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Monthly Post-Distribution Monitoring: UNHCR Cash Distributions to Internally Displaced Iraqis

Centre and South Region of Iraq

March 2017



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About IMPACT Initiatives

IMPACT Initiatives (IMPACT) is a leading Geneva-based think-and-do-tank. The organization implements assessment, monitoring & evaluation and organisational capacity-building programmes in direct partnership with aid actors or through its inter-agency initiatives, REACH and AGORA. Headquartered in Geneva, IMPACT has an established field presence in over 19 countries. The IMPACT team is composed of over 400 staff, including 100 full-time international experts, as well as a roster of consultants, who are currently implementing over 50 programmes across Africa, Middle East and North Africa, Central and South-East Asia, and Eastern Europe.

Methodology of Monthly Monitoring

Post Distribution Monitoring

IMPACT conducts post-distribution monitoring (PDM) of UNHCR's 2017 multi-purpose cash assistance (MPCA) to internally displaced persons (IDPs) in the Centre and South regions of Iraq on a monthly basis. The Centre and South region of Iraq consists of the following governorates: Anbar, Babylon, Baghdad, Basra, Diyala, Kerbala, Kirkuk, Missan, Muthanna, Najaf, Ninewa, Qadissiya, Salah al-Din, Thi Qar and Wassit. The objectives of the monthly monitoring are to provide UNHCR with reports from beneficiaries on their progress and to identify any issues beneficiaries faced, either at the distribution or with the assistance received, for follow up.

Sampling and disaggregation

To monitor distributions during the month of March, data were collected through telephone interviews with randomly sampled beneficiary cases¹ between 20 and 29 November 2017.

Samples are based on the total population of interest taken from beneficiary lists from UNHCR meeting a set of useable criteria (see Table 1). The most important criteria are: full name, telephone number, date of distribution, distribution partner and location. Subsequently, random samples were drawn from this population group according to governorates, and number of payments; MPCA 1, 2 and 3.

A total of 1,719 IDP beneficiaries were called. Of these, 1,291 IDPs answered the phone. Of the total beneficiaries who answered, 4 (<1%) could not understand the enumerator, 14 (1%) could not remember the distribution and 60 (5%) reported not having received anything, despite appearing in the beneficiary records. Hence, this report is based on a final sample of interviews with 1,213 IDP beneficiaries who confirmed that they remembered the distribution and had received assistance.

All interviews were conducted with the person whose name was on the distribution list. If that person was not available, the enumerator asked to speak to the head of the household, and if this person was not available, we asked to speak to a person over the age of 18, or we called them back at a more convenient time. Monitoring of MPCA was conducted after beneficiaries had received at least their first payment.

Table 1: Population of interest² – beneficiaries assisted in March 2017 as per UNHCR records

	MPCA 1	MPCA 2	MPCA 3	TOTAL
Anbar	-	-	-	-
Babylon	386	-	91	477
Baghdad	223	-	166	389
Basra	2	-	8	10
Diyala	43	-	6	49
Kerbala	384	-	117	501
Kirkuk	-	-	3	3
Missan	8	-	5	13
Muthanna	12	-	16	28
Najaf	50	-	108	158
Ninewa	-	-	2	2
Qadissiya	6	-	51	57
Salah al-Din	-	-	-	-
Thi Qar	6	-	19	25
Wassit	6	-	14	20
TOTAL	1,126	-	606	1,732

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. Reported samples are based on the total number of beneficiaries with whom interviews were conducted. 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 (see Table 2 for total sample sizes of beneficiaries interviewed).³

Sample sizes between 10 and 20 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.⁴ For findings disaggregated by governorate, results are based on where the respondent was 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.⁵

Data Collection

Data were uploaded on a daily basis by an IMPACT Senior Data Collection Officer for cleaning and preliminary analysis. Feedback from the cleaning and analysis was shared every day with call centre enumerators during the morning debriefing. The final raw data was cleaned to eliminate demonstrably erroneous entries.

Limitations

All results are based on UNHCR beneficiary lists and do not include other persons of concern (PoCs) that were not targeted for assistance. Due to inherent biases in self-reporting, there may be under-reporting of certain indicators related to the assistance received.

Every effort was taken to protect the identities of participants involved in this monitoring and ensure the integrity of the data collected. Beneficiaries were informed at the onset of the interview that their participation had no link to receiving assistance, and that information provided would be strictly confidential. Interviews were only conducted after consent was given.

Table 2: Total sample of beneficiaries interviewed in March 2017 as per UNHCR records⁶

	MPCA 1	MPCA 2	MPCA 3	TOTAL
Anbar	-	-	-	-
Babylon	256	-	65	321
Baghdad	161	-	125	286
Basra	1	-	5	6
Diyala	25	-	5	30
Kerbala	282	-	84	366
Kirkuk	-	-	2	2
Missan	4	-	3	7
Muthanna	5	-	7	12
Najaf	30	-	77	107
Ninewa	-	-	1	1
Qadissiya	4	-	38	42
Salah al-Din	-	-	-	-
Thi Qar	1	-	16	17
Wassit	3	-	13	16
TOTAL	772	-	441	1,213

¹ Household is identified as a group of people sharing the same shelter, while a case is identified as a group of people sharing the same Public Distribution System (PDS) number.

