

Paving Pathways to Self-Reliance in Iraq

Exploring Referral Pathways from Cash to Livelihoods Assistance to increase program participants' resilience in conflict-affected areas of Iraq

Research Report

February 2022

Marie Boulinaud and Philippa Young



Acknowledgements

This report was written by Marie Boulinaud and Philippa Young under the guidance, This study is made possible by the generous support of the American people through the United States Agency for International Development (USAID).

The contents are the responsibility of the CLCI and do not necessarily reflect the views of USAID or the United States Government. By the guidance of Zakaria M. Abd Alnafee and Jodie Holton from the Cash and Livelihoods Consortium of Iraq (CLCI). The field work for the perception survey was done by the following Mercy Corps Iraq's members of staff: Ali Aziz, Mohammed Ibrahim, Nevin Sabri, and Ayman Elttayef .The research was funded by USAID's Bureau for Humanitarian Assistance (BHA) as part of a programme grant.

The authors would like to thank the CLCI team for their support, the key informants for their time and contribution and would like to express a special thanks to the Mercy Corps Economic Recovery and MEL team for their dedication conducting the fieldwork of the perception survey.

The report presents the views of the authors and does not necessarily represent the views of BHA or the CLCI.

This research was made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents are the responsibility of the authors and the CLCI and do not necessarily reflect the views of USAID or the United States Government.



TABLE OF CONTENTS

ACKNOWLEDGEMENTS	1
LIST OF ACRONYMS	5
EXECUTIVE SUMMARY	6
INTRODUCTION	8
OBJECTIVE AND SCOPE OF RESEARCH	10
METHODOLOGY	11
DESK REVIEW	11
PRIMARY DATA COLLECTION	11
KEY INFORMANT INTERVIEWS WITH ACTORS IN IRAQ	11
THE PERCEPTION SURVEY	12
LIMITATIONS	14
RESULTS	14
1. REFERRAL PATHWAYS TERMINOLOGY	16
2. INTER-AGENCY REFERRALS IN IRAQ:PRACTICES AND LESSONS LEARNED	16
3. INTRA-AGENCY OPERATIONAL MODELS AND LESSONS LEARNED	18
4. CHALLENGES AND LESSONS LEARNED ON REFERRAL PATHWAYS FROM MPCA TO LIVELIHOODS ASSISTANCE FOR SELF-RELIANCE	22
5. PERSONAS: PERCEPTION FROM PARTICIPANTS OF MPCA AND LIVELIHOODS ASSISTANCE LAYERED APPROACH	27

RECOMMENDATIONS

35

BIBLIOGRAPHY

37

ANNEXES

39

List of Acronyms

CLCI	Cash and Livelihoods Consortium for Iraq
CWG	Cash Working Group
CSI	Coping Strategies Index
DRC	Danish Refugee Council
ELC	Emergency Livelihoods Cluster
FCS	Food Consumption Score
FHE	Financial Health Education
GoI	Government of Iraq
HRP	Humanitarian Response Plan
IDPs	Internally Displaced Peoples
IQD	Iraqi Dinar
IOM	International Organization for Migration
IS	Islamic State
ISEA	Integrated Socio-Economic Assessment
KII	Key informant interviews
LH	Livelihoods
MPCA	Multipurpose Cash Assistance
NGO	Non-governmental Organisation
NRC	Norwegian Refugee Council
RCT	Randomised Controlled Trial
SEVAT	Socio-Economic Vulnerability Assessment Tool
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees

Executive Summary

Iraq is recovering from years of conflict stemming from the 2003 invasion and ending with the Islamic State (IS) occupation and destruction of large areas of the country. Since the Government of Iraq (GoI) victory over IS in December 2017, the security situation has largely stabilised but the country is suffering the economic impacts of the decline in global oil prices and the Covid-19 pandemic. Households affected by displacement have been particularly affected by the challenges facing Iraq and Internally Displaced Peoples (IDPs) are returning to their areas of origin as camps close. Employment and income generating means is a top priority though economic opportunities are scarce. Infrastructure has been damaged and access to public services is limited. Household food consumption has been severely affected and many people have been reliant on humanitarian assistance.

In collaboration with the government, various initiatives are taking place and being promoted by NGOs, UN agencies, and coordination architecture, to support those who have been dependent on assistance to have the means to become more self-reliant. The Cash and Livelihoods Consortium for Iraq (CLCI) has been actively promoting an effective and evidence-based approach to multi-purpose cash assistance (MPCA) programming in Iraq since 2015, and in 2019 it expanded into implementing livelihoods activities. The CLCI has carried out numerous pieces of research in order to improve the programming of its partner members and of the consortium as a whole.

Objective and Scope of research

This piece of research was commissioned to explore and identify best practices for referral pathways from MPCA to livelihoods assistance for programme participants, and subsequently to generate recommendations for programme implementers and donors. The research focused on the operational models used by CLCI partners NRC and DRC in the past for referring socio-economically vulnerable households from MPCA to livelihoods assistance, and the perceptions of past programme participants. These two elements were examined by means of a desk review of 30 key programme and research documents, 23 key informant interviews with CLCI staff, UN agency staff, coordination structure representatives, and donors, and a perception survey of 31 past programme participants in Anbar and Ninewa governorates (21 female and 11 male interviewees).

Findings

- **The overall finding from the research was that referral systems in Iraq are not yet systematic, but ad hoc.** There is a lack of due process, coordination, mapping of opportunities, standardisation of assessment processes, and data management or monitoring of inter-agency referrals. The result of this is a lack of adequate complementary programming between agencies, which does not allow for sufficient communication for participants to be able to adequately pre-plan their use of assistance,

according to their particular circumstances. This therefore affects their ability to transition smoothly from reliance on humanitarian assistance to self-sufficiency.

- **For referral pathways from MPCA to livelihoods assistance to be successful, longer programme durations and the simultaneous provision of MPCA and livelihoods assistance should be considered, along with lumpsum rather than tranche payments for livelihoods assistance.** This will ensure that households are able to meet their basic needs and have financial security as they begin income generating activities, and will allow programme participants to save money on bulk buying and to avoid debt accumulation. In addition, vocational training and small business start-ups were often reported to be problematic due to the saturation of skills and the existence of businesses offering the same goods and services in some areas, leading to failed businesses, or people sitting idly after undertaking training.
- **The perception survey, key informant interviews and desk review highlighted the importance of understanding debt for successful programme design.** Programme experience has shown that MPCA and livelihoods assistance payments can be used for repayment of debts almost exclusively, if they are not well sequenced, with gaps of several months between MPCA and livelihoods assistance payments resulting in the latter being spent on basic needs. The importance of health and the prioritisation of expenditure on this was also highlighted, particularly within the perception survey.
- **Women heads of households, especially those recently widowed, were found to be especially economically vulnerable, both due to socio-cultural norms preventing them from accessing a wide range of income generation options, but also due to their lack of experience in business or employment historically, having previously relied on their husbands.**

Recommendations

Implementing Agencies

- **Explore a system of planned and harmonised inter-agency referrals based on comparative strengths and funding opportunities.** Make concerted efforts to understand what constitutes referrals and their added value, and map possibilities for inter-agency referrals based on agencies' expertise and funding streams.
- **Streamline assessments between humanitarian and livelihoods actors in Iraq in an effort to minimise assessment fatigue and potential duplications.** Take into account an analysis of health expenditures, debt levels and repayment capacities alongside household income in order to determine assistance layers.
- **Ensure communication to programme participants is as planned and as streamlined as possible with regards to inter-agency referral in order to allow them to make appropriate plans based on the assistance they will receive.**

Paving Pathways to Self-Reliance in Iraq

- For the most vulnerable including women-headed households, aim for a minimum of six months of MPCA support and allow for a buffer period of two to three months of simultaneous MPCA alongside the introduction of support for livelihoods to enable programme participants to start businesses with the security of having support for basic needs.
- Treat widows and women-headed households as a specific target group with particular vulnerabilities and specific needs for sequenced training, follow-up and support for basic needs alongside livelihoods support.
- During livelihoods eligibility assessments, allow for individual-based packages with decision making of programme participants on preferred instalment patterns (lumpsum or repetitive payments) according to their circumstances, vulnerability and debt levels.
- Ensure comprehensive market assessments for specific goods and services that include labour markets are undertaken prior to deciding on vocational training paths and support for small businesses, and include financial health education for all participants.

