



Mapping of Sectoral CVA Interventions Iraq, May 2023

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Introduction

After the de-activation of the Inter-Cluster Coordination Group (ICCG) led by UN OCHA in 2022, in January 2023 the Cash Working Group (CWG) transitioned into the Iraq Cash Forum (ICF), a technical advisory and coordination platform for cash partners in Iraq. The ICF sits under the Humanitarian Country Team (HCT) and has a broader mandate compared to its predecessor encompassing cash activities within the humanitarian-peace-development nexus.

The ICF focuses on three main pillars:

1. Sectoral CVA: in particular through engagement with the Durable Solutions (DS) framework and the transitioned Sectoral Working Groups.
2. CVA for Climate Change: for climate adaptation and climate-related migration responses as well as anticipatory action.
3. Linkages with Social Protection: in particular with the Ministry of Labor and Social Affairs (MoLSA) for Social Safety Nets (SSN) expansion, support to Shock-responsive Social Protection and alignment to existing schemes.

Before 2023, sectoral CVA activities were coordinated by different clusters with the technical support of the CWG, while the CWG mainly focused on the coordination of Multi-Purpose Cash Assistance (MPCA) initiatives. Starting from 2023, the ICF will engage with any CVA activities in the country and, for this purpose, a mapping of all CVA activities currently being implemented or planned in 2023 has been conducted.

Methodology

The mapping was conducted through key informant interviews (KIIs) with focal points of the transitioned Sectoral Working Groups and of the Durable Solutions Technical Working Group (DSTWG) as well as secondary data review. The ICF consulted in particular the Plans of Action formulated by Area-Based Coordination (ABC) platforms within the DS Framework, but also raw data from the ABC reporting platforms and Activity Info data from 2022 and 2023.

The analysis was conducted between January and April 2023 and it links each activity to the most recent technical resources available for each activity, at the same time outlining the gaps and needs identified in the formulation of specific SOPs within the context of Iraq. The mapping ends with a number of recommendations on the next steps to improve quality of the implementation of sectoral CVA interventions in Iraq and an overview of the different activities (annex 1).

List of Sectoral CVA Activities

Despite the decreasing funding landscape in Iraq, a wide range of CVA activities is still planned in 2023, consistently with the scale of past CVA programming and experience of humanitarian and development partners with this modality in the country. According to the resources consulted from both sector's working groups, past Activity Info reporting from clusters and Durable Solutions reporting, the following sectoral CVA activities were considered for this mapping:

1. [Business grants](#)
2. [Livelihoods grants](#)
3. [Cash for work](#)

4. [Cash and market-based activities](#)
5. [Cash+](#)
6. [Cash for education](#)
7. [Provision of emergency cash for food in camps](#)
8. [Cash for protection](#)
9. [Cash for health](#)
10. [Cash for shelter](#)

The following section of the paper highlights the most important features of each activity, linking it to the relevant sectors and examples of broader interventions as well as providing resources for more detailed guidance when relevant.

1. Business Grants

The provision of business grants is one of the activities listed for the achievement of Specific Objective 3 of the Durable Solutions Framework i.e. Livelihoods: Displacement affected populations have access to sustainable livelihoods and income. Interventions including this activity are not new to Iraq and are aimed at providing access to finance to existing or new businesses to support their development and growth. They can be part of the Business Incubation approach, on which the former Emergency Livelihoods cluster developed [Standard Operating Procedures](#) (SOPs) in 2022.

Grants are provided conditional to the approval of a business plan and the enterprises are selected on the basis of their business ideas, previous experience and qualifications; vulnerability is usually taken into consideration when selecting the location rather than the business itself, as the approach should consider the likelihood of success of the investment. The size of the grant needs to be determined depending on the size and needs of the business through a feasibility study. Alternatively, grants' amounts are set beforehand and enterprises are selected on the basis of their business plan, developed with those financial requirements in mind (e.g. UNDP sets the transfer value to 2,500 USD for grants to start SMEs in Salah al-Din).

Complementary activities to this intervention are usually vocational training, labor market assessments and market assessments, business management training and coaching. Additionally, business grants represent a potential activity in the graduation approach from MCPA and are included in the referral mechanism to sectoral services under "business development".