² The population of interest consists only of beneficiary lists with useable entries, not the total amount of beneficiaries receiving assistance.

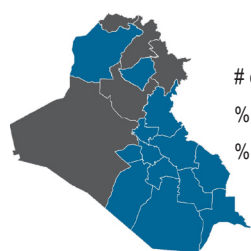
³ In Diyala, we did not meet the sample size despite calling all numbers on the beneficiary list. Therefore, the findings are statistically representative with a 95% confidence level and 13% margin of error.

⁴ 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.

⁵ The vast majority of respondents (293) reported having moved to Anbar and Ninewa governorates.

⁶ The total sample may differ from the original sample drawn, depending on response rates.

National Level Findings Centre and South of Iraq



of IDPs: 2,172,264⁷
 % in camp: 21%
 % out-of-camp: 79%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

 Average case size: 6

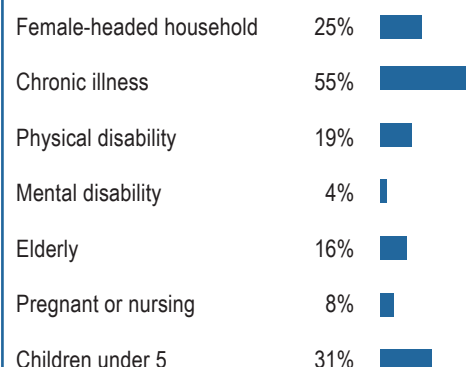
 Children 49%

 Women 27%

 Men 24%




Proportion of beneficiary cases by specific vulnerabilities:⁸



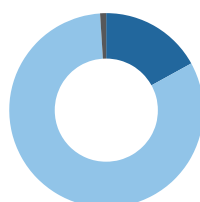
The distribution for the month of March took place across 13 governorates in the Center and South of Iraq. Out of the final sample, 76% were IDPs and 24% returnees.

 64% reported receiving MPCA via Mobile Money Transfer modality

 36% reported receiving MPCA via Cheque modality

Satisfaction with the assistance modality:

Very Satisfied 17%
 Satisfied 83%
 Somewhat Satisfied <1%
 Not Satisfied 0%



Of the 3 cases dissatisfied⁹, 2 cited the distance to the distribution point was too far as their reason, and 1 reported they were uncomfortable carrying that much cash on them.

Beneficiary preferred payment timing:

99% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

- 1 Have to pay debt 69%
- 2 Do not want to travel to distribution site multiple times 13%
- 3 Afraid of not receiving the full payment 7%

Issues faced by beneficiaries:⁹




Treated disrespectfully by distribution staff	<1%	Believed the distribution to be poorly managed ¹¹	1%
Travelled to the distribution site more than once	2%	Paid more than 25,000 IQD to travel to the distribution location	7%
Were not informed about the selection process	29%	Believed "wasta" ¹² was involved with their selection.	<1%
Were not satisfied with the distribution process ¹⁰	<1%	Had difficulties cashing out their assistance	<1%
Waited for more than 2 hours for assistance	1%	Were not aware UNHCR selected them for assistance	62%
Received no information on what would be distributed	5%	Were not aware of a complaints mechanism	88%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

504,399 IQD¹³

Primary reported expenditure of received cash:






- 1  Food 64%¹⁴
- 2  Healthcare 32%
- 3  Paying debt 16%

51% of beneficiaries received assistance other than MPCA during the last year. **67%** of these cases received assistance during the last three months.¹⁵

Types of other assistance received during the last three months:¹⁶

In-kind  52%
 Cash  49%
 Vouchers  1%

Sources of other assistance received during the last three months:

Other UN organisations  32%
 Other NGOs  24%
 Religious organisations  11%
 Do not know  25%
 Other  11%

⁷ International Organization for Migration, "Displacement Tracking Matrix: March", 2017. <http://iraqdtm.iom.int/IDPsML.aspx>

⁸ This sections shows beneficiary cases with one or more member in their household with the specific vulnerabilities.

⁹ All the indicators in this section were asked to the pool of respondents that personally attended the distribution (1,210), with the exception of the 'Wasta', 'information on what would be distributed', 'difficulties cashing out assistance', 'awareness of UNHCR selecting them' and 'complaints mechanism' indicators, which were asked to all respondents.

¹⁰ All "no" answers include those who reported they were "not satisfied" and "somewhat satisfied".

¹¹ All "no" answers include those who reported the distribution to be "not managed" and "somewhat managed".

¹² "Wasta" is the Arabic term for 'nepotism' or 'corruption' - relating to favours through personal networks.