Donors

- Encourage and promote harmonised and systematic referrals including support for data management. Donors could play an active role in promoting stronger referral systems in order to support the coordination and cost-effectiveness of aid and various funding streams.
- Allow for flexible funding cycles and more user-centred, tailored and flexible support for programme participants, based on their socio-economic profile and levels of vulnerability.
- Do not expect a linear transition to self-reliance but accept that in many cases, MPCA for basic needs is needed alongside livelihoods assistance in order to see successful outcomes.

Introduction

Iraq is in a precarious stage of its post-conflict recovery and development following decades of conflict, insecurity, and instability arising from the occupation of large areas of the country by the Islamic State (IS) and the previous instability caused by the 2003 invasion¹. The Government of Iraq (GoI) declared victory over IS in December 2017 and while the security situation has largely stabilised the decline in global oil prices led to a budget crisis that prevented the payment of salaries to government employees, heavily impacting household finances and livelihoods, and constraining the already weak provision of public services. These negative impacts have disproportionately affected displacement-affected households, host communities, and households in territories previously controlled by IS. IDPs, having relied on humanitarian assistance for many years due to lost assets, jobs, businesses and in many cases, documentation, have

1. O'Donnell E. and Malgorn PY. (2021) CCI Madad End of Project Evaluation

returned to their area of origin as most camps have closed² and the situation stabilised. Recent camp closures have also been rushed with many households unable to secure necessary documentation and support letters, resulting in secondary displacement. The need to find income-generating activities was the primary motivating factor for return³ for 86% of respondents in Anbar, 25% of respondents in Salah al-Din and 26% in Ninewa⁴ but a lack of livelihood opportunities often deters other IDPs from returning to their areas of origin. Employment remains a top need though economic opportunities are scarce. An estimated 68% of employment is informal⁵ due to the inability of the formal public and private sectors to provide economic opportunities and women and youth are disproportionately affected⁶ by unemployment at 65% and 36%⁷ respectively. In addition to the lack of employment opportunities, in areas affected by conflict often have damaged or destroyed infrastructure and property, and limited access to public services and utilities, and suffer from tension and suspicion among communities. The Iraqi government, alongside UN agencies and NGOs are trying to improve services within this new context although economic recovery has been slow due to the COVID-19 pandemic and the collapse in oil prices. Household food consumption has been severely affected with families using a multitude of damaging coping strategies to make ends meet.

Various initiatives are taking place in order to improve services and support those who have been dependent on humanitarian assistance to have improved self-reliance. In 2021, 4.1 million IDPs and returnees continued to have humanitarian needs, with 2.4 million experiencing acute needs⁸. The collective humanitarian response priorities in 2021 aimed to address the key humanitarian needs described in the Humanitarian Needs Overview, namely to support IDPs and returnees by supporting them to meet their basic needs by providing them with food, livelihoods and income support⁹. In addition, with humanitarian architecture due to be phased out, discussions are taking place regarding longer-term strategies, donor advocacy in this regard, and funding commitments. In support of government efforts to resolve internal displacement in Iraq, the international community established a Durable Solutions coordination architecture, which aims to bridge the humanitarian-development-peace nexus, bringing together UN agencies, NGOs and other actors specialising in humanitarian, development, stabilisation, and peace-building programming, and support the Government of Iraq to implement its national Durable Solutions Plan¹⁰.

The Emergency Livelihoods Cluster is promoting the 3x6 Approach¹¹, which operationalises the UNDP Guide

2. According to Rudaw.net, the Iraqi minister of migration and displacement announced that they will close down the last internally displaced persons (IDP) camp in Ninewah province in December 2021 (Source: <https://www.rudaw.net/english/middleeast/iraq/151220211> Accessed February 15, 2022)

3. IDPs are classified as returnees once they return to their sub-district of origin, rather than their habitual residence, and thus there is a significantly larger population of vulnerable IDPs displaced within their sub-districts of origin who are unaccounted for and require assistance.

4. IOM, Returnee Location Assessment Report, October 2016.

5. Mixed Formal and Informal Micro, Small and Medium Sized Enterprises Surveys in the Governorates of Baghdad, Basra and Nineveh, Iraq, September 2021. Central Statistical Organisation Iraq

6. The access of women in general, and of female heads of household in particular, to employment is significantly constrained due to cultural and social norms and unemployment is more acute for conflict-affected youth, many of whom who have missed three or more academic years due to the conflict and are ineligible for re-enrolment.

7. Dhiraj S., Wai-Poi M. G. (2019). Arrested Development: Conflict, Displacement, and Welfare in Iraq

8. Humanitarian Response Plan Iraq, 2021

9. Ibid

10. Home (iraqdurablesolutions.net)

11. This approach focuses on generating immediate income, injecting capital into the local economy; and providing opportunities for diversified livelihoods. It is also introducing innovative new components, such as encouraging individual savings, promoting social cohesion through rehabilitation of community infrastructure and creating ownership at individual and community levels by risk sharing.

on Livelihoods and Economic Recovery in crisis and post crisis. In addition, several organisations have joined forces through the Poverty Alleviation Coalition which aims to support extremely poor households consisting of refugees and host communities to transition from extreme poverty and achieve sustainable livelihoods in Duhok, Erbil and Sulaymaniyah governorates by 2024 using the Graduation Approach.

Objective and Scope of Research

There is a growing recognition that the provision of cash alone is not enough to support livelihoods development, or sustainable recovery. Harvey and Pavanello (2018) highlighted that while MPCA has the potential to contribute to livelihoods outcomes, it cannot alone address livelihoods-specific challenges such as policy constraints or skill gaps, nor can it fulfil the objective of long-term sustainability of livelihoods.

The Cash and Livelihoods Consortium for Iraq (CLCI) has been promoting an effective and evidence-based approach to multi-purpose cash assistance (MPCA) programming in Iraq since 2015. In 2019, the CLCI expanded into implementing livelihoods activities using a community-driven development approach through the Madad project. In 2020, the CLCI enhanced its MPCA programming by offering a 'Cash Plus Approach'¹² that includes financial education alongside cash distributions. The focus of CLCI activities is on harmonised and evidence-based implementation at scale to meet basic needs and support the self-reliance of vulnerable populations with cash and market-based approaches across the nexus. The CLCI partners have been delivering MPCA to vulnerable, conflict-affected households with a standardised approach defined by the Iraq Cash Working Group's harmonised guidelines¹³. Recent research conducted by the CLCI¹⁴ reveals the effectiveness of cash transfers for critical lifelines in both acute humanitarian emergencies and more stable contexts, while providing recipients with greater flexibility, dignity, and choice. However, as the context evolves and displaced households start to return home, a transition towards more livelihoods support is needed. This is also shown by an increasing demand amongst eligible households to diversify income, improve livelihood opportunities and promote self-reliance.

