

## **Operationalizing Emergency MPCA: Learning from the Ramadi Displacement, May to July 2015**

**Executive Summary:** Iraq is an upper middle-income country with high literacy rates, sound infrastructure, functioning markets, and a comprehensive *hawala* network that covers all 18 governorates, making it a potentially appropriate context for cash transfer programs. Despite this apparent enabling environment, cash transfers have remained on the periphery of the Iraq humanitarian response. A recent High Level Panel report on Humanitarian Cash Transfers<sup>1</sup> also highlights the large body of evidence which confirms that cash can be delivered to people safely, efficiently and accountably and that, it is no more prone to diversion and corruption than in kind assistance.

A revision to the Humanitarian Response Plan (HRP) in June 2015 created a separate chapter for emergency multi-purpose cash assistance (MPCA). The MPCA strategy as agreed on with the Cash Working Group in Iraq (CWG) consisted of a sequential response: a first line one-off emergency MPCA to reach newly displaced households, followed by a second line multi-month assistance to reach conflict affected vulnerable households. In May and June 2015, DRC and NRC, along with ECHO Cash Alliance Partners and the Cash Consortium of Iraq (CCI)<sup>2</sup> piloted the emergency MPCA in Baghdad. This pilot was launched in response to a large scale displacement of households from Anbar from military operations in April 2015. The pilot tests the speed and efficacy of the MPCA strategy as outlined within the June 2015 HRP, and used the Rapid Response Mechanism (RRM) as a key source to identify newly displaced households.

This report focuses on the operational effectiveness of emergency MPCA. Partners present key recommendations from an evolved understanding of vulnerability, effective targeting, co-ordination, and potential exit pathways from a humanitarian response to the government.

Data was collected for a total of 5,462 households, however partners were unable to reach 1,032 households at a later stage and hence key findings below are from a total 4,430 newly displaced households in Baghdad. While this is a large sample size, this is only representative of newly displaced households that received RRM assistance in Baghdad and should not be construed as representative of all displaced households in Iraq.

### **Key Recommendations:**

***Expand MPCA strategy to include extremely vulnerable households among protracted displaced population and host communities:*** 29% households accessing RRM assistance reported displacement prior to April 2015 (Anbar military operations), of which 15% reported being displaced in 2014, suggesting older caseloads that are unserved or underserved who are continuing to seek assistance.

At the present time the emergency MPCA strategy comprises of a first and second line response focusing on newly displaced and conflict affected households, and hosts. Within the second line of response, partners recommend adding a third track to include all vulnerable households including

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<sup>1</sup> Doing cash differently: How cash transfers can transform humanitarian aid, September 2015.

<http://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9828.pdf>

<sup>2</sup> The Cash Consortium of Iraq comprises of NRC, DRC, IRC, Mercy Corps, with the inclusion of IOM within the ECHO Cash Alliance, jointly referred to in this report as partners.

protracted displacements for multi-month cash assistance. This will ensure that emergency MPCA retains the speed and agility to respond to large scale displacements, while also having the flexibility to address the needs of all vulnerable populations including older caseloads and hosts who may be more vulnerable.

**Expand sources / methods of targeting newly displaced households:** Of the total households that received RRM assistance<sup>3</sup>, 19% could not be reached at a later stage. In an urban context such as Baghdad, IDPs are scattered in multiple locations and move frequently within the governorate making it difficult for partners to identify large pockets of eligible IDP households. Of the 81% that could be reached, 52% households were not eligible for emergency MPCA which is a combination of a 2-month time displacement and shelter type as a proxy socio-economic indicator.

This finding needs to be evaluated within the RRM framework and wider humanitarian response. Additionally partners should expand targeting strategies to identify both newly displaced and vulnerable households among protracted displaced and hosts. Looking at poverty pockets within governorates, linking to other clusters such as the Emergency Livelihoods and Social Cohesion (EL&SC) on geographical areas exhibiting a rise in social tensions between hosts and IDPs, and linking with protection programs such as PARC will help identify people in need.

**Inclusion or exclusion criteria based on socio-economic criteria should be contextualized:** 49% households reported living in standard housing<sup>4</sup>; further verification by one agency demonstrated that for 18% standard housing was just a one room shelter and for 30% IDPs there were more families living in the house than the total number of rooms.

This is an important finding in the use of shelter as a socio-economic proxy indicator during rapid targeting for emergency MPCA. Partners should contextualize the use of shelter or other applicable proxy indicators based on their learning from different urban and rural contexts in different governorates.