¹³ 100% of recipients reported having spent all of their received cash assistance.

¹⁴ The figures display average percent of received cash spent on the top reported item

¹⁵ IMPACT experienced an issue with data collection for this indicator and consequently had to conduct extra data collection for 155 cases. We were only able to reconnect with 138 of these cases, and therefore the total sample for this indicator is slightly less at 1,196 beneficiaries. The remaining 17 cases were excluded only for this indicator. This indicator refers to the year and last three months prior to the date of data collection.

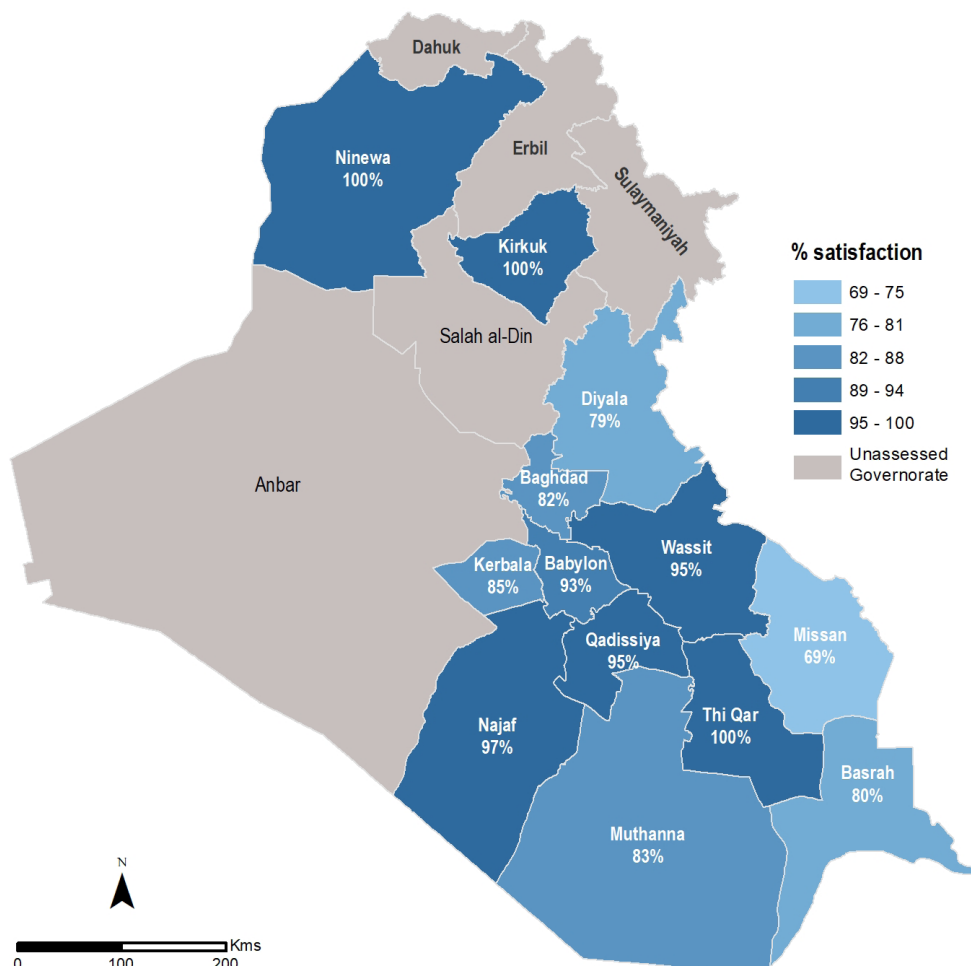
¹⁶ Multiple options were available to the respondent for this and the following indicator and numbers may therefore exceed 100%.



General Overview

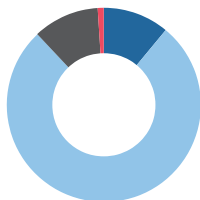
Satisfaction with the MPCA amount received

Map shows percentage of respondents reporting they were satisfied or very satisfied with the amount of assistance received.



Satisfaction with the MPCA amount received:

Very Satisfied	11%
Satisfied	77%
Somewhat Satisfied	11%
Not Satisfied	<1%

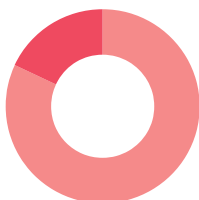


Reasons for dissatisfaction:¹⁷

Of the **12%** of cases dissatisfied:

Reported the amount was not enough **82%**

Reported the amount did not match the market price of goods **18%**



Impact of MPCA:

83% of cases reported that the MPCA made a difference in their lives.

Type of impact:

Repaid debts	51%
Paid for surgery	3%
Avoided eviction	25%
Paid for surgery	16%
Other	5%

¹⁷ Reasons for dissatisfaction includes those respondents who reported to be 'somewhat satisfied' and 'not satisfied'.