CLCI partners have previously implemented variations in the design and delivery of MPCA as part of livelihoods interventions and have commissioned this piece of research to define the most effective and relevant ways to refer programme participants from MPCA for basic needs to livelihoods assistance to support economic recovery across actors, grants and projects in an effort to seek an increase in their resilience and self-reliance, referred for this research as Referral Pathways. It leveraged the experience of two of CLCI partners, DRC and NRC, to examine operational models used in the past to refer socio-economically

12. For the purposes of this research Cash Plus, with an objective to augment the outcomes of cash transfers alone, can be defined as a package of services including cash and non-cash support that differs from graduation programmes, which may offer a more comprehensiveness package of services, over a longer period, to a more vulnerable population.

13. This means that each eligible household receives two or three transfers of a defined survival minimum expenditure basket (which is set to IQD 480,000 in HRP 2021, approximately \$320) according to their vulnerability level, calculated through the harmonized Socio-Economic Vulnerability Assessment Tool (SEVAT)

14. Kurtz, J., Krishnan, V., Leape, V., Jovanovic, V., Ross, M., and Macaranas, R. (2021). A Million-Dinar Question: Can Cash Transfers Drive Economic Recovery in Conflict-driven Crises? Experimental Evidence from Iraq. Mercy Corps.

vulnerable households from MPCA to livelihoods assistance through a desk review, key informant interviews and a perception survey.

Methodology

The methodology for this research consisted of a desk review, key informant interviews and a qualitative perception survey using the personas approach, with remote support to the field team for the data collection phase. The approach for this research was qualitative and exploratory.

Desk review

The consultants undertook a desk review of more than 30 documents and reports, including CLCI guidelines and previous research, CLCI partners' project documents, the Iraq Cash Working Group documents, further literature on the Iraq country context as well as global literature on referrals and the cash plus approach. A special focus was put on project and lessons learned documents from CLCI partners who had piloted graduation models and documents on sustainable livelihoods approaches from other actors in Iraq. The desk review also included reports by Ground Truth Solutions who have used the user journey and personas approaches in Iraq and other countries (see Bibliography for the full list of resources included in the desk review).

Primary Data Collection

Key Informant Interviews with actors in Iraq

The consultants conducted 14 qualitative interviews with 23 key informants¹⁵ from NRC (two interviews), DRC (two interviews), IRC, Mercy Corps, IOM, UNHCR, the Iraq Cash Working Group, the Emergency Livelihoods Cluster, CLCI Management Unit, ICRC, the Durable Solutions Working Group and USAID. These interviews aimed at identifying and exploring potential referral models, gaps, challenges, further research or different models and replicable successes. Key informants shared their own recommendations for effective referral pathways from MPCA to livelihoods assistance to seek self-reliance.

The Perception Survey

The third component of the research was a perception survey conducted in Anbar and Ninewa governorates to learn from participants of NRC's and DRC's GIZ and EUTF Madad funded projects who received both MPCA and livelihoods assistance. The perception survey sought to understand program participants' perceptions of and preferences related to MPCA and the livelihoods assistance they received, the contribution this has had or could have on their economic recovery including recommendations for improving their self-reliance from their own perspective.

15. Several interviews being conducted as group interview

Paving Pathways to Self-Reliance in Iraq

In order to capture this, the approach used for conducting and reporting on the perception survey is a mix of personas and user journeys. Personas are defined as “fictitious, specific, concrete representations of target users” that share common characteristics, needs and goals (Pruitt, J and Adlin, T. (2006) in Maness J.M, Miaskiewicz T. and Sumner T. (2008)), therefore giving a concrete example (represented through a single person) of a particular target group’s profile and experience. User journeys is a human-centred methodology that seeks to document the entire journey of a specific product’s “user”, documenting each step of the journey, from the user’s own perspective. The research tried to adopt the approach used in “Iraq case study, Improving user journeys for humanitarian cash transfers” from Ground Truth Solutions and the Humanitarian Policy Group (2018), documenting with visuals the profiles and challenges of the program participants from their own perspective, using personas to represent specific participants’ profiles.

Sample and Profiles for Personas

A sample of 40 participants out of datasets of 887 program participants from the NRC and DRC projects were selected based on socio-economic and household status criteria agreed upon to make up six representative profiles of the most socio-economically vulnerable sections of internally displaced peoples (IDPs) and returnees in conflict-affected areas. Initial criteria for the sampling included gender, age range, context and displacement status among others, as illustrated in table 1 below. These were drawn based on datasets trends and discussions with field staff and the CLCI management unit.

PROFILE #	Gender	DISPLACEMENT STATUS	LOCATION	AGE RANGE	MARITAL STATU	HOUSEHOLD SIZE	HOUSING TYPE	HOUSING CONDITIO	LEVEL OF DEBT	LIVELIHOODS SKILLS	DOCUMENTATION MISSIN
1	Female	Returnee	Urban	20-30	Single headed household	Less than 6				No	No
2	Female	Displaced	Urban	35-50	Married	Up to 6	Unfinished	Poor	High		No
3	Female	Displaced	Rural	25-39	Widow	4 to 10	Mixed			Yes	No
4	Male	Displaced	Rural	25-40	Married	Up to 7	Mixed	Poor	High	Yes	Yes
5	Male	Displaced	Urban	29-39		6 to 7				Yes	No
6	Male or Female	Returnee	Mixed	over 50	Women Widowed	More than 8	Unfinished or tent	Poor	High	No-Medical Concern	No

Table 1 Initial criteria for sampling of six profiles

Initial criteria were further refined based on data collected from interviewees and relevance to come up with final criteria for the six personas described below in the Results section 5: gender, displacement status, location: rural/urban, age, marital status, household size, housing type and condition and level of debt. Table 2 illustrates the final criteria per persona.

PROFILE	Gender	DISPLACEMENT STATUS	LOCATION	AGE	MARITAL STATUS	HOUSEHOLD SIZE	HOUSING TYP	HOUSING CONDITION	LEVEL OF DEBT
1	Female	Returnee	Ninawa, Baaj, Semi-rural	25	Widow	5	Shared house	Poor	2M
2	Female	Displaced	East Mosul Sumer Neighbourhood, Urban	50	Married	7	Shared house	Medium	4M
3	Female	Returnee	Anbar, Fallujah, Rural	35	Widow	6	Shared house	Bad	high
4	Male	Returnee	Anabr, Al Ramadi Jazierat,Rural	30	Married	6	Shared house	Poor	high
5	Female or male	Displaced	East Mosul Sumer Neighbourhood, Urban	31	Married	6	Shared house	Medium	800K
6	Female	Returnee	Baaj Center, Yarmuk Neighbourhood, Semi Rural	58	Married	17	Shared house	Poor	500K

Table 2 Final criteria of the six personas

Data collection phase

Field teams conducted 31 qualitative interviews out of the 40 targeted, due to change of location, absence or unwillingness to participate of a few participants. Interviews took place in Mosul Centre and Al Baaj districts in Ninewa governorate and in Ramadi and Fallujah districts in Anbar governorate.

LOCATION	Ninewa		ANBAR		TOTAL
	BAAJ	MOSUL	RAMADI	FALLUJAH	
Total number of interviews	6	7	12	6	31
Female interviewees	4	6	6	4	20
Male interviewees	2	1	6	2	11

Table 3 Number of perception survey interviews per location and gender

The data collection took place between the 17th of January and ended on the 27th of January (cf. annex 3 for the detailed data collection plan).

Once interviews done, these were mapped to identify patterns and trends per profile and come up with a narrative for each of the six “personas” as illustrated in section 5 of the results section.

Validation of findings

A presentation of findings was carried out on February 10th before drafting of the final report in order for the field team and the CLCI team to validate findings and to adjust any misunderstandings arising from data collection.

