Vulnerability Profiling of UNHCR Multi-Purpose Cash Recipients

Kurdistan Region of Iraq

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UNHCR
The UN Refugee Agency

IMPACT
Shaping practices
Influencing policies
Impacting lives

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 KR-I. Thus, three indicators related to vulnerability profiling have been included:

1) Income vulnerability

According to a 2009 survey[1], 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 framework[2] 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 dependency
I didn't use the loan money during that time.	
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	Indicator	Vulnerability score
HH not adopting strategies	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] "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

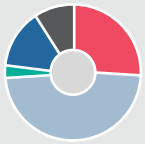
	ERBIL	DOHUK	SULAYMANIYAH
INCOME VULNERABILITY OF ASSISTED BENEFICIARIES[3]			
Low	18%	10%	-
Moderate	20%	18%	-
Absolute	31%	28%	-
Severe	31%	44%	-
PRIMARY INCOME SOURCE OF ASSISTED BENEFICIARIES			
Daily Job	62%	63%	-
Government Salary	19%	17%	-
Friends Support	19%	20%	-
Government Support	0%	0%	-
Other	0%	0%	-
PRIMARY COPING STRATEGY TYPES OF ASSISTED BENEFICIARIES			
None	0%	0%	-
Stress	53%	65%	-
Crisis	43%	33%	-
Emergency	4%	2%	-
DEBT DEPENDENCY OF ASSISTED BENEFICIARIES (IN IQD)			
Low	17%	8%	-
Moderate	52%	46%	-
High	17%	29%	-
Extreme	14%	17%	-
MEDIAN DEBT[4]	1,500,000 IQD	1,000,000 IQD	-
AVERAGE EXPENDITURE PER CAPITA	126,363 IQD	90,266 IQD	-

[3] The indicator is measued by calculating average income per capita of household, and then allocating them within the four vulnerability levels.
[4] Median debt of total sample, including those that reported having no debt.

PROFILE OF IDP BENEFICIARIES OF MULTI-PURPOSE CASH ASSISTANCE

PRIMARY BASIC NEEDS

	ERBIL	DOHUK	SULAYMANIYAH
Rent	26%	24%	-
Healthcare	48%	44%	-
Employment	3%	5%	-
Food	14%	14%	-
Other	9%	13%	-



ACCOMMODATION TYPE

	ERBIL	DOHUK	SULAYMANIYAH
Independent house/ apartment	71%	63%	-
Unfinished shelter	19%	22%	-
Hosted by relatives	4%	7%	-
Hosted by non-relatives	0%	0%	-
Collective house/ apartment	5%	2%	-
Tent	0%	2%	-
Caravan	0%	1%	-
Garage or basement	<1%	<1%	-
Collective centre	0%	2%	-
Other	<1%	<1%	-

PERCENT OF MPCA BENEFICIARIES WITH ACCESS TO FUNCTIONAL LATRINE

ERBIL	DOHUK	SULAYMANIYAH
100%	100%	-

PERCENT OF MPCA BENEFICIARIES SHARING LATRINE WITH ANOTHER HOUSEHOLD

ERBIL	DOHUK	SULAYMANIYAH
10%	18%	-

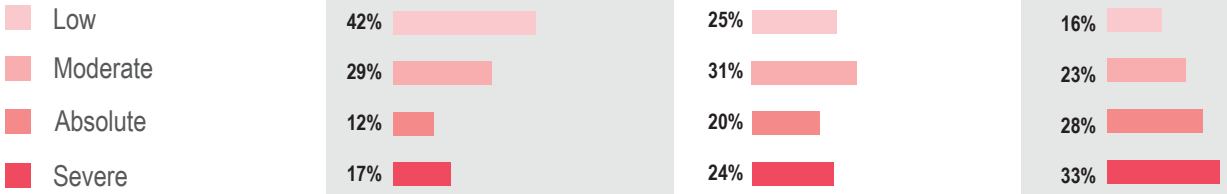
HOURS OF ELECTRICTY PER DAY[5]

	ERBIL	DOHUK	SULAYMANIYAH
No electricty	0%	0%	-
Less than 2 hours	0%	0%	-
2-6 hours	2%	3%	-
6-10 hours	9%	13%	-
More than 10 hours	89%	84%	-

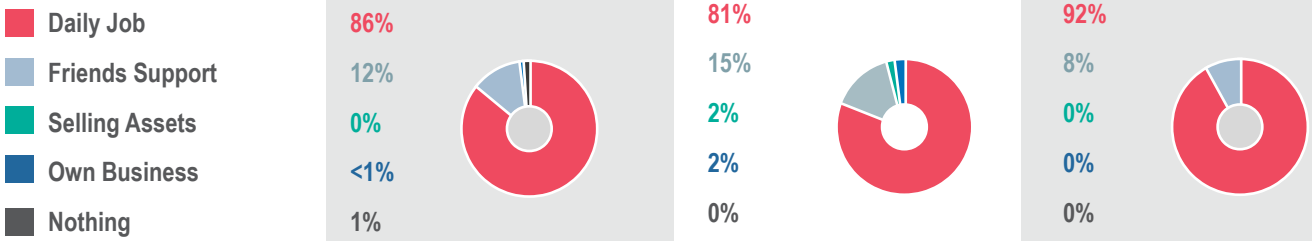
[5] Respondents were asked if they had access to the electricity network, and if so, for how many hours.