Diyala Governorate IDP MPCA Beneficiaries receiving 1 payment



of IDPs: 72,810
 % in camp: 14%
 % out-of-camp: 86%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 6

Children 52%
 Women 23%
 Men 25%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 16%
 Chronic illness 36%
 Physical disability 12%
 Mental disability 4%
 Elderly 16%
 Pregnant or nursing 16%
 Children under 5 44%

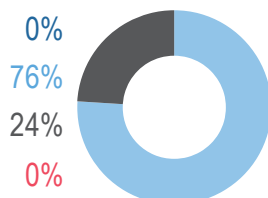
For the month of March, the majority of respondents reported they were unaware who their distribution partner was (92%). Out of the final sample, 52% were IDPs and 48% returnees.

28% reported receiving MPCA via Mobile Money Transfer modality

72% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied
 Satisfied
 Somewhat Satisfied
 Not Satisfied



Of the 24% of cases dissatisfied, 83% cited the amount not being enough as their reason, and 17% reported the amount did not match the market price of goods.

Beneficiary preferred payment timing:

100% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 100%
 2 Do not want to travel to distribution site multiple times 0%
 3 Afraid of not receiving the full payment 0%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	0%
Travelled to the distribution site more than once	4%	Paid more than 25,000 IQD to travel to the distribution location	4%
Were not informed about the selection process	4%	Believed "wasta" was involved with their selection.	0%
Were not satisfied with the distribution process	0%	Had difficulties cashing out their assistance	0%
Waited for more than 2 hours for assistance	0%	Were not aware UNHCR selected them for assistance	40%
Received no information on what would be distributed	4%	Were not aware of a complaints mechanism	100%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

408,000 IQD

Primary reported expenditure of received cash:

1 Food 82%
 2 Rent 27%
 3 Shelter 12%

32% of beneficiaries received assistance other than MPCA during the last year. **75%** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

In-kind 50%
 Cash 50%

Sources of other assistance received during the last three months:

Other NGOs 50%
 Government 33%
 Do not know 17%

Najaf Governorate IDP MPCA Beneficiaries receiving 1 payment



of IDPs: 78,366
% in camp: 4%
% out-of-camp: 96%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 6

Children 49%
Women 26%
Men 25%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 20%
Chronic illness 43%
Physical disability 30%
Mental disability 3%
Elderly 20%
Pregnant or nursing 10%
Children under 5 37%

For the month of March, the majority of respondents reported they were unaware who their distribution partner was (67%). Out of the final sample, 73% were IDPs and 27% returnees.

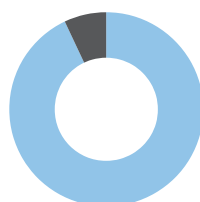
20% reported receiving MPCA via Mobile Money Transfer modality

80% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied 0%
Satisfied 93%
Somewhat Satisfied 7%
Not Satisfied 0%

Of the 7% of cases dissatisfied, 100% cited the amount not being enough as their reason.



Beneficiary preferred payment timing:

90% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 81%
2 Do not want to travel to distribution site multiple times 11%
3 Afraid of not receiving the full payment 4%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	0%
Travelled to the distribution site more than once	10%	Paid more than 25,000 IQD to travel to the distribution location	7%
Were not informed about the selection process	3%	Believed "wasta" was involved with their selection.	0%
Were not satisfied with the distribution process	0%	Had difficulties cashing out their assistance	0%
Waited for more than 2 hours for assistance	3%	Were not aware UNHCR selected them for assistance	70%
Received no information on what would be distributed	3%	Were not aware of a complaints mechanism	80%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

473,333 IQD

Primary reported expenditure of received cash:

1 Food 67%
2 Healthcare 24%
3 Rent 17%

37% of beneficiaries received assistance other than MPCA during the last year. **73%** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

In-kind 63%
Cash 38%

Sources of other assistance received during the last three months:

Religious groups 50%
Other NGOs 38%
Other 13%

Babylon Governorate IDP MPCA Beneficiaries receiving 1 payment



of IDPs: 46,368
% in camp: 0%
% out-of-camp: 100%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 6

Children 49%
Women 26%
Men 25%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 16%
Chronic illness 45%
Physical disability 21%
Mental disability 3%
Elderly 10%
Pregnant or nursing 5%
Children under 5 22%

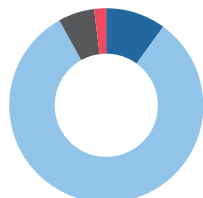
For the month of March, the majority of respondents reported they were unaware who their distribution partner was (59%). Out of the final sample, 68% were IDPs and 32% returnees.

71% reported receiving MPCA via Mobile Money Transfer modality

29% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied 9%
Satisfied 83%
Somewhat Satisfied 6%
Not Satisfied 2%



Of the 8% of cases dissatisfied, 95% cited the amount not being enough as their reason, and 5% reported the amount did not match the market price of goods.