**Improve co-ordination and tracking of households receiving assistance:** 93% households reported carrying their PDS cards or a copy, with them during displacement; 10% households reported holding a Qi card suggesting that they are eligible for or receiving government salaries, pensions or other forms of government assistance.

Based on this a potential recommendation could be collecting the PDS number at the time of RRM provision as one method of tracking aid provision both within the RRM framework and for the wider humanitarian response, and among and between ECHO Cash Alliance / CCI partners. Further humanitarian actors must put in place a coordination mechanism to check against MoDM<sup>5</sup> or other government lists for households who are already receiving some form of assistance to ensure effective targeting.

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<sup>3</sup> N = 5,462 households

<sup>4</sup> Standard housing is defined as a completed structure for use as housing with entry/exit doors

<sup>5</sup> Ministry of Displacement and Migration

**Wider adoption of MPCA to address both emergency, and needs of protracted displacement and hosts:**

85% of eligible households received their emergency MPCA within one month from the time of targeting. 94% households reported access to major markets within 30 mts from their location and 95% reported that they felt safe accessing markets. An initial review of households' expenditure data demonstrates that households met 16 diverse cross-sectoral needs – food and rent being the highest at USD 340. For a small proportion of households that reported being unable to access *hawalas* due to insecurity or unique vulnerabilities, partners were able to provide cash at their doorstep through *mobile hawalas*.

MPCA is demonstrating that it is a rapid and agile response, can flexibly address protection concerns and is able to meet a multitude of households' self-prioritized needs. Partners recommend expanding a wider adoption of MPCA to address mass displacements and needs of other vulnerable populations.

**And finally, based on partners' evolved understanding of the nuances of a complex and fractured displacement crisis in Iraq, partners additionally recommend –**

**Advocate for minimum standards in targeting and data collection:** ECHO Cash Alliance Partners and the Cash Consortium of Iraq (CCI) have developed a comprehensive set of targeting tools and monitoring frameworks. Advocating for a wider adoption of MPCA should be go hand in hand with harmonized targeting and Post Distribution Monitoring (PDM) data collection by all MPCA actors in Iraq. This will help build the evidence base for MPCA impact and gain a much more nuanced understanding of vulnerable households needs in Iraq. As noted previously, targeting criteria must be contextualized. However, adopting minimum criteria for inclusion / exclusion, and some common data points gathered during PDM will help all MPCA partners gain a more nuanced view of the Iraq displacement crisis. This will help build a wider evidence base for MPCA, lessons learned and best practices to influence the humanitarian community as one voice.

**Referral pathways to other services should be formalized:** MPCA data across vulnerability scores, dependency ratios, and a review of household expenditure against coping strategies over multi month assistance can effectively support evidence based referrals for both government and for targeted humanitarian interventions. As partners understand the unique vulnerabilities in the Iraq context and coping mechanisms, extremely vulnerable households can be referred to protection actors including PARC and to the Ministry of Labor and Social Affairs (MoLSA) for legal support to access government assistance.

**Test alternate electronic cash modalities and smart card systems to establish linkages to government initiatives:**

The use of a smart card for multi month assistance and linking these to the government's assistance presents a viable exit from a humanitarian response. At the present time, partners use an extensive *hawala* network for both emergency MPCA and multi-month assistance. This is primarily as the Qi card which is the government modality of cash assistance is not a multi-wallet system, and reportedly faces capacity constraints in expansion and technical glitches. WFP's discussions in the use and linking of its multi-wallet SCOPE card to government assistance is currently underway, however, partners should also explore alternate smart card providers or other forms of electronic cash disbursement that can be linked to government assistance.

## **Introduction:**

The MPCA strategy as outlined within the Humanitarian Response Plan (June 2015) comprised of a sequential response with a focus on rapidly meeting the needs of newly displaced households<sup>6</sup> as a first-line response, followed by a secondary multi-month payment to conflict affected vulnerable households. This approach is designed to allow agencies to fill critical gaps in assistance between the time of new displacement for households, receiving other humanitarian response such as WFP food aid and formal registration through the Government's Ministry of Migration and Displacement (MoDM) for cash assistance. Displaced households become eligible for government-sponsored cash assistance only after MoDM registration which can take from 3 to 6 months and is subject to households' ability to register for assistance and the availability of government funds. Thus MPCA was designed to interlace gaps in assistance from the time of new displacement until the caseload was taken on by the government.