Complementary activities	Sequential activities	Duplication of activities
Business management training	Labor market assessment	Livelihoods grants
Coaching	Vocational training	Job placement
Market System Development (MSD)	MPCA (for start-up grants to vulnerable population)	

2. Livelihood Grants

The provision of livelihood grants is also listed as one of the activities for the achievement of Specific Objective 3 of the Durable Solutions Framework on Livelihoods. Livelihoods grants differ from business grants as they target households or individuals to restore their livelihoods rather than businesses. Livelihood grants are cash or voucher initiatives aimed at buying equipment or raw materials to support

livelihood activities. Grants are often combined with MPCA to make sure that households have their basic needs covered and can spend the money of the grants in supporting livelihood initiatives.

When taking the form of restricted cash transfers or vouchers for the purchase of specific goods or services, the transfer value is informed by the market value of the goods or services that the assistance intends to cover which can be defined through a market assessment. A feasibility assessment and a market assessment should also inform the selection of the transfer modalities and delivery mechanisms.

Similarly to business grants, livelihood grants can be combined with training and MPCA interventions, as illustrated in the table below.

Complementary activities	Sequential activities	Duplication of activities
Business management training	Vocational training	Business grants
Coaching	MPCA (for start-up grants to vulnerable population)	Job placement

3. Cash for Work

Although Cash for Work (CfW) is considered an activity more suitable for emergency or early recovery settings, it is still considered as a valuable approach in some vulnerable areas of Iraq and it is currently being planned and implemented under the DS Framework. By providing short-term employment opportunities in public projects, CfW provides vulnerable beneficiaries with the possibility to improve their living conditions and to be able to support their livelihoods. In the current stabilization environment in Iraq, it is recommended that CfW activities are linked to longer-term graduation approaches, in line with the overall transition out of the humanitarian response in the country.

The [latest SOP on CfW](#) dates 2022 and was published by the former Emergency Livelihoods cluster prior to its deactivation. According to the guidelines, for both Federal and the Kurdistan Region of Iraq (KRI), the transfer value was based on the 2021 Minimum Expenditure Basket (MEB) value. In 2022, unskilled labor wages were set at 25,000 IQD per day and, assuming workers will work 20 days a month, workers received 500,000 IQD per month. For skilled labor, the daily wage was set at 40,000 IQD a day, but this might vary depending on the type of skills required.

Considering the devaluation of the Iraqi dinar against the dollar, it is recommended that CfW agreements with beneficiaries will be set in **local currency** in order to avoid variation in purchasing power throughout the project implementation. CfW activities should not exceed 3 months and can be linked to longer-term approaches such as business development and wage employment.

In 2023, the MEB value was updated to 484,770 IQD hence the values from 2022 are still relevant and can be used i.e. 25,000 IQD per day for unskilled labor and wage for skilled labor to be adjusted depending on the skills required. It is important to gather information on the labor market in the area of intervention and make sure necessary adjustments are made depending on variations in wages in different governorates.

Given the emergency nature of this intervention, it is important to bear in mind that CfW activities should support the most vulnerable households. Beneficiaries can be selected through the [Integrated Socio-Economic Assessment](#) (ISEA) tool according to their vulnerability score, among those that also record the following answers:

- Answer yes to “Capacity/ Interest in Cash for Work Activities”
- Not selecting the option “Cannot work” in all adult members in Type of employment

Complementary activities	Sequential activities	Duplication of activities
Vocational training	N/A	MPCA
Business development		WASH Market-based activities

4. Cash and Market-based Activities

Cash and Market-based activities are used in a variety of sectors, but have been particularly explored under WASH. In WASH, market-based solutions can target affected populations as well as working with WASH market actors locally. Guidance and examples of those kinds of activities can be found in the [WASH Market-Based Programming \(MBP\) guidelines](#) developed by the Global WASH cluster in 2021.

In Iraq, those interventions usually take the form of CfW activities for the construction of WASH facilities or restricted cash transfers for the purchase of NFI. In case of CfW activities, transfer values are set to 25,000 IQD for unskilled labor and higher amounts for skilled labor, with value determined by labor market and by the type of competencies required. The transfer value for NFI is currently set to 40,000 IQD.