Limitations

This research aimed to gather indicative findings and subsequent recommendations based on a desk review, key informant interviews and a perception survey. As the methodology of the survey was qualitative, it did not allow for an in-depth or quantitative exploration of household circumstances and outcomes of the layered assistance received and therefore cannot be in any way seen as an evaluation of past programmatic decisions. Instead, it serves to illustrate findings from the other methods of data collection, drawing on real situations from the perspective of the participants. In addition, due to the desire for participants to express themselves in their own language with a story-telling style to capture their own understanding of the assistance received, it was difficult to hone in on specific questions and investigate further in some areas.

Moreover, the evidence base regarding referral systems in Iraq was rather limited. Key informants mentioned various programmes but many had only just, or had not yet even, started. Therefore, some of the information provided in the key informant interviews was theoretical or anecdotal, rather than based on recent experience and evaluative evidence. In addition, the consultants were not able to locate evaluation data for programmes with a layered approach, with the exception of the CCI Madad End of Project Evaluation.

Results

1. Referral pathways terminology

CLCI definition of pathways

The CLCI uses the terminology 'pathways' to illustrate different packages of assistance. Within the context of this research, 'referral pathways' fits under 'Pathway 2' in Figure 1, and can be defined as the approaches and means by which programme participants are 'referred' from humanitarian MPCA to cover basic needs, to a multi-layered support approach to facilitate their improved self-reliance through support to access income generation and livelihoods opportunities. Pathways are multi-faceted, and their success depends on appropriate identification and targeting of program participants, and the timing and detail of the various layers of support. Pathways are designed depending on the context and status of targeted programme participants, as well as consideration of available opportunities and funding constraints. Referral pathways can be both intra-agency (intra- or inter-projects), within the same organisation, or inter-agency, across different organisations, and should be linked to the CLCI's integrated livelihoods approach consisting of referrals from/to complementary activities that support the self-reliance of the individual or household¹⁶.

16. CLCI Livelihood Guidelines October 2021

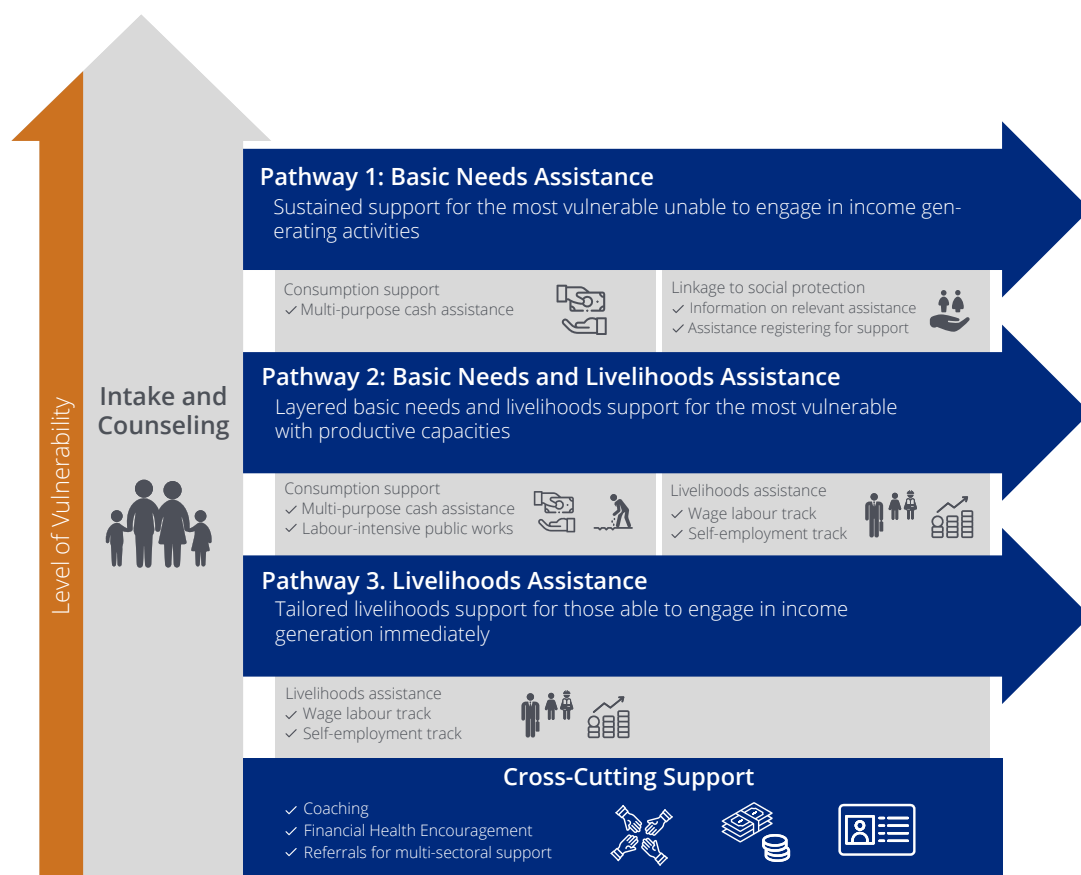


Figure 1 Illustrative referral pathways (CLCI Livelihoods Guidelines 2021)

Understanding of referral pathways from key informants and the Iraq Cash Working Group

It was apparent from conducting key informant interviews that for most stakeholders, referral pathways were understood, or at least practically referred to, in an inter-agency context, where participants from one organisation are referred to another in order to receive different types of assistance. This could be complementary i.e. MPCA is provided by one organisation and then complemented by livelihoods assistance from another organisation, but it could also just be operational i.e. due to geography or funding constraints. Most key informants referred to a graduation approach or model, or transition, to imply the journey, or 'pathway' of a recipient of MPCA to becoming more self-reliant through the receipt of cash, in-kind inputs, and other related and complementary activities such as trainings, apprenticeships and job placements.

The Iraq Cash Working Group makes a distinction between the graduation model, graduation approach and referrals¹⁷. It is noted that the term "cash plus", while very close in meaning to a layered approach of MPCA with other activities, was not used by actors in Iraq interviewed during this research.

17. Graduation model: A linkage between consumption support and longer-term solutions to increase self-reliance of the beneficiary i.e. consumption support to help meet basic needs and allow for focus on income generation. Examples is provision of MPCA continued by livelihoods support. Targets the vulnerable. Graduation approach: A program that empowers people to escape extreme poverty. A holistic set of interventions designed to address their complex and long-term needs i.e. a comprehensive package of consumption support, skills training, business grants, coaching/mentoring and financial inclusion, for a 24-36 months period, targeting the extremely poor. Referral: Identified population to be referred to other types of services/assistances (other internal programs or external to other actors). Targeting a population that the current program cannot provide for. Example: less vulnerable MPCA programme participants are referred to livelihood activities.

Scope of this research

This research is interested in referral pathways from MPCA to livelihoods assistance, intra or inter-agency, that focus on the CLCI's integrated livelihoods approach, and the graduation model and referrals as described by the Cash Working Group, but does not extend to the BRAC graduation approach focusing on the extremely vulnerable. Although some key informants have used the terminology transition, this research is focusing on complementary and layered assistance, and not a 'transition' which implies a linear pathway. This research will therefore use the term referral pathways to refer to programs that will include a referral from MPCA to livelihoods assistance in an effort to seek self-reliance and only mention graduation models when referring to the DRC and NRC models, as this was the specific terminology they used.

2. Inter-agency referrals in Iraq: practices and lessons learned

Literature notes the importance of coordination between agencies on communication with programme participants, assessments, mapping of services referrals, provision and follow up for successful referral systems¹⁸.

Key informants are generally of the opinion that the inter-agency system of referrals in Iraq from cash to livelihoods assistance is largely ad hoc and not at scale. Although there are some examples of inter-agency referrals such as UNHCR referring programme participants from its MPCA programme to DRC and Mercy Corps for livelihoods assistance or IOM receiving referrals from GIZ, referrals are generally not systematic or operational at scale. Some key informants also noted that complementary activity planning between agencies in a desirable timeframe can be operationally challenging when households are receiving short cycles of assistance (2-3 months).