In April 2015, a large wave of newly displaced persons, mainly from Ramadi, arrived to Baghdad and surrounding governorates as a direct consequence of military operations in Anbar. As of 22<sup>nd</sup> of June, OCHA estimated that 292,314 individuals<sup>7</sup> had been displaced from Anbar since the start of the April military operation. In response to this large influx displacement, DRC and NRC piloted the emergency MPCA approach in Baghdad to test the speed and efficacy of the MPCA strategy as outlined in the HRP.

**Harmonized approach:** In early 2015, to ensure an effective and standardized response within a complex and fractured displacement context in Iraq, ECHO Cash Alliance Partners which includes IOM and the Cash Consortium of Iraq: CCI (formed with funding from DFATD)<sup>8</sup> and comprised of NRC, DRC, Mercy Corps and IRC<sup>9</sup> - jointly developed monitoring frameworks, targeting tools and common approaches for the implementation of MPCA in Iraq.

Partners developed standardized Rapid Targeting criteria for the first line response using two key criteria – two-month time since displacement and type of shelter as a proxy socio-economic indicator, followed by more in-depth vulnerability assessments to identify vulnerable households for two additional months of cash assistance under the second line response.

Shelter as a proxy socio-economic indicator<sup>10</sup> was added to what was previously a near blanketing strategy for all newly displaced households that met the 2-month time displacement criteria, within the

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<sup>6</sup> Newly displaced households are defined as having been displaced as of two months or less, as per the strategy of the Iraq 2015 HRP and the Cash Consortium of Iraq

<sup>7</sup> Iraq IDP Crisis Situation Report No.49 (17 June – 23 June 2015)

<sup>8</sup> Foreign Affairs, Trade and Development Canada

<sup>9</sup> Jointly referred to in this report as Partners

<sup>10</sup>In order to prioritize the needs of the most vulnerable IDPs among all those newly displaced the Cash Consortium Partners chose shelter type as a proxy indicator of socio-economic status. As per this indicator, households living in formal camp settings with access to aid or in standard housing are not eligible. However for households in standard housing to become ineligible under this condition, the following two criteria must be met; (1) house has more than one room and (2) house has more rooms than number resident families. Other standard housing arrangements which can be either houses with only one room or households with more families' residing than number of rooms in the house are still eligible.

rapid targeting criteria. Households that meet these two rapid targeting criteria become eligible for a one-off emergency package of IQD 435,000. Partners conduct more in-depth vulnerability assessments to provide an additional two months of cash assistance (IQD 325,000 per month for two months). Teams interview households for vulnerability assessments at the *hawala* site when they are receiving their first one-off emergency cash assistance. These are independently verified by M&E teams. This two-step targeting process is designed to provide the speed needed to address the immediate needs of newly displaced households and provides prolonged assistance to the more vulnerable households.

To rapidly identify caseloads of newly displaced households, partners used the Rapid Response Mechanism (RRM) as one of the main sources to gather beneficiary information. Partners collect basic details such as name and phone number of households receiving assistance at the RRM sites. Depending on the number of households at the RRM sites, partners either assess households using the Rapid Targeting Form using electronic data collection methods (ODK or Kobocollect) on-site, or conduct this by phone after the RRM distribution.

Partners use an existing and vast network of *hawala* agents to facilitate rapid and convenient cash transfers to eligible households. While *hawalas* are one of the most rapid delivery mechanisms in Iraq at present, and are conveniently located in market places where households are able to access them, partners are also exploring viable forms of electronic cash mechanisms to link the most vulnerable households that receive multi-month cash assistance to the government assistance.

### ***Current Status of Response***

In response to the large scale displacement from Ramadi, DRC, NRC and IOM launched a joint cash based response based on an agreed geographic distribution across agencies with each agency covering a set of sub-districts in Baghdad<sup>11</sup>. The geographic split was in line with locations where agencies were distributing the RRM in Baghdad, to enable an efficient coverage. Between April and July 2015, NRC and DRC completed around 13,400 RRM distributions across Baghdad. Basic beneficiary information from the RRM distributions was collected for 5,462 households. NRC, DRC and IOM shared basic household information collected at the RRM distribution through a referral process to refer cases between agencies for cash assistance as needed and based on IDP movement both within Baghdad and to other governorates. In June alone, a total of 1,552 cases were referred between DRC, NRC and IOM, and to Mercy Corps in Diyala, Kirkuk and Salah-ad-din.