Beneficiary preferred payment timing:

100% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 71%
2 Do not want to travel to distribution site multiple times 18%
3 Afraid of not receiving the full payment 4%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	0%
Travelled to the distribution site more than once	2%	Paid more than 25,000 IQD to travel to the distribution location	3%
Were not informed about the selection process	5%	Believed "wasta" was involved with their selection.	0%
Were not satisfied with the distribution process	0%	Had difficulties cashing out their assistance	1%
Waited for more than 2 hours for assistance	0%	Were not aware UNHCR selected them for assistance	55%
Received no information on what would be distributed	5%	Were not aware of a complaints mechanism	91%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

502,969 IQD

Primary reported expenditure of received cash:

1 Food 70%
2 Rent 34%
3 Healthcare 13%

56% of beneficiaries received assistance other than MPCA during the last year. **31%** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

Cash 64%
In-kind 38%
Vouchers 1%

Sources of other assistance received during the last three months:

Other UN organisations 66%
Other NGOs 18%
Religious organisations 7%
Government 4%
Other 5%

Baghdad Governorate IDP MPCA Beneficiaries receiving 1 payment



of IDPs: 362,250
% in camp: 4%
% out-of-camp: 96%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 6

Children 46%
Women 29%
Men 25%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 25%
Chronic illness 43%
Physical disability 7%
Mental disability 1%
Elderly 14%
Pregnant or nursing 8%
Children under 5 22%

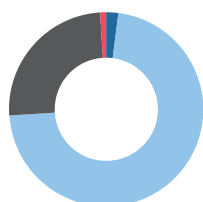
For the month of March, the majority of respondents reported they were unaware who their distribution partner was (58%). Out of the final sample, 80% were IDPs and 20% returnees.

57% reported receiving MPCA via Mobile Money Transfer modality

43% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied 2%
Satisfied 72%
Somewhat Satisfied 25%
Not Satisfied 1%



Of the 26% of cases dissatisfied, 98% cited the amount not being enough as their reason, and 2% reported the amount did not match the market price of goods.

Beneficiary preferred payment timing:

98% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 76%
2 Do not want to travel to distribution site multiple times 15%
3 Afraid of not receiving the full payment 6%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	2%
Travelled to the distribution site more than once	0%	Paid more than 25,000 IQD to travel to the distribution location	14%
Were not informed about the selection process	3%	Believed "wasta" was involved with their selection.	0%
Were not satisfied with the distribution process	1%	Had difficulties cashing out their assistance	3%
Waited for more than 2 hours for assistance	1%	Were not aware UNHCR selected them for assistance	65%
Received no information on what would be distributed	3%	Were not aware of a complaints mechanism	80%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

558,292 IQD

Primary reported expenditure of received cash:

1 Rent 68%
2 Food 33%
3 Healthcare 15%

69% of beneficiaries received assistance other than MPCA during the last year. **77%** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

In-kind 90%
Cash 16%
Vouchers 3%

Sources of other assistance received during the last three months:

Other UN organisations 31%
Other NGOs 26%
Government 16%
Do not know 26%
Other 15%

Kerbala Governorate IDP MPCA Beneficiaries receiving 1 payment



of IDPs: 65,244
% in camp: 12%
% out-of-camp: 88%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 6

Children 48%
Women 26%
Men 26%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 21%
Chronic illness 57%
Physical disability 14%
Mental disability 5%
Elderly 19%
Pregnant or nursing 11%
Children under 5 39%

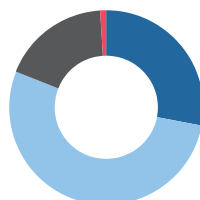
For the month of March, the majority of respondents reported they were unaware who their distribution partner was (64%). Out of the final sample, 90% were IDPs and 10% returnees.

21% reported receiving MPCA via Mobile Money Transfer modality

79% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied 28%
Satisfied 53%
Somewhat Satisfied 18%
Not Satisfied 1%



Of the 19% of cases dissatisfied, 57% cited the amount not being enough as their reason, and 43% reported the amount did not match the market price of goods.

Beneficiary preferred payment timing:

99% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 45%
2 Do not want to travel to distribution site multiple times 15%
3 Afraid of not receiving the full payment 8%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	0%
Travelled to the distribution site more than once	2%	Paid more than 25,000 IQD to travel to the distribution location	1%
Were not informed about the selection process	9%	Believed "wasta" was involved with their selection.	0%
Were not satisfied with the distribution process	0%	Had difficulties cashing out their assistance	0%
Waited for more than 2 hours for assistance	1%	Were not aware UNHCR selected them for assistance	56%
Received no information on what would be distributed	9%	Were not aware of a complaints mechanism	94%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

456,738 IQD

Primary reported expenditure of received cash:

1 Food 57%
2 Healthcare 33%
3 Rent 19%

40% of beneficiaries received assistance other than MPCA during the last year. **48%** of these cases received assistance during the last three months.