Key informants and the Iraq literature reported that the lack of communication with programme participants can limit the success of programmes. Sagmeister et al. (2018) highlighted the challenge of communication between agencies in a context of multiple cash interventions and short-lived projects. A UN key informant spoke of the lack of clarity and advance notice for MPCA recipients referred from one agency to another for livelihoods assistance due to the lack of holistic planning shared between agencies. As some people may be referred on an ad hoc basis without sufficient prior communication, they may make different decisions regarding their use of cash than they otherwise would have, had they been informed ahead of time. Sloane (2019) notes the importance and increasing body of evidence of the effectiveness of "labelling" cash, i.e. communicating clearly to communities what cash assistance is meant for, especially when it is meant for livelihoods recovery, to influence beneficiary spending in an unrestricted way. Sloane further emphasises the necessity of clear communication with programme participants on the amount, duration, frequency and timing of MPCA for participants to plan appropriately.

¹⁸. Beyond Basic Needs: Using Cash and Voucher Assistance to support the transition from basic survival to livelihoods recovery in a resource-strapped world, IRC, 2019, State of Referral Systems in Yemen, Cash Consortium for Iraq, Meraki Labs

Data management and monitoring of referrals is challenging, according to key informants (KIs). With the exception of the CLCI database, the research didn't identify any common MPCA beneficiary database and noted the lack of widespread data sharing agreements¹⁹. The Iraq literature notes the importance of having a strong referral system in place to facilitate case management internally and externally. Although the CLCI has its own information management system, it does not allow for case management or for referrals to be monitored and followed up to assess their effectiveness²⁰. There is not systematic tracking of progress towards self-reliance and once programme participants are referred to another agency, KIs reported that the different layers of aid received can become lost in the system leading to an inability to track layers of assistance and their potential outcomes. It was suggested that CLCI could play a role in this in order to harmonise an inter-agency system. One key informant also suggested that when a Data Sharing Agreement (DSA) is in place, there should be a requirement to feed back PDM data to the first agency in order to have records of outcomes. Mercy Corps has developed a referral tracker tool, but this goes beyond MPCA to livelihoods assistance and is dedicated to essential services and protection cases. A Mercy Corps senior staff member key informant noted that beyond mapping, the target groups of a specific organization (e.g. youth) should be noted in the tracking tool for more effectiveness.

While there is harmonisation of a vulnerability assessment tool for MPCA, no similar harmonisation of livelihoods targeting has taken place. The plethora of livelihoods-related architecture and initiatives does not appear conducive to the harmonisation of approaches and tools. Desires were expressed to see all agencies using the same vulnerability assessment tool when the same objective is pursued.

According to the CLCI Livelihoods Guidelines, the consortium seeks an approach that is flexible enough to deliver activities that can be sequenced or delivered simultaneously between CLCI partners. The PRM funded project is noted as a CLCI example of an inter-agency initiative to use referral pathways with one partner providing MPCA with another providing livelihoods assistance.

These findings are echoed by the Iraq literature pointing to the practical difficulties of creating effective linkages between multiple grant funded programmes supported by different donors, with different locations and durations, and the need to build a strategic vision and guidelines for such an approach²¹. Literature from Yemen also backs up these findings, where a study on referral systems has highlighted the interoperability of databases, and lack of a clear framework regulating inter-agency data sharing affecting the smooth transfer of information between actors²².

19. Protection issues and the concerns regarding the sensitivities of sharing personal data as well as the lack of IDP unique identifier codes (as per refugees) were also noted.

20. CLCI (2021) Madad Integrated Livelihoods Lessons Learned

21. O'Donnell E. and Malgorn PY. (2021)

22. Meraki Labs (undated) State of Referral Systems in Yemen, Cash Consortium for Iraq

3. Intra-agency operational models and lessons learned

The research had a special focus on specific projects from DRC and NRC that used an intra-agency graduation model of referral from MPCA to livelihoods assistance. In addition to learning about the operational models used from the implementers, the research selected programme participants from these projects as perception survey interviewees (cf. annex 2 for a detailed description of those projects).

The models below intend to visually represent the layers of assessment that participants go through.