As of July 2015, NRC and DRC, interviewed a total of 3,927 Households residing in 13 districts of Baghdad using the electronic rapid targeting form, with the remaining 1,525 HHs having their details recorded on paper forms and consequent phone verification of their eligibility<sup>12</sup>. Hence, the internal beneficiary eligibility review system is set in place for each partner and the lists of households meeting the criteria are finalized on an ongoing basis.

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<sup>11</sup> The lessons learned document presents data and findings from NRC and DRC only.

<sup>12</sup> The remaining HHs did not have the beneficiary rapid targeting form filled out, as they were registered by the RRM teams prior to the finalization of the tool by the Consortium.

As outlined in Figure 1 below, 1,390 emergency one-off cash assistance distributions were completed across Mansour, Adhamyiah, Karkh, Abu Ghreib, Mahmoudyiah, and Rasheed districts of Baghdad using both stationary *Hawala* offices and mobile *Hawala* distribution teams. This caseload represents 25% of all those who were registered through the RRM process. In addition to this, there are still 9% of those who were registered that need to be verified by phone prior to the cash distribution<sup>13</sup>. A total of 52% of those who were interviewed or registered by both agencies did not meet the eligibility criteria, time since displacement or shelter type, during verifications and were excluded from the cash programming.<sup>14</sup> 19% could not be reached by phone (switched off or not in use), 4% have left Baghdad- mostly to Kurdistan, and 1% refused the assistance.

Further, in an urban context such as Baghdad, IDPs are scattered in multiple locations and move frequently within the governorate making it difficult for partners to identify large pockets of eligible IDP households.

### **Data collection methodology**

Within this response, partners gathered basic information for a total of 5,462 households (hh) during RRM distributions. Data for 3,927 hh were collected electronically and for the balance 1,535 hh details were recorded on paper with a follow up phone verification for eligibility. As partners were unable to reach a total of 1,032 hh at later stage, the data presented in this paper is only from a total of 4,430 hh. Despite this large sample size, these findings are only representative of households in Baghdad that received RRM assistance across 13 districts of Baghdad and cannot be generalized to all displaced population.

The findings presented in this report are representative of cash programming activities funded by multiple donors, including ECHO and DFATD.

### **Key Findings**

**29% older IDP caseloads accessing RRM:** 71% households registered during the RRM reported a displacement date of April to June 2015. 29% of those registered during the RRM distributions reported a displacement date of January to March 2015 (pre-Ramadi crisis) of which 15% reported an arrival date of 2014. This suggests that older caseloads who may have been unserved or underserved are continuing to seek aid to support their household needs.

**52% of households interviewed did not meet the eligibility criteria:** Of the 5,462 household details gathering during RRM, 19% households could not be reached at a later date (phones switched off or out of use). Of 81% households that could be reached, 52% did not meet the eligibility criteria for one-off

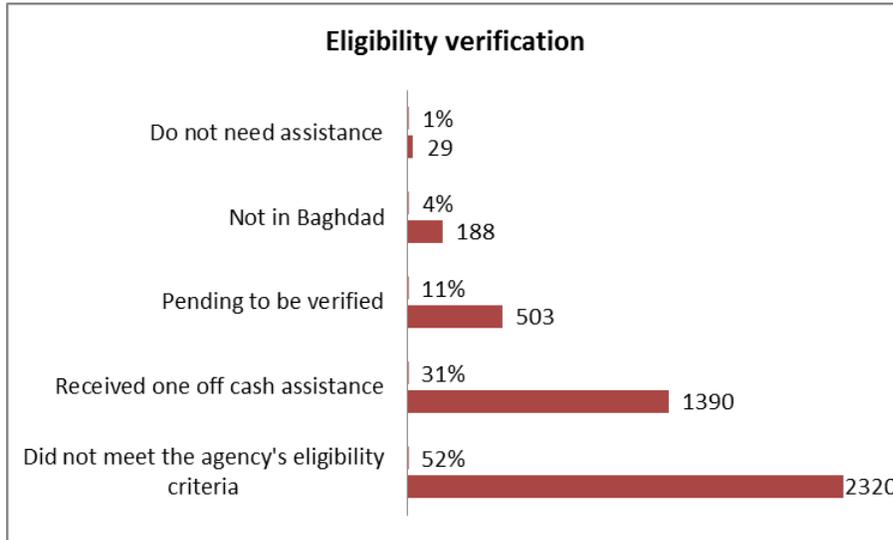
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<sup>13</sup> As IDPs are moving within Baghdad, the two agencies have to conduct an additional verification prior to the actual distribution date.