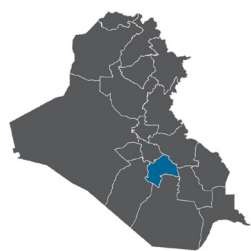
Types of other assistance received during the last three months:

Cash 55%
In-kind 45%

Sources of other assistance received during the last three months:

Other UN organisations 26%
Other NGOs 21%
Government 8%
Do not know 38%
Other 10%

Qadissiya Governorate IDP MPCA Beneficiaries receiving 3 payment



of IDPs: 23,964
% in camp: 0%
% out-of-camp: 100%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 7

Children 55%
Women 21%
Men 24%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 16%
Chronic illness 92%
Physical disability 11%
Mental disability 5%
Elderly 11%
Pregnant or nursing 5%
Children under 5 39%

For the month of March, the majority of respondents reported receiving their assistance through Zain Mobile (68%). Out of the final sample, 68% were IDPs and 32% returnees.

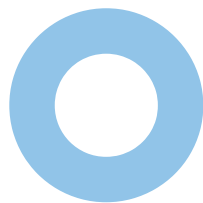
97% reported receiving MPCA via Mobile Money Transfer modality

3% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied 0%
Satisfied 100%
Somewhat Satisfied 0%
Not Satisfied 0%

All cases were satisfied.



Beneficiary preferred payment timing:

100% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 84%
2 Afraid of not receiving the full payment 13%
3 Do not want to travel to distribution site multiple times 3%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	0%
Travelled to the distribution site more than once	0%	Paid more than 25,000 IQD to travel to the distribution location	3%
Were not informed about the selection process	61%	Believed "wasta" was involved with their selection.	0%
Were not satisfied with the distribution process	0%	Had difficulties cashing out their assistance	0%
Waited for more than 2 hours for assistance	0%	Were not aware UNHCR selected them for assistance	100%
Received no information on what would be distributed	0%	Were not aware of a complaints mechanism	84%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

565,789 IQD

Primary reported expenditure of received cash:

1 Food 52%
2 Rent 34%
3 Paying debt 15%

92% of beneficiaries received assistance other than MPCA during the last year. **100%** of these cases received assistance during the last three months.

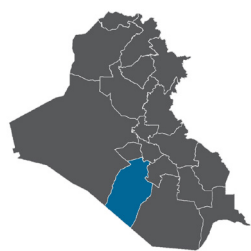
Types of other assistance received during the last three months:

Cash 74%
In-kind 26%

Sources of other assistance received during the last three months:

Other NGOs 11%
Religious groups 11%
Government 3%
Do not know 74%

Najaf Governorate IDP MPCA Beneficiaries receiving 3 payment



of IDPs: 78,366
 % in camp: 4%
 % out-of-camp: 96%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 6

Children 47%
 Women 28%
 Men 25%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 26%
 Chronic illness 51%
 Physical disability 30%
 Mental disability 6%
 Elderly 14%
 Pregnant or nursing 16%
 Children under 5 34%

For the month of March, the majority of respondents reported they were unaware who was their distribution partner (88%). Out of the final sample, 74% were IDPs and 26% returnees.

31% reported receiving MPCA via Mobile Money Transfer modality

69% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied 3%
 Satisfied 96%
 Somewhat Satisfied 1%
 Not Satisfied 0%

Of the 1% of cases dissatisfied, 100% cited the amount not being enough as their reason.

Beneficiary preferred payment timing:

97% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 87%
 2 Afraid of not receiving the full payment 5%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	1%
Travelled to the distribution site more than once	1%	Paid more than 25,000 IQD to travel to the distribution location	3%
Were not informed about the selection process	18%	Believed "wasta" was involved with their selection.	0%
Were not satisfied with the distribution process	0%	Had difficulties cashing out their assistance	0%
Waited for more than 2 hours for assistance	8%	Were not aware UNHCR selected them for assistance	79%
Received no information on what would be distributed	8%	Were not aware of a complaints mechanism	88%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

534,649 IQD

Primary reported expenditure of received cash:

1 Healthcare 64%
 2 Paying debt 25%
 3 Food 16%

27% of beneficiaries received assistance other than MPCA during the last year. **67%** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

Cash 56%
 In-kind 44%

Sources of other assistance received during the last three months:

Other NGOs 38%
 Religious groups 13%
 Government 13%
 Do not know 38%

Babylon Governorate IDP MPCA Beneficiaries receiving 3 payment



of IDPs: 46,368
% in camp: 0%
% out-of-camp: 100%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 6

Children 53%
Women 26%
Men 21%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 26%
Chronic illness 72%
Physical disability 23%
Mental disability 5%
Elderly 12%
Pregnant or nursing 5%
Children under 5 25%

For the month of March, the majority of respondents reported they were unaware who was their distribution partner (61%). Out of the final sample, 68% were IDPs and 32% returnees.