Complementary activities	Sequential activities	Duplication of activities
Vocational training	N/A	MPCA
Business development		CfW

5. Cash+

The Cash+ approach is a flexible methodology of intervention aimed at restoring resilient livelihoods. It combines unconditional cash transfers with productive assistance and technical training, where the cash assistance helps households to cope during lean seasons and prevents them from contracting debts and selling their productive assets. A [general introduction to the Cash+](#) approach is provided by FAO.

The Cash+ value was in the past always aligned to the transfer value for MPCA based on the SMEB. In 2023, it is recommended to follow the same approach, with the transfer value being aligned to the MPCA transfer value, this time in line with the MEB and including the gap analysis i.e. 300,000 IQD. The assistance is normally provided with a one-off distribution and it is combined with the “plus” of productive assistance and training.

Complementary activities	Sequential activities	Duplication of activities
Agricultural support as part of the Cash+ initiative	N/A	MPCA

6. Cash for education

After the education cluster’s deactivation, education activities are coordinated by two distinct education platforms managed by the Ministries of Education in KRI and Federal Iraq. During the KIIs conducted for this mapping, it was found that cash for education activities will not be prioritized in 2023 and there is no plan to report on those from the education sector. Nevertheless, should partners include cash for

education in one of their projects, they are encouraged to report it in the Activity Info platform created by the Iraq Cash Forum.

Cash for education is nonetheless included as a form of social safety net in the Durable Solutions Framework. CVA activities for education aim to cover transportation costs and other education-related expenses (such as fees and purchase of school equipment). They can be both restricted and un-restricted, conditional (usually on the condition of children’s attendance in school) or unconditional. The intervention modality, the transfer value and the frequency are determined by the nature of the assistance and consequently defined by partners. Unconditional and unrestricted MPC interventions that aim at generally supporting the household’s needs to prevent child labor and allow investment of the families in the education of the children, follow the [MPCA 2023 guidelines](#). An example of CVA for education intervention in Iraq is the one started in 2017 by UNHCR under the DAFI program, supporting refugee students enrolled in higher education with a monthly allowance of 400,000 IQD during academic season (from October to June) to complete their studies.

The following resources can help ICF members in defining effective CVA for education activities to be included in their programming:

- [Conditional cash Transfer for Education \(CTE\) Programme to Syrians and Other Refugees](#) (UNICEF);
- [Cash for education: A global review of UNHCR programs in refugee settings](#) (UNHCR).

Complementary activities	Sequential activities	Duplication of activities
Any education activity	N/A	N/A

7. Provision of emergency cash for food in camps

This type of assistance has historically been provided by WFP and its partners, who have nevertheless recently announced that due to the decreasing funding in Iraq it will not anymore be able to support 137,000 IDPs in 27 camps and 38,000 Syrian refugees in 10 camps by July 2023¹. WFP will continue the remaining caseload of Syrian refugees in camp. According to a statement made by the Ministry of Labor and Social Affairs (MoLSA) on the 23rd of May 2023, in April 2023 the Federal Government of Iraq started an assessment with the aim to include IDPs in camp in their new expanded Social Safety Net (SSN) program.

The transfer value is defined according to the household’s size and it is based on the cost of the Food Basket, but only covering 80%. In 2023, the value continued to be 24,000 IQD per month. The assistance is provided on a monthly basis to refugee camps only.

The Vulnerability Analysis and Mapping (VAM) conducted by WFP informs this activity and provides regular prices monitoring in Iraq, in parallel to the Joint Prices Monitoring Initiative led by REACH Initiative.

Complementary activities	Sequential activities	Duplication of activities
Any other activity, depending on selected criteria	N/A	MPCA

¹ <https://reliefweb.int/report/iraq/funding-shortfall-forces-wfp-iraq-reduce-life-saving-food-and-cash-assistance-displaced-iraqis-and-syrian-refugees-enar>

8. Cash for Protection

CVA can also be used for the achievement of protection outcomes. CVA for protection can both be used as a responsive or remedial action and can be used to address any protection concerns related to a person's life, physical safety, psychological wellbeing, liberty, dignity and other fundamental human rights. In Iraq, [guidelines on cash for protection](#) were drafted in 2020 by the protection cluster and remain valid to this day.

According to the guidelines, the design of the intervention with its modality (including restriction, conditionality and delivery mechanisms), frequency and amount need to be contingent on the requirements of the specific case and individuals' needs. Transfer values are established case-by case.