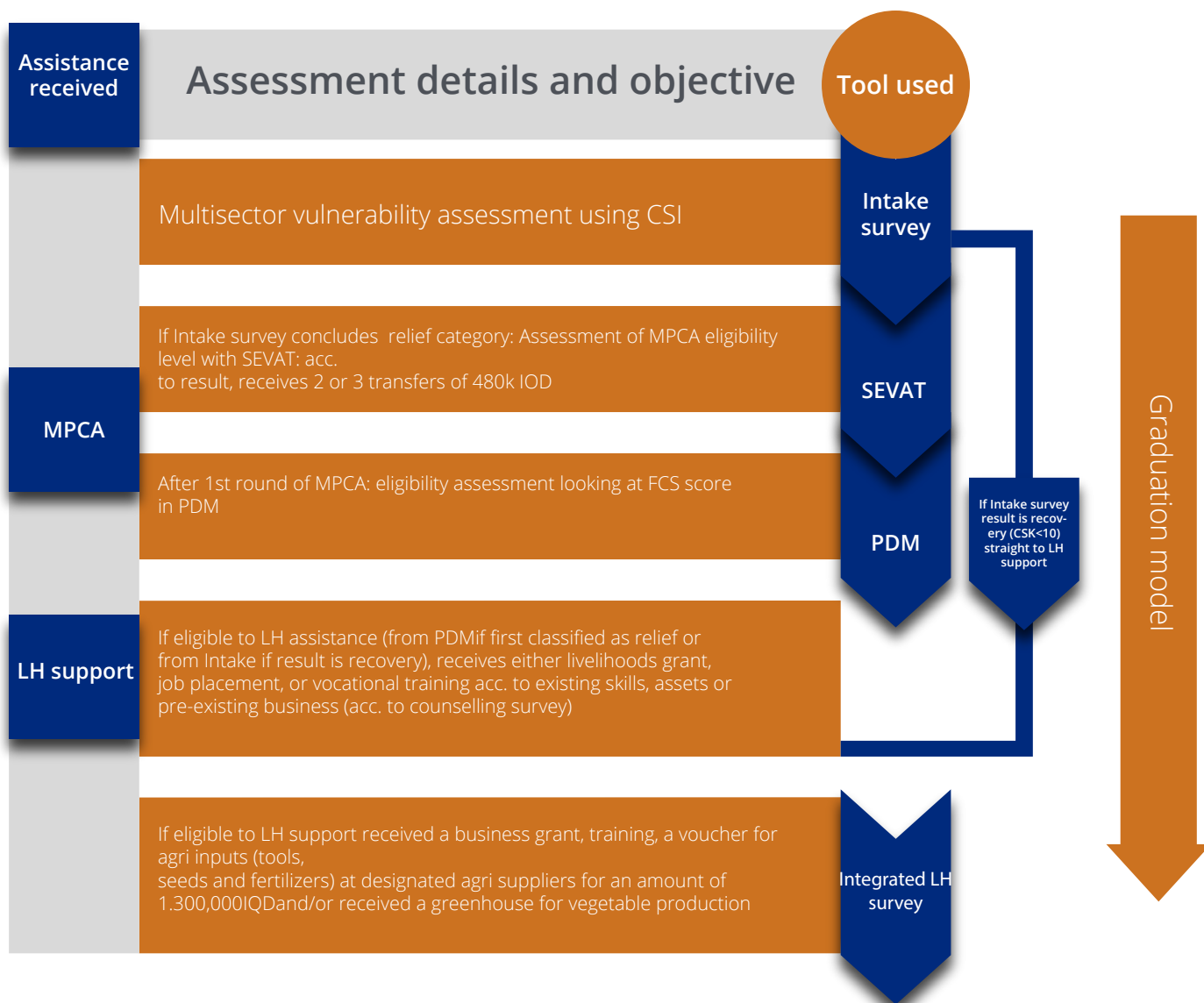


Figure 2 DRC GIZ and MADAD projects graduation model

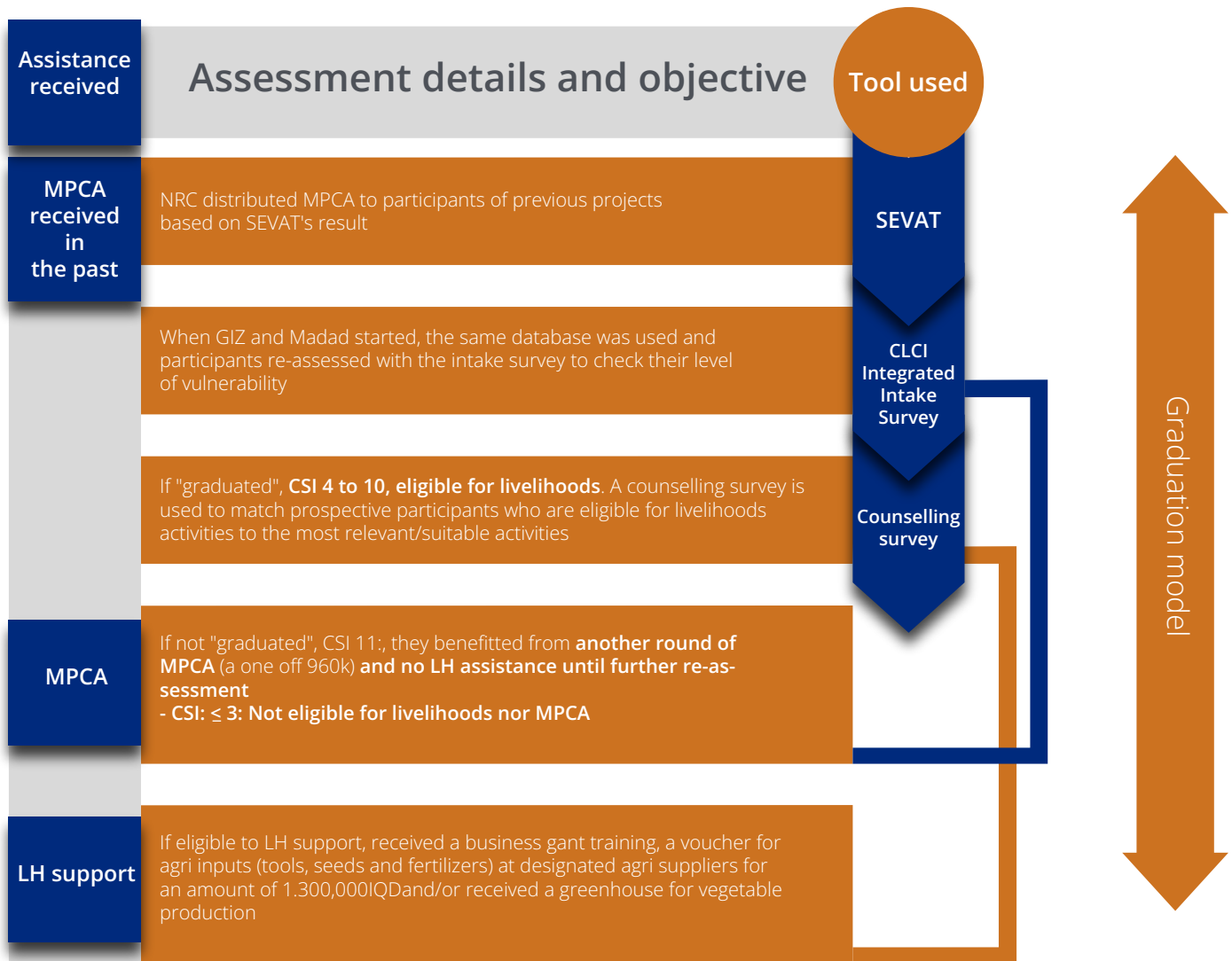


Figure 3 NRC GIZ and MADAD projects graduation model

Summary of NRC pathway according to CSI score

CSI: ≤ 3 : Not eligible for livelihoods or MPCA (This group was considered better off as they demonstrated low coping strategies so able to meet both their consumption and livelihoods needs)

CSI: 4-10: Eligible for livelihoods assistance (This group was considered moderately vulnerable hence graduated to livelihoods assistance under GIZ/MADAD)

CSI ≥ 11 : Not eligible for livelihoods assistance (The group required additional MPCA/consumption support before they can be graduated to livelihoods assistance)

In the above models, there are three types of surveys used for assessing eligibility to MPCA and/or livelihoods assistance: the Intake Survey, the Socio-Economic Vulnerability Assessment Tool (SEVAT) and the Post-Distribution Monitoring (PDM) survey. An additional survey, the Counselling Survey, is used to refine livelihoods assistance to eligible participants. Both Food Consumption Score (FCS) and Coping Strategy Index (CSI) are used as proxy indicators of socio-economic vulnerability. The SEVAT is a proxy-

means test the determines eligibility for MPCA based on level of predicted consumption²³, while the Intake Survey uses the Coping Strategy Index (CSI) and the PDM uses the Food Consumption Score (FCS) to determine eligibility for livelihood support. The SEVAT tool is a harmonised tool developed by the CLCI in 2019 and was reviewed, in 2021, to assess households' vulnerability and decide on MPCA eligibility and duration of support (from 2 to 3 monthly transfers²⁴).

A key informant from NRC explained that the Integrated Intake Survey was an expanded version of SEVAT since it collects, in addition to capturing socio-economic vulnerability indicators, information related to livelihoods capacities and assets (e.g. access to land or water experience in farming), questions not usually captured by the initial SEVAT tool. However, it is worth noting that the new SEVAT model Integrated Socio-Economic Assessment or ISEA) includes livelihoods-related questions in an effort to reduce the number of surveys conducted.

The Counselling Survey is a programmatic tool used to match prospective participants who are eligible for livelihoods activities to the most relevant or suitable activities for them (CLCI, 2021). Respondents are asked a selection of key questions around their education, skills, capacities, interests, and availability to take part in the livelihoods activities. During the session, the willingness and preferred choice of the candidate will also be considered. The counselling survey is a triage tool that identifies the appropriate type of livelihood activity for each participant and is not redundant with a vulnerability assessment tool.

In the DRC and NRC models of "graduation" from MPCA to livelihoods support, the CSI is being used for assessing readiness for livelihoods assistance, i.e. the CSI score is low enough to show that the household "graduated" to a recovery level. The perception survey illustrated success stories of NRC and DRC participants (cf. section 5 of results section) that received business grants or support for agriculture, but the sample was not statistical enough to establish a positive link between a low CSI score and success of livelihoods assistance (success in that case would be translated by the capacity to generate an income several months after receiving the support). The market environment (market demand, selling price of crops, purchasing price of agricultural inputs, etc) and household status (women headed households encountering more challenges) seemed to be equally important to determine the ability to generate an income. Further factors of challenges to reach self-reliance were highlighted by the perception survey findings: having a chronically ill person in the household and having a high level of debt at the start of the livelihoods project (superior to two million IQD).

CLCI PRM model

The CLCI is piloting another referral pathway model in 2022. The diagram below illustrates the pathways and graduation model.