PROFILE OF REFUGEE BENEFICIARIES OF MULTI-PURPOSE CASH ASSISTANCE

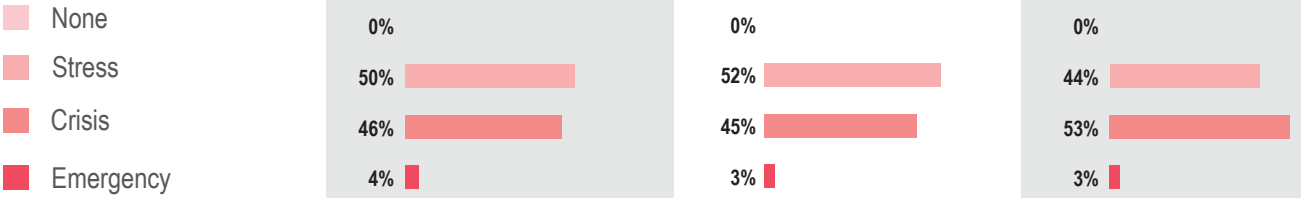
INCOME VULNERABILITY OF ASSISTED BENEFICIARIES



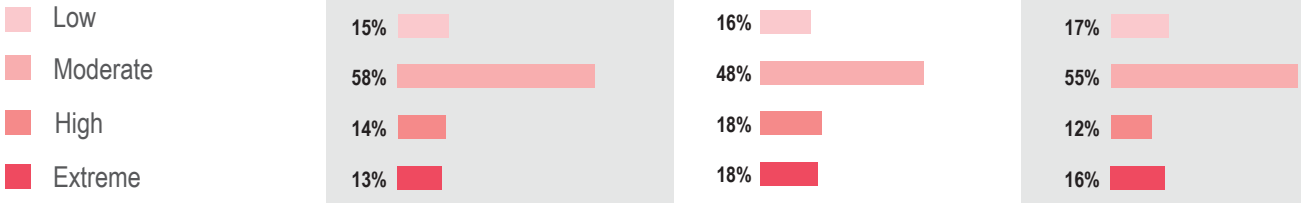
PRIMARY INCOME SOURCE OF ASSISTED BENEFICIARIES



PRIMARY COPING STRATEGY TYPES OF ASSISTED BENEFICIARIES



DEBT DEPENDENCY OF ASSISTED BENEFICIARIES (IN IQD)



MEDIAN DEBT

ERBIL	DOHUK	SULAYMANIYAH
800,000 IQD	800,000 IQD	700,000 IQD

AVERAGE EXPENDITURE PER CAPITA

ERBIL	DOHUK	SULAYMANIYAH
160,459 IQD	127,611 IQD	119,010 IQD

PROFILE OF REFUGEE BENEFICIARIES OF MULTI-PURPOSE CASH ASSISTANCE

PRIMARY BASIC NEEDS

	ERBIL	DOHUK	SULAYMANIYAH
Rent	43%	43%	40%
Employment	5%	7%	6%
Medical Care	36%	26%	30%
Food	8%	9%	18%
Other	8%	15%	6%

ACCOMMODATION TYPE

	ERBIL	DOHUK	SULAYMANIYAH
Independent house/ apartment	79%	81%	90%
Unfinished shelter	<1%	3%	2%
Hosted by relatives	5%	7%	3%
Hosted by non-relatives	1%	0%	0%
Collective house/ apartment	9%	2%	<1%
Tent	2%	2%	3%
Caravan	0%	0%	0%
Garage or basement	1%	<1%	<1%
Collective centre	0%	0%	0%
Other	2%	4%	1%

PERCENT OF MPCA BENEFICIARIES WITH ACCESS TO FUNCTIONAL LATRINE

ERBIL	DOHUK	SULAYMANIYAH
100%	100%	100%

PERCENT OF MPCA BENEFICIARIES SHARING LATRINE WITH ANOTHER HOUSEHOLD

ERBIL	DOHUK	SULAYMANIYAH
11%	8%	2%

HOURS OF ELECTRICTY PER DAY

	ERBIL	DOHUK	SULAYMANIYAH
No electricty	0%	0%	0%
Less than 2 hours	0%	0%	0%
2-6 hours	<1%	0%	<1%
6-10 hours	6%	9%	9%
More than 10 hours	93%	91%	90%