Cash for protection initiatives include:

1. Cash for GBV survivors. As part of the global effort to improve cash for GBV survivors and GBV risk mitigation in CVA, UNFPA held a workshop in cooperation with the Cash Working Group in Iraq in late 2022; recommendations were consolidated into the report "[Transitioning out of humanitarian assistance: Iraq – critical actions to ensure that GBV risks are mitigated and prevented during the transition](#)";
2. Cash for victims' assistance for victims of mines and other explosive ordnance. Mapping and recommendations of these activities are provided by the Global Protection Cluster in "[Cash Assistance for Achieving Protection Outcomes in Mine Action](#)" (2020);
3. Cash for general protection;
4. Emergency cash for protection.

Complementary activities	Sequential activities	Duplication of activities
Referral of cases	Case management	N/A
Legal assistance	Protection monitoring	

9. Cash for Health

CVA interventions have been successfully used in Iraq as a complementary method to achieve health outcomes. [Cash for health guidelines](#) were published in late 2021 by the Cash Working Group who worked with the health cluster and the protection cluster for outlining best practices and providing guidance to those partners interested in implementing such an activity.

CVA for health has as main objective the one of tackling some barriers related to access (including financial) and in this sense the most common interventions are:

- Cash for transportation to access the health facilities
- Cash for transportation to access medications
- Cash for medicines for chronic illnesses among adults and children

An example of CVA for health purposes is the distribution of Medical Cash Assistance (MCA) provided by UNHCR in 2021 to those suffering from serious medical conditions (life-threatening) to support them in accessing health services that are not available in public facilities and who cannot afford the cost of the treatments in private clinics.

Amounts and modality depend on the individual case and are established according to needs. Frequency is usually monthly, but the duration of the activity depends on individual needs and project timeframe.

Beneficiaries are identified by health partners on the basis of a set of standardized criteria based on socio-economic and protection concerns. They can also be identified through referrals – and in the case of MPCA interventions, those referrals are particularly easy to identify considering that health is one of the five sectors for the referral mechanism from MPCA.

Complementary activities	Sequential activities	Duplication of activities
Any other health activity	Other health activities	N/A

10. Cash for Shelter

CVA can be used for shelter to cover rent fees, NFIs or the costs for shelter upgrades and repairs.

Cash for rent is usually provided to IDPs and returnees to allow them to cover their rental costs. This type of assistance is provided on a monthly basis for a period of up to 6 months and the amount provided is 120 USD on average, but this can change depending on the costs of rental in each location².

Cash for NFIs aims at supporting beneficiaries in buying non-food items needed for emergency shelter. In 2023 in Iraq, this is usually applied to eviction cases. The most commonly found unit per person in 2022 was 50 USD and it remains valid. Nevertheless, it is recommended to distribute cash in local currency for the value of 80,000-100,000 IQD.

Cash for shelter upgrades is usually provided with a one-off distribution aimed at covering the costs for the reparation or upgrade of the house where beneficiaries live in, to improve their living conditions. In 2022, the most commonly found unit cost per person was 167 USD for minor/basic repairs, but the unit cost ultimately depends on the type of work needed. In case of major repairs, the transfer values depend on the BOQs and the amount is usually provided in installments contingent on the advancement of the workplan. Please find more information in the [2021 Guidance Note on Critical Shelter Upgrade](#) from the Iraq Shelter Cluster.

CVA for shelter contributes to Strategic Objective 2 of the Durable Solutions Framework i.e. Housing and HLP: Displacement affected populations have access to housing and security of tenure.

Complementary activities	Sequential activities	Duplication of activities
Any other HLP activity	N/A	Partially MPCA (depending on the type of intervention)

Recommendations

- Almost all unit costs for sectoral CVA interventions are contingent on real needs and costs, thus it is extremely important to conduct a **market/prices analysis** at proposal development stage when incorporating one of those interventions.

² As the [Rental Market Assessment](#) showed in 2022, the average and median prices for rental varies a lot depending on the governorate.

- In 2023, those sectoral CVA activities should be reported through **Activity Info** in the CVA activity form and, when possible and relevant also in the **Area-Based Coordination (ABC) reporting** for Durable Solutions.
- Whenever possible, it is recommended to **distribute in local currency** to make sure there is no variation in the amounts provided throughout time. When budgeting, it is recommended to take into consideration possible currency fluctuation and have a contingency plan to balance exchange gains and losses.