23. See Leape V., Jaspers T., Ross M. and Ives N. (2021) Iraq MPCA Vulnerability Model Review 2021: Technical Report, CLCI, Reach and Cash Working Group

24. From March 2022, eligible households will be able to receive two or four monthly transfers of MPCA, according to their level of vulnerability

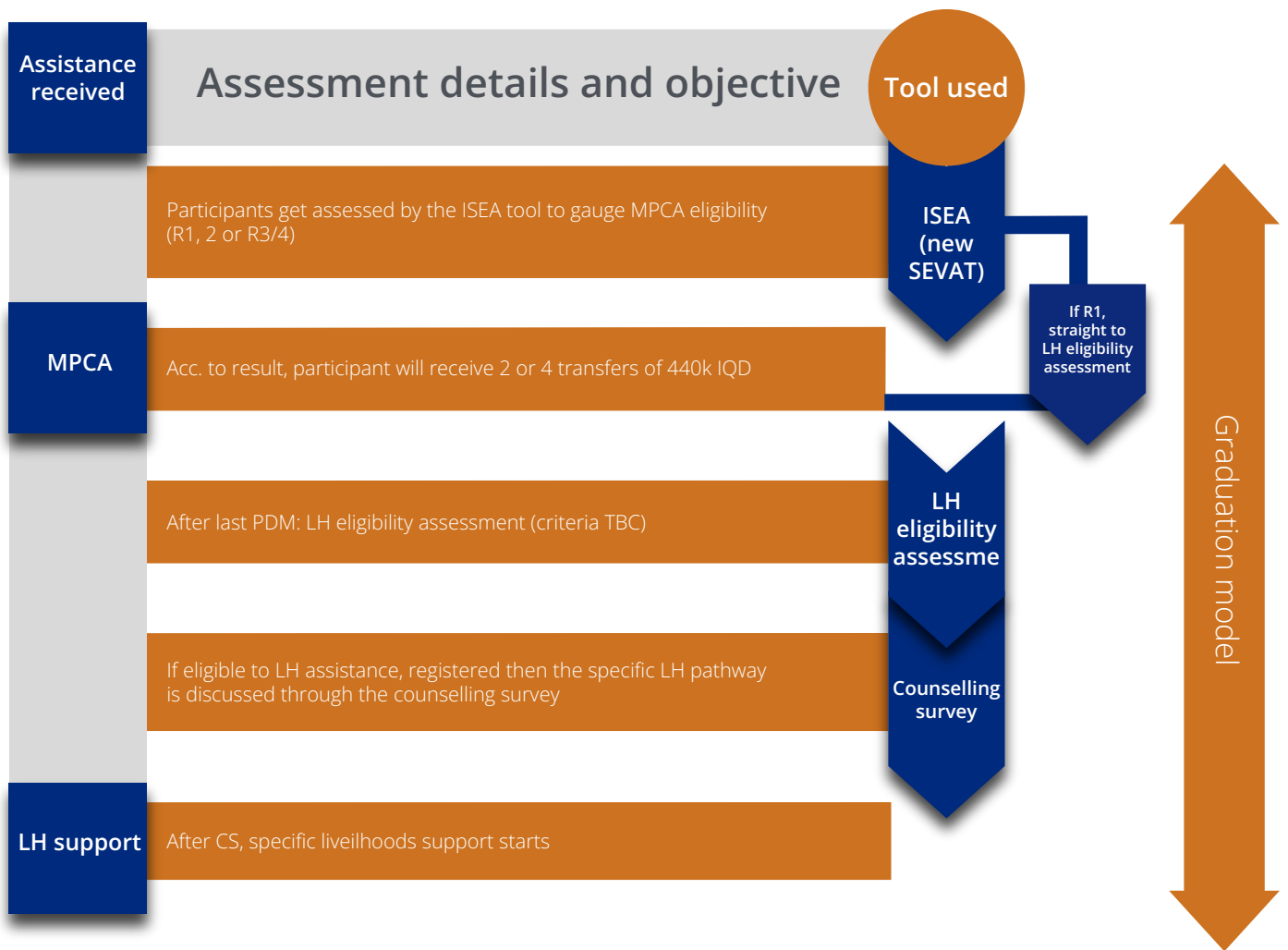


Figure 4 CLCI PRM Model

Mercy Corps will use the new vulnerability assessment model (ISEA) to assess level of MPCA eligibility as well as assessing livelihoods eligibility.

Other referral models in Iraq

IOM receives referrals from GIZ (returnees from Europe) and provides them with a business support package, vocational training²⁵, and on-the-job training. It is also piloting a mechanism to link cash for work programme participants with its Enterprise Development Fund (EDF)²⁶ though according to key informants, it is too early to see significant results of this. In addition, IOM will soon sign a cooperation agreement with NRC to receive referral cases from NRC (referrals of participants from an agriculture background having received support from NRC to then be referred to IOM to provide additional training and livelihoods grants) but this cooperation has not yet begun.

25. This is for KFW funded projects. Last year IOM received 87 referrals, 31 of which were deemed eligible to receive business support packages.

26. The EDF provides bigger business grants (5000-30000 USD) with an objective of creating jobs. For each 5000 USD received, business owners have to create one job. Vocational training programme participants may be linked to the EDF if they have the right skills.

ICRC will pilot an approach where livelihoods grants programme participants will first be provided with MPCA in order for their basic needs to be met and to protect the livelihoods grant. The value of two rounds of MPCA will be delivered in one lumpsum and followed by a livelihoods grant that should be delivered less than a month after receipt of MPCA. Eligibility for livelihoods assistance will be assessed based on programme participants' livelihoods skills and assets.

4. Challenges and Lessons learned on referral pathways from MPCA to livelihoods assistance for self-reliance

Programme duration

Several key informants were of the opinion that a successful graduation model from MPCA to livelihoods assistance should require a minimum period of six months of MPCA for basic needs, especially for the most vulnerable, with livelihoods assistance to be delivered after a minimum of two months of MPCA. Key informants also believed in the necessity of longer-term follow up of programme participants, beyond MPCA and livelihoods assistance programme duration, in order to provide them with ongoing coaching. Several key informants mentioned the fragility of livelihoods and how many participants who had 'graduated' from their MPCA programmes had fallen back into vulnerability within a few months.

Layering

Simultaneous layering of livelihoods assistance with MPCA support was also regarded as crucial by many key informants who suggested that livelihoods support should be provided in tandem with MPCA, and two or three months after MPCA support commences, to allow for coverage of basic needs and repayment of debts. McLean, et al. (2020) note that cash plus interventions which combine consumption smoothing through regular cash transfers and complementary interventions to support longer-term income opportunities and skills development have been shown to improve households' agricultural production, income generation, asset ownership, women's economic empowerment, as well as dietary diversity and food security. Key informants also reported anecdotal findings that programme participants that had to wait for several months between receiving MPCA support for basic needs and receiving livelihoods grants, were more likely to spend money intended for livelihoods to cover their basic needs. The risk of recent returnees spending livelihoods grants on basic needs was also mentioned. IOM provides support for livelihoods only after returnees have been in their place of residence for at least five or six months to ensure some stability. Sloane (2019) notes the difficulty for people to participate in livelihoods activities such as vocational training or apprenticeship in complex humanitarian contexts, or to run a business long-enough to generate profit, if the household's basic survival needs are not met. Sloane adds the need to provide MPCA in these circumstances to maximise impact of economic recovery activities. Key informants emphasized the importance for basic needs to be met while a participant is engaged into a training or apprenticeship to avoid having to engage into daily labour during the course of the programme.