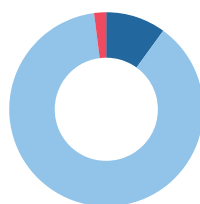
71% reported receiving MPCA via Mobile Money Transfer modality

29% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied 10%
Satisfied 88%
Somewhat Satisfied 0%
Not Satisfied 2%

Of the 2% of cases dissatisfied, 100% cited the amount not being enough as their reason.



Beneficiary preferred payment timing:

100% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 75%
2 Do not want to travel to distribution site multiple times 17%
3 Afraid of not receiving the full payment 5%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	2%
Travelled to the distribution site more than once	9%	Paid more than 25,000 IQD to travel to the distribution location	14%
Were not informed about the selection process	18%	Believed "wasta" was involved with their selection.	2%
Were not satisfied with the distribution process	0%	Had difficulties cashing out their assistance	2%
Waited for more than 2 hours for assistance	3%	Were not aware UNHCR selected them for assistance	49%
Received no information on what would be distributed	2%	Were not aware of a complaints mechanism	89%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

539,538 IQD

Primary reported expenditure of received cash:

1 Healthcare 70%
2 Paying debt 30%
3 Food 15%

64% of beneficiaries received assistance other than MPCA during the last year. **66%** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

Cash 57%
In-kind 43%

Sources of other assistance received during the last three months:

Other UN organisations 65%
Religious groups 13%
Government 4%
Do not know 9%

Baghdad Governorate IDP MPCA Beneficiaries receiving 3 payment



of IDPs: 362,250
% in camp: 4%
% out-of-camp: 96%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 7

Children 49%
Women 30%
Men 21%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 50%
Chronic illness 62%
Physical disability 28%
Mental disability 6%
Elderly 20%
Pregnant or nursing 10%
Children under 5 31%

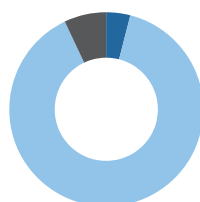
For the month of March, the majority of respondents reported they were unaware who was their distribution partner (55%). Out of the final sample, 77% were IDPs and 22% returnees.

54% reported receiving MPCA via Mobile Money Transfer modality

46% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied 4%
Satisfied 89%
Somewhat Satisfied 7%
Not Satisfied 0%



Of the 7% of cases dissatisfied, 89% cited the amount not being enough as their reason, and 11% reported the amount did not match the market price of goods.

Beneficiary preferred payment timing:

98% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 87%
2 Do not want to travel to distribution site multiple times 8%
3 Afraid of not receiving the full payment 1%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	2%
Travelled to the distribution site more than once	1%	Paid more than 25,000 IQD to travel to the distribution location	18%
Were not informed about the selection process	31%	Believed "wasta" was involved with their selection.	1%
Were not satisfied with the distribution process	1%	Had difficulties cashing out their assistance	1%
Waited for more than 2 hours for assistance	0%	Were not aware UNHCR selected them for assistance	68%
Received no information on what would be distributed	2%	Were not aware of a complaints mechanism	77%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

485,840 IQD

Primary reported expenditure of received cash:

1 Food 58%
2 Healthcare 32%
3 Paying debt 18%

58% of beneficiaries received assistance other than MPCA during the last year. **58%** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

In-kind 78%
Cash 20%
Vouchers 5%

Sources of other assistance received during the last three months:

Other NGOs 29%
Other UN organisations 20%
Government 17%
Do not know 27%
Other 10%

Kerbala Governorate IDP MPCA Beneficiaries receiving 3 payment



of IDPs: 65,244
 % in camp: 12%
 % out-of-camp: 88%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 7

Children 52%
 Women 26%
 Men 22%



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household 25%
 Chronic illness 70%
 Physical disability 24%
 Mental disability 10%
 Elderly 27%
 Pregnant or nursing 10%
 Children under 5 37%

For the month of March, the majority of respondents reported they were unaware who was their distribution partner (81%). Out of the final sample, 88% were IDPs and 12% returnees.

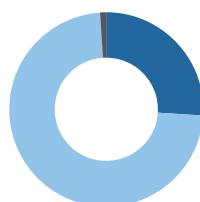
17% reported receiving MPCA via Mobile Money Transfer modality

83% reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied 26%
 Satisfied 73%
 Somewhat Satisfied 1%
 Not Satisfied 0%

Of the 1% of cases dissatisfied, 100% cited the amount not being enough as their reason.