<sup>14</sup> The eligibility criteria included the time since arrival and type of shelter- with the exclusion of camps. As the agencies have started operations in different months, the time eligibility criteria applied differently.

emergency cash assistance i.e. the 2-month time displacement period or shelter as a proxy indicator for socio-economic vulnerability.

Figure 1: Of the total 5,462 households this eligibility verification excludes the 1,032 households that could not be reached.

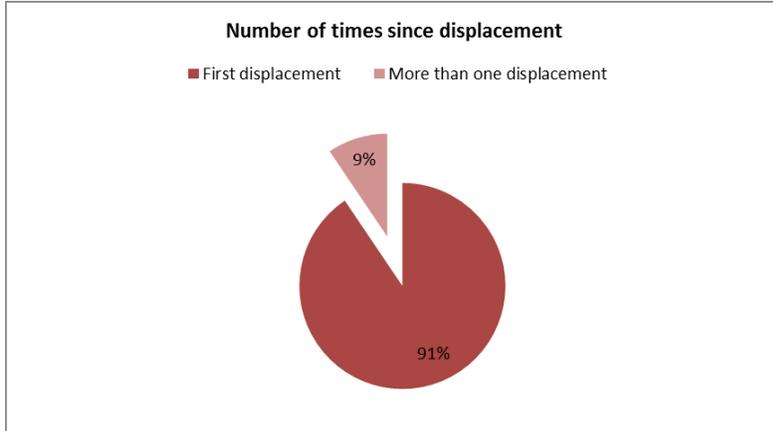


The majority of both newly displaced and the previously displaced caseload originated from Anbar governorate: Anbar was the main governorate of origin for households reporting arrival to their current location in April or later, and for those reporting arrival prior to April 2015, representing 98% and 83% respectively of the total cases. For the group displaced before April 2015, 10% of interviewed households reported Salah-ad-Din as the governorate of origin.

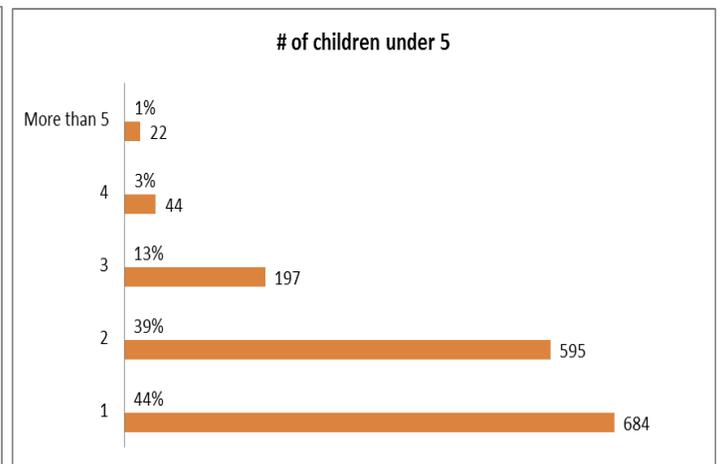
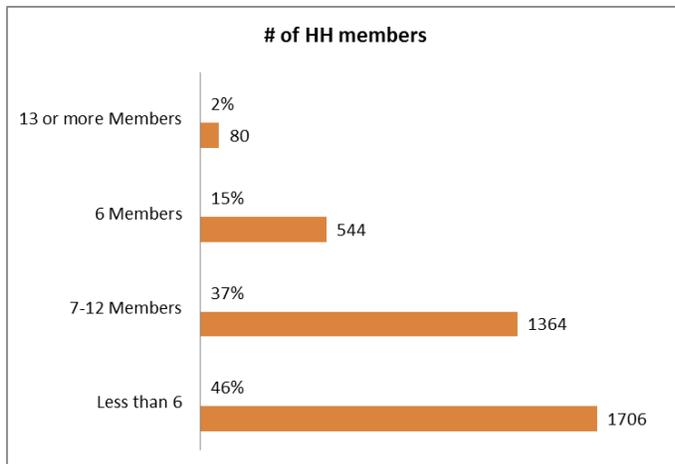
Governorate of Origin by Date of Arrival to Current Location				
	Pre-April 2015		April to June 2015	
Anbar	640	83%	563	98%
Baghdad	15	2%	7	1%
Ninewa	5	1%	1	0%
Salah-al-Din	72	9%	6	1%
Other	37	5%	0	0%
<b>Total</b>	<b>769</b>		<b>577</b>	

For 91% of the households interviewed (using the electronic data collection tool)<sup>15</sup> this was the first displacement. For 9% of the households it was their 2nd or 3rd displacement. The maximum number of times of displacement was 10 times with a median of 3 times of displacement among the multiple displacement group.

