Reported not receiving assistance:	1
Total sample size:	43
Total cases interviewed:	31

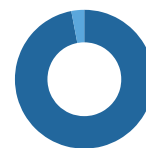
Dependency:

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

57%

Displacement profile:

IDPs	97%
Returnees	3%
Host community	0%

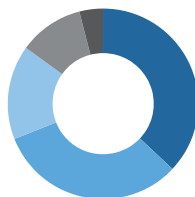


Income of assisted beneficiaries:

23% of beneficiaries reported having no income

Primary income source:⁵²

Government salary	37%
Daily job	32%
Mosque donations	16%
Own business	11%
Other	4%



Income vulnerability:

Low	77%
Moderate	0%
High	0%
Severe	23%

Debt⁵³ & basic needs:

Median debt:
1,375,000 IQD

Average debt:
1,857,142 IQD

Debt dependency:

Low	0%
Moderate	14%
High	36%
Extreme	50%

Primary basic needs:

Food	32%
Medical care	23%
Rent payments	19%
Shelter	10%
Other	16%



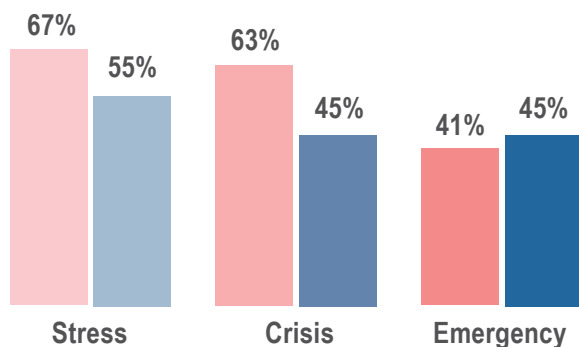
Use of coping strategies:

7% used no coping strategies before receiving assistance

19% used no coping strategies after receiving assistance.

Before receiving assistance

After receiving assistance



Top 3 coping strategies:

- 1 Reduce expenditures
- 2 Donations
- 3 Spend savings

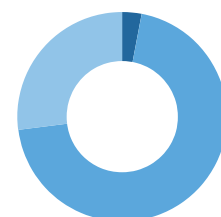
Shelter

Accommodation types:

Independent house/ apartment	61%
Mosque	25%
Hosted by relatives	7%
Collective house	3%
Other	4%

Access to electricity:⁵⁴

Less than 2 hours a day	3%
2 - 10 hours	70%
More than 10 hours	27%



Access to latrines:

Of the 100% of beneficiaries who reported access to functional latrines, **26%** reported sharing latrines with another household.

⁵² Figure is calculated from the 77% who reported having an income.

⁵³ The debt indicators are calculated from the 45% of respondents who reported being in debt at the time of the interview.

⁵⁴ 97% of respondents reported having access to electricity.

Najaf Governorate PROFILE OF IDP BENEFICIARIES OF MPCAS



Najaf governorate:

Population of interest:	47
Reported not receiving assistance:	1
Total sample size:	47
Total cases interviewed:	33

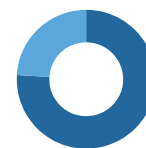
Dependency:

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

57%

Displacement profile:

IDPs	76%
Returnees	24%
Host community	0%

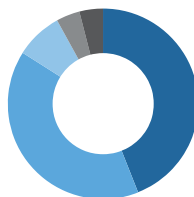


Income of assisted beneficiaries:

9% of beneficiaries reported having no income

Primary income source:⁵⁵

Government salary	44%
Daily job	40%
Friends support	8%
Government support	4%
Local NGO	4%



Income vulnerability:

Low	88%
Moderate	3%
High	0%
Severe	9%

Debt⁵⁶ & basic needs:

Median debt:

450,000 IQD

Average debt:

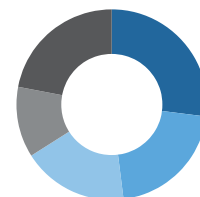
1,335,714 IQD

Debt dependency:

Low	7%
Moderate	36%
High	36%
Extreme	21%

Primary basic needs:

Shelter	27%
Rent payments	21%
Food	18%
Seasonal items	12%
Other	22%

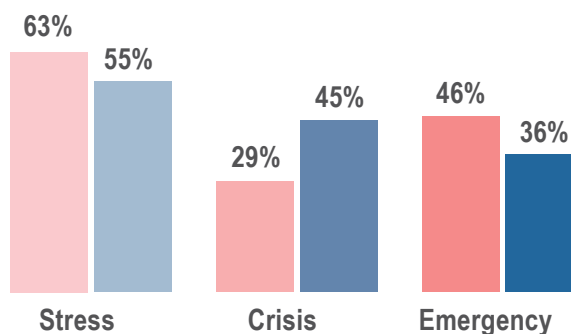


Use of coping strategies:

18% 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 Reduce expenditures

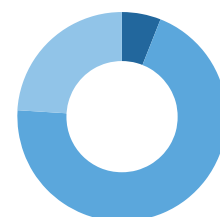
Shelter:

Accommodation types:

Independent house/ apartment	67%
Mosque	9%
Caravan	9%
Hosted by relatives	3%
Other	12%

Access to electricity:⁵⁷

Less than 2 hours a day	6%
2 - 10 hours	70%
More than 10 hours	24%



Access to latrines:

Of the 94% of beneficiaries who reported access to functional latrines, **13%** reported sharing latrines with another household.

⁵⁵ Figure is calculated from the 91% who reported having an income.

⁵⁶ The debt indicators are calculated from the 42% of respondents who reported being in debt at the time of the interview.

⁵⁷ 100% of respondents reported having access to electricity.

Thi Qar Governorate PROFILE OF IDP BENEFICIARIES OF MPCA 3



Thi Qar Governorate:

Population of interest:	14
Reported not receiving assistance:	0
Total sample size:	14
Total cases interviewed:	11

Dependency:

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

55%

Displacement profile:

IDPs	7
Returnees	4
Host community	0

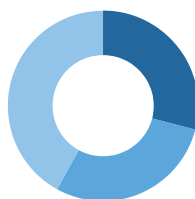


Income of assisted beneficiaries:

4 beneficiaries reported having no income

Primary income source:⁵⁸

Daily job	2
Government salary	2
Rely on loans ⁵⁹	3



Income vulnerability:

Low	7
Moderate	0
High	0
Severe	4

Debt⁶⁰ & basic needs:

Median debt:

883,333 IQD

Average debt:

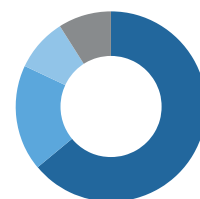
2,759,375 IQD

Debt dependency:

Low	0
Moderate	1
High	3
Extreme	4

Primary basic needs:

Shelter	7
Food	2
Rent payments	1
Electricity	1

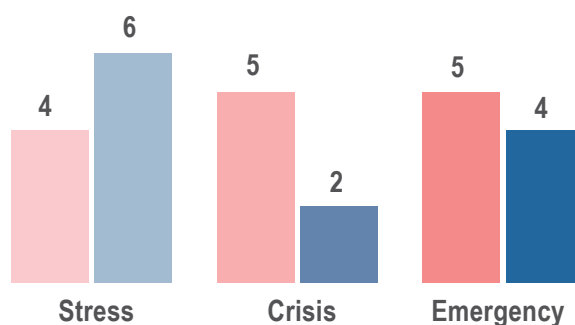


Use of coping strategies:

0 used no coping strategies before receiving assistance

2 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

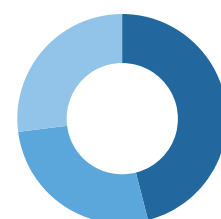
Shelter

Accommodation types:

Independent house/ apartment	10
Hosted by relatives	1

Access to electricity:⁶¹

Less than 2 hours a day	3
2 - 10 hours	3
More than 10 hours	5



Access to latrines:

Of the 11 beneficiaries who reported access to functional latrines, **none** reported sharing latrines with another household.

⁵⁸ Figure is calculated from the 7 beneficiaries who reported having an income.

⁵⁹ The respondents reported loans being their main form of support, but also have secondary income as well.

⁶⁰ The debt indicators are calculated from the 8 respondents who reported being in debt at the time of the interview.

⁶¹ All respondents reported having access to electricity.