Beneficiary preferred payment timing:

98% prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1 Have to pay debt 46%
 2 Afraid of not receiving the full payment 22%
 3 Do not want to travel to distribution site multiple times 18%

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0%	Believed the distribution to be poorly managed	0%
Travelled to the distribution site more than once	1%	Paid more than 25,000 IQD to travel to the distribution location	1%
Were not informed about the selection process	29%	Believed "wasta" was involved with their selection.	0%
Were not satisfied with the distribution process	0%	Had difficulties cashing out their assistance	0%
Waited for more than 2 hours for assistance	0%	Were not aware UNHCR selected them for assistance	44%
Received no information on what would be distributed	5%	Were not aware of a complaints mechanism	94%

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

524,702 IQD

Primary reported expenditure of received cash:

1 Food 56%
 2 Healthcare 32%
 3 Paying debt 18%

32% of beneficiaries received assistance other than MPCA during the last year. **65%** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

Cash 53%
 In-kind 47%

Sources of other assistance received during the last three months:

Other UN organisations 29%
 Other NGOs 18%
 Religious organisations 18%
 Government 12%
 Do not know 24%

Thi Qar Governorate IDP MPCA Beneficiaries receiving 3 payment



of IDPs: 8,286
 % in camp: 0%
 % out-of-camp: 100%

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

Average case size: 8

Children 67

Women 25

Men 28



Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household	6
Chronic illness	9
Physical disability	7
Mental disability	1
Elderly	2
Pregnant or nursing	0
Children under 5	11

For the month of March, the majority of respondents reported they were unaware who their distribution partner was (13). Out of the final sample, 8 were IDPs and 8 returnees.

8 reported receiving MPCA via Mobile Money Transfer modality

8 reported receiving MPCA via Cheque modality

Satisfaction with the MPCA amount received:

Very Satisfied	0
Satisfied	16
Somewhat Satisfied	0
Not Satisfied	0

No cases were dissatisfied.

Beneficiary preferred payment timing:

16 prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1	Have to pay debt	15
2	Afraid of not receiving the full payment	1

Issues faced by beneficiaries:

Treated disrespectfully by distribution staff	0	Believed the distribution to be poorly managed	0
Travelled to the distribution site more than once	0	Paid more than 25,000 IQD to travel to the distribution location	1
Were not informed about the selection process	5	Believed "wasta" was involved with their selection.	0
Were not satisfied with the distribution process	0	Had difficulties cashing out their assistance	0
Waited for more than 2 hours for assistance	0	Were not aware UNHCR selected them for assistance	16
Received no information on what would be distributed	0	Were not aware of a complaints mechanism	14

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

556,250 IQD

Primary reported expenditure of received cash:

1	Food	53%
2	Paying debt	42%

14 beneficiaries received assistance other than MPCA during the last year. **13** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

In-kind	9
Cash	4

Sources of other assistance received during the last three months:

Other NGOs	6
Religious groups	2
Government	2
Other UN organisations	1
Do not know	2

Wassit Governorate IDP MPCA Beneficiaries receiving 3 payment



of IDPs: 26,364
 % in camp: 0%
 % out-of-camp: 100%

For the month of March, the majority of respondents reported they were unaware who their distribution partner was (8). Out of the final sample, 8 were IDPs and 5 returnees.


 **None** reported receiving MPCA via Mobile Money Transfer modality

 **13** reported receiving MPCA via Cheque modality

Profile of beneficiary cases:

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

Demographics of beneficiary cases:

 Average case size: 6

 Children 41

 Women 15

 Men 19

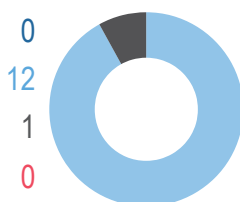


Proportion of beneficiary cases by specific vulnerabilities:

Female-headed household	2
Chronic illness	10
Physical disability	2
Mental disability	2
Elderly	2
Pregnant or nursing	0
Children under 5	3

Satisfaction with the MPCA amount received:

Very Satisfied 0
 Satisfied 12
 Somewhat Satisfied 1
 Not Satisfied 0



The one case dissatisfied cited the amount not being enough as their reason.

Beneficiary preferred payment timing:

13 prefer receiving their money in one full instalment, rather than several payments.

Top three reasons for preferred payment timing:

1	Do not want to travel to distribution site multiple times	8
2	Have to pay debt	5

Issues faced by beneficiaries:




Treated disrespectfully by distribution staff	0	Believed the distribution to be poorly managed	1
Travelled to the distribution site more than once	0	Paid more than 25,000 IQD to travel to the distribution location	2
Were not informed about the selection process	4	Believed "wasta" was involved with their selection.	0
Were not satisfied with the distribution process	0	Had difficulties cashing out their assistance	0
Waited for more than 2 hours for assistance	2	Were not aware UNHCR selected them for assistance	13
Received no information on what would be distributed	2	Were not aware of a complaints mechanism	12

Beneficiary expenditure of received assistance:

Average expenditure of recipient cases:

419,231 IQD

Primary reported expenditure of received cash:

1	 Healthcare	65%
2	 Paying debt	28%
3	 Food	22%

10 beneficiaries received assistance other than MPCA during the last year. **3** of these cases received assistance during the last three months.

Types of other assistance received during the last three months:

Cash	3
In-kind	1

Sources of other assistance received during the last three months:

Other NGOs	2
Do not know	1