<sup>15</sup> NRC has collected data on this question using the rapid targeting form for 2,348 HHs out of the total 4,122 HHs registered. The remaining HHs were interviewed using a paper based form that did not include this question.



**The majority of Households had 6 or less members (61%) and over half of households (44%) reported young children (5 years or less) within the household.** This indicates critical support is needed to for households with fewer adults of working age and with young children to reduce the use of negative coping strategies such as pulling children out of school or sending children under 15 to beg / work, to meet household food and non-food needs.

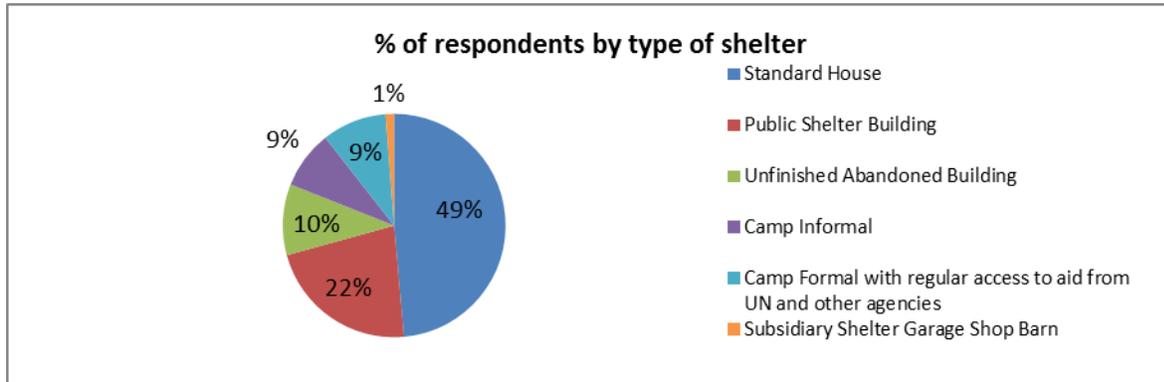


*Note: 38% households reported no children under the age of 5.*

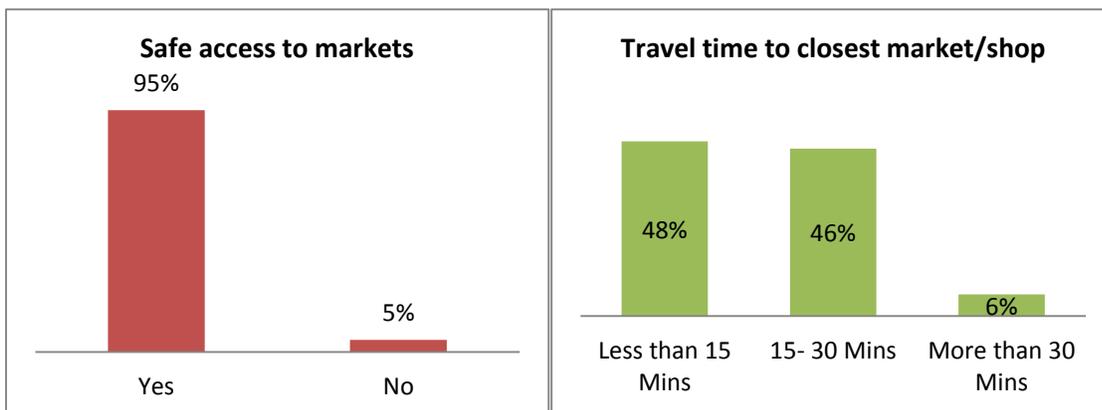
**49% of respondents reported living in standard housing:** Standard housing is defined as a completed structure for use as housing with entry/ exit doors. This was followed by public shelters (including Mosques) (22%), unfinished / abandoned buildings (10%), camps with access to aid (9%), informal camps (9%) and subsidiary shelters (1%). This suggests a preference for or availability of standard housing for newly displaced households. Further analysis on standard housing by one agency found that 18% noted the standard housing was a one room shelter and 30% reported more families living in the house than the number of rooms within the house.