Activity	Transfer Value	Currency	Modality	How the TV has been calculated?	Frequency	Target population and selection criteria	Duplication of activities	Complementary activities	Sequential activities	Link to guidelines
Business grants	Based on business plan	USD	Cash	N/A	One-off	Selection done through evaluation of business plan	Livelihoods grants, job placement	Business management training, coaching, MSD	Labor market assessment, vocational training, MPCA	SOP on Business Incubation approach
Livelihoods grants	Based on market price	IQD	Cash or voucher	N/A	One-off	Vulnerable unemployed individuals, capable of working	Business grants, job placement	Business management training, coaching, MSD	Vocational training, MPCA (for start-up grants to vulnerable population)	N/A
Cash for work	25,000 IQD per day for unskilled labor and depending on labor market for skilled labor	IQD	Cash	500,000 IQD per month as per MEB	Max 3 months	Vulnerable unemployed individuals, capable of working	MPCA	Vocational training, business development	N/A	SOP on Cash for Work
Cash and market based activities	25,000 IQD per day for unskilled labor and depending on labor market for skilled labor	IQD	Cash	500,000 IQD per month as per MEB	Depending on needs	Vulnerable unemployed individuals, capable of working	MPCA	Vocational training, business development	N/A	Market-based Programming (MBP) guidelines
Cash+	300,000	IQD	Cash	MEB - gap analysis	One-off	Vulnerable unemployed individuals, capable of working	MPCA	Agricultural support as part of Cash+ initiative	N/A	General Introduction to the Cash + Approach
Emergency cash for food in camps	24,000	IQD	Cash	Based on the Food Basket (2,100 kcal)	Monthly	In-camp refugees	MPCA	Any other activity, depending on selected criteria	N/A	N/A
Cash for education	Based on market price	IQD	Cash or voucher	N/A	Depending on needs and aim	Vulnerable HHs with children or adolescents in school-age	N/A	Any education activity	N/A	Cash for Education: a global review of UNHCR programs in refugee settings
Cash for health	Based on market price	IQD	Cash or voucher	N/A	Depending on needs and aim	Vulnerable individuals in needs of health assistance	N/A	Any other health activity	Other health activities	Use of Cash and Voucher Assistance for Health Services
Cash for protection	Based on case management	IQD/USD	Cash	N/A	Depending on needs and aim	Vulnerable individuals in need of protection assistance	N/A	Referral of cases, legal assistance	Case management, protection monitoring	Cash for protection: Guidelines for Protection Partners (March 2020)
Emergency cash for protection	Based on case management	IQD/USD	Cash	N/A	Depending on needs and aim	Vulnerable individuals in need of protection assistance	N/A	Referral of cases, legal assistance	Case management, protection monitoring	Cash for protection: Guidelines for Protection Partners (March 2020)
Cash for GBV survivors	Based on case management	IQD/USD	Cash	N/A	Depending on needs and aim	Vulnerable individuals in need of protection assistance	N/A	Referral of cases, legal assistance	Case management, protection monitoring	Cash for protection: Guidelines for Protection Partners (March 2020)
Cash for victims' assistance	Based on case management	IQD/USD	Cash	N/A	Depending on needs and aim	Vulnerable individuals/ HHs victims of mines/explosive ordnance	N/A	Referral of cases, legal assistance, de-mining operations	Case management, protection monitoring	Cash for protection: Guidelines for Protection Partners (March 2020)
Cash for rent	Based on rental market price	IQD	Cash	N/A	Max 6 months	Vulnerable HHs	Partially MPCA	Any other HLP activity	N/A	2021 Guidance Note on Critical Shelter Upgrade
Cash for shelter NFIs	80,000-100,000 IQD	IQD	Cash or voucher	Based on item prices	Depending on needs	Vulnerable HHs	Partially MPCA	Any other HLP activity	N/A	2022 Guidance Note on Critical Shelter Upgrade
Cash for shelter upgrades	Average 167 USD per person for minor repairs and depending on BOQ for major repairs	USD	Cash	N/A	Depending on needs	Vulnerable HHs	Partially MPCA	Any other HLP activity	N/A	2023 Guidance Note on Critical Shelter Upgrade