This is an important finding in the use of shelter as a socio-economic proxy indicator during rapid targeting for emergency MPCA. Partners should contextualize the use of shelter or other applicable

proxy indicators based on their learning from different urban and rural contexts in different governorates.



**93 % of respondents reported traveling to their location of displacement with their PDS card, or a copy of their PDS number.** The balance 7% respondents reported having a National ID card. Only one case reported not having any documentation at all and this was referred to the DRC protection team for support in replacing documents left behind during displacement. While in theory, IDPs holding a PDS card should be able to register with local authorities for continued PDS assistance or with the MoDM for cash assistance, in practice this is subject to the availability of government funds and / or the political will to provide assistance. Partners should refer extremely vulnerable households to protection programs including PARC and link these households to the Ministry of Labor and Social Affairs for legal support to register for government assistance.



**85% of households that were eligible for emergency MPCA received this within one month from targeting:** Further 94% respondents reported main market access within 30 minutes distance, of which 46% reported main market access within 15 mts from where they lived and 95% reported that they felt safe accessing markets. For the 5% of cases that reported they could not safely access markets the cases were referred to the DRC protection team for further follow up. Additionally, both NRC and DRC organized *mobile* Hawalas in order to reach those communities that reported not being able to access a distribution point within 30 minutes due to insecurity or unique vulnerabilities. On average, IDPs interviewed at the stationary Hawala shop reported that they needed to pay around 13,000 IQDs to

reach the Hawala shop, an amount which needs to be factored in the future, when deciding on a transfer rate<sup>16</sup>. An initial review of NRC and DRC's PDM data demonstrates that households spent their cash transfers across 16 diverse categories including food and non-food expenses including education, health, debt repayment, transportation and communications. Food and rent were the highest expenditure category at USD 340.

This finding reflects that in the Iraqi context, where markets are functioning MPCA can flexibly address protection concerns, is a rapid and agile response and is able to meet a multitude of households' self-prioritized needs

### 3. Achievements

**Speed of emergency MPCA:** A majority of the 1,390 households eligible for one-off emergency cash assistance received cash in an average of one month from the time of interview. This is seen as a success considering the complexities of a large urban response, high mobility of IDPs within Baghdad, lack of centralized registration, and security concerns. While these factors limit the possibilities of effective delivery of in-kind assistance, cash based assistance can still be delivered effectively given the rapid transfer mechanisms available and availability of cash (liquidity) in the Baghdad market.

**Adaptive program intervention modalities to address the needs and protection concerns of vulnerable households:** Consortium partners adapted their strategy to provide mobile Hawalas for IDP households that expressed their inability to travel to a stationary Hawala to access their cash transfer. NRC and DRC organized several mobile Hawalas in communal buildings, such as Mosques and local councils. MPCA remains effective as there are various avenues available for creative mode of delivery compared to in-kind assistance.

**Consortium/alliance approach and referral mechanism between agencies (NRC, DRC, IOM and Mercy Corps) paved the way for better geographic coverage of IDPs in need.** In June alone, 1,552 cases were referred between NRC, DRC and IOM for assessment of cash assistance eligibility, and to Mercy Corps in Kirkuk, Diyala and Salah-ad-dine. Focal points for each agency are in regular contact and cases identified in their respective geographic areas referred for follow up.

### Implementation Challenges

A significant challenge faced in the field is the **verification of the date of arrival**. Without official documentation in place to attest the date of arrival, beneficiary eligibility is self-assessed based on their answer to the question "date of arrival to current location". Agencies had to put in place multiple verification layers, and also had to use proxy questions to verify the date of arrival stated by beneficiaries in the rapid targeting interviews.

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<sup>16</sup> Data was collected during the distribution process monitoring and interviews were conducted by the M&E team.

**Large scale displacement in a complex urban setting**, such as Baghdad, has been extremely challenging for the field teams in terms of beneficiary identification outside of the RRM process and timely response for some of the districts. Long distances, insecurity, negotiation with local councils, and the many check points, have all contributed to the daily implementation challenges.

**Needs among the older caseloads (that arrived prior to two months) remain unaddressed:** Field teams reported that IDPs who don't meet the 2 month time displacement criteria had also not yet received any other assistance, and were residing in communal shelter together with those who met the newly displaced eligibility criteria. Further data is needed to advocate for the needs of the older caseloads of IDPs and for a possible revision of the MPCA targeting criteria to consider protracted displaced households.

**The use of the Rapid Targeting Tool alongside RRM distributions reduces attrition of households at later stage:** As outlined in the key findings section above, of the households targeted for RRM distributions, consortium partners were unable to reach 19% (1,032) households, notably from the caseload where Rapid Targeting was done at a later stage. Partners can reduce this attrition by completing the rapid targeting in follow up to RRM distributions, thus ensuring that we rapidly capture newly arrived households with poor shelter conditions without access to other forms of aid or government support. This is however dependent on the number of people who are receiving RRM assistance, and may not always be feasible.

**Key Recommendations:** Based on partners' learning from the emergency MPCA pilot in Baghdad, key recommendations are -

- 1. Expand MPCA strategy to include extremely vulnerable households among protracted displaced population and host communities:** The finding that older caseloads are continuing to access RRM and teams' household visits indicate that there are older caseloads of IDPs living alongside newly displaced IDPs who may be equally, if not more vulnerable from a protracted displacement. Taking a *do no harm* approach, partners recommend including protracted displaced caseloads based on in-depth vulnerability assessments for multi-month cash assistance.
- 2. Expand sources / methods of targeting newly displaced households:** In an urban context such as Baghdad, IDPs are scattered in multiple locations and move frequently within the governorate making it difficult for partners to identify large pockets of eligible IDP households. Looking at poverty pockets within governorates, linking to other clusters such as the Emergency Livelihoods and Social Cohesion (EL&SC) on geographical areas exhibiting a rise in social tensions between hosts and IDPs, and linking with protection programs such as PARC will help identify people in need.
- 3. Inclusion or exclusion criteria based on socio-economic criteria should be contextualized:** The use of shelter type as a socio-economic criteria of exclusion or inclusion needs to be better nuanced and understood based on the implementation context. While a harmonized approach to targeting is important, partners' learning from implementing in a variety of contexts can add knowledge and learning on context based inclusion / exclusion criteria.
- 4. Advocate for minimum standards in targeting and PDM data collection:** Linked to the above, partners recommend harmonizing minimum criteria for selection and data gathering across all MPCA

actors in Iraq. This will not only help better understand context-specific realities of vulnerability but also help build the evidence base for MPCA impact in Iraq.

5. **Improve co-ordination and tracking of households receiving assistance:** In the absence of a government registration system to capture date of arrival for IDPs, collecting the PDS number at the time of RRM assistance and using this as the basis of verification or cross-checking across both the humanitarian and government assistance lists, will help streamline this process and make for more effective targeting.
6. **Wider adoption of MPCA to address both emergency, and needs of protracted displacement and hosts:** MPCA is demonstrating that it is a rapid and agile response, can flexibly address protection concerns and is able to meet a multitude of households' self-prioritized needs. Partners recommend expanding a wider adoption of MPCA to address mass displacements and needs of other vulnerable populations.

### **Conclusion:**

As this report highlights, the pilot response in Anbar has helped the ECHO Cash Alliance and Cash Consortium gain a more nuanced view of the displacement crisis in Iraq. For example: households' reported number of displacements viewed against MPCA and / or unserved or underserved aid can help identify stabilizing factors that may help prevent multiple displacements. The pilot implementation has also highlighted potential points for discussion with RRM actors to improve targeting of newly displaced households and registering and tracking the PDS numbers as the primary cross-agency tracking mechanism for households that have already received aid.

As military operations to retake ISIL controlled areas along the Anbar and Mosul corridor intensify and the humanitarian community prepares for additional large waves of displacement, partners recommend formalizing viable referral mechanisms for the most vulnerable caseloads that have already received assistance. MPCA data across vulnerability scores, dependency ratios, and a review of household expenditure against coping strategies over multi month assistance can effectively support evidence based referrals for both government and for targeted humanitarian interventions. As partners understand the unique vulnerabilities in the Iraq context and coping mechanisms, extremely vulnerable households can be referred to protection actors including PARC and to the Ministry of Labor and Social Affairs (MoLSA) for legal support to access government assistance.

Linked to this, partners should test alternate Electronic Cash modalities and smart card systems to establish linkages to government initiatives. With Qi card – the government's primary smart card system – reportedly facing capacity constraints in expansion and technical glitches, testing alternate electronic mechanisms of multi-month cash assistance for the most vulnerable and linking them to government assistance is a viable pathway to an exit strategy from a humanitarian response.