Payment frequency (tranche or lumpsum)

While there could be a general perception among the humanitarian community that longer and regular

programmes are more appropriate to foster economic recovery (Sloane 2019), there is a lack of evidence regarding outcomes related to frequency of livelihood grant payments. However, in the Iraq context, key informants cited the CLCI Randomised Control Trials research (CLCI 2021) that concluded that lumpsum transfers were recommended to encourage investments in assets as well as basic needs. The perception survey results also showed that participants tend to prefer a one-off payment to payment in tranches to invest in livelihoods recovery.

Taking debt into account

Debt was noted by key informants and Iraq literature as a major issue for the majority of programme participants. CLCI PDMs have shown that people tend to pay off debts with MPCA received and Westerman (2019) estimated that it would take the average household 157 months, or 13 years, to repay their debt. Westerman further notes that less than 1% of debt is used for investment into business or productive assets, even after receiving MPCA. The results of the perception survey confirm that vulnerable IDPs and returnees still have huge amounts of debts that they were only partially able to repay with their MPCA, preventing them from covering other basic needs²⁷. The perception survey findings showed that the first cash transfers, whichever purpose they are for, were used to repay households' debts that have accumulated during and after displacement.

Vulnerability and Targeting

Several key informants spoke of the need to individually tailor assistance according to needs and circumstances and that there should be more room for programme participants to have a say on the way in which humanitarian assistance is delivered. The perception survey results confirm this finding, with outcomes of similar projects being very different from one household to another. Recurrent health-related expenditures and a high amount of debt appear to be two factors preventing programme participants from being able to generate a sufficient income after receiving both MPCA and livelihoods support.

Targeting at individual level is paramount in order to design appropriate pathways to self-reliance but efforts should be made to minimise assessment fatigue and reduce the number of assessments for the same household. Some agencies tend to use a sequence of several tools (and thus of surveys) to assess eligibility for different kinds of assistance in a layered approach project. For example, members of the CLCI used three different surveys for the Madad project to assess vulnerability, MPCA category eligibility and finally livelihoods eligibility and relevance (see illustrations of these sequenced assessments in diagrams in section above). Perception survey participants mentioned organisations coming to their house to ask them the same questions at different times. **The new harmonised vulnerability assessment tool (replacing SEVAT) called the Integrated Socio-Economic Assessment (ISEA) endeavours to address this issue using a model that can determine both MPCA and livelihoods assistance eligibility (as it includes four additional**

27. Three treatment groups received the same value of cash at varying schedules: a lumpsum of 1,200 USD, three equal monthly transfers of 400 USD, or three unequal instalments of 200, 200, and 800 USD. The study's findings showed that larger lump-sum payments emerged as the most effective method for promoting expenditures on basic needs (such as shelter repair), human capital development (such as education) and productive household assets.

questions to assess livelihoods assistance eligibility²⁸). This model should allow gauging from the outset of a project (i.e. before MPCA transfers would even start) whether a household could be in a position to start or restart a specific livelihoods activity, in any context. It will replace the SEVAT from January 2022 and should be the tool used by all actors in Iraq to identify MPCA programme participants and their level of MPCA assistance (two or four months in 2022).

Women, social norms and livelihoods challenges

Key informants and Iraq project literature reveal the lack of economic opportunities for women and the specific constraints for women, especially women heads of households. Women are stereotyped as housewives and will often lack the freedom to work due to socio-cultural constraints. When they do have these opportunities, they are still burdened by childcare and housework. This is an especially significant constraint for recently widowed and women heads of households who previously relied on their husband to generate an income for the family. These women find themselves having to generate an income for their family by themselves for the first time, without the required skills, human or social capital.

Women interviewed for the perception survey who have been recently widowed and become heads of their households due to their husband's death shared the importance of receiving training as they are new in the labour market. Most of this category also have a very low level of education, having not completed primary school. A key informant reiterated the importance of additional training for women (in general) due to their lack of previous market and trading experience and of showcasing successful past project experiences in order to raise awareness and the profile of women in work. According to Kurtz et al (2021), having a plan to manage household expenses from the Financial Health Education (FHE) training increased women's self-esteem and future aspirations, as well as decreasing their fear and uncertainty of managing household expenses, sometimes for the first time.

O'Donnell and Malgorn (2021) noted tensions and a risk of violence if women are eligible to participate and men are not. In this regard, a key informant noted the importance of working with men and community leaders to facilitate community acceptance and economic empowerment of women. The lack of control by women over their own resources was also noted with suggestions of mentoring women to engage their family members in joint future planning. CLCI (2021) lessons learned document²⁹ found that adaptable solutions could be built into programming for women to facilitate their participation, such as adaptation of cash for work to be more appropriate for women (cleaning campaigns etc), finding female business owners to employ other women, supporting home-based businesses working with women's groups and networks.

Another CLCI lessons learned document³⁰ recommended provision of livelihoods support and programming pathways for women and youth over a longer timespan (24-36 months) where programme participants

28. Official communication from Iraq Cash Working Group, January 30 2022

29. CLCI (2021) Madad Lessons Learnt Engaging Women in Livelihoods Programmes

30. CLCI (2021) Madad Lessons Learnt Engaging Women and Youth in Community Committees

should be offered a layered pathway and/or graduation approach including training, linkages with practical experiences and employers, and financial support. Other key informants mentioned the importance of diversifying the types of skills and businesses for women and not sticking to the traditional stereotypes of beauty salons, tailoring and baking. Some NGOs are attempting to slowly change stereotypes while being respectful to traditions and without creating conflicts. Mercy Corps managed to train a woman to teach driving who now has mostly female clients. IOM has been trying to encourage group businesses but with diversification to avoid saturation of the same types of services.

Market environment

Implementers should ensure that a thorough assessment of the market environment and social and cultural norms that could influence the outcome of a livelihoods intervention is undertaken, prior to deciding on appropriate layers and support interventions. Analysing the constraints met by a particular group such as women heads of households (including widows, as exposed in the section above) is paramount before engaging in livelihoods support. Analysing livelihood capitals³¹ including the market environment, infrastructure challenges, as well as supply and demand for goods and services in specific neighbourhoods, is as important as individual targeting and matching.

Vocational Training and Apprenticeships

Vocational training is an important component of pathways to self-reliance in Iraq and was frequently cited by key informants and desk review literature. The perception survey participants all shared the usefulness of the training they benefited from, in agriculture or in FHE³² in particular. According to O'Donnell and Malgorn (2021), skillset mismatch and gaps have been reported by employers, preventing women and young people from accessing opportunities for income-generation. Several key informants echoed this mismatch and stressed the need for labour market assessments³³. An interview with the Emergency Livelihoods Cluster revealed that service mapping for vocational training conducted in 2021 showed that although there was a plethora of vocational trainings taking place, *'most cases don't see an impact of their skills as there is no bridging point to get a job.'* An IRC staff member however, suggested that the solution does not need to be over complex, and that a short-term, quick piloting of apprenticeships, can bridge the skills mismatch gap and provide lessons learned in order to scale up apprenticeships. This staff member recommended a rapid and localized market assessment followed by an apprenticeship programme which has the advantage of linking clients to business owners and of transferring market-relevant skills to trainees.

31. The Sustainable Livelihoods Framework capitals: human, social, natural, physical and financial

32. The importance of FHE was also referenced by Iraq programme literature with the CLCI RCT study reporting that FHE had positively impacted ownership of productive assets and higher asset values for the lumpsum and tranche payment groups though this had not translated into additional household income during the period of the study. The report found that the addition of FHE appeared to boost feelings of security among MPCA recipients, and some employment outcomes by the endline and that 'receiving the financial health education, in addition to cash, may have enabled some participants who were not previously employed to seek temporary employment'.

33. According to one key informant: 'Sometimes we don't do labour market assessments and we provide vocational training for the sake of it and they have no opportunities. People get frustrated.' According to another: 'Sometimes we do vocational training for people who then sit at home as there is no demand for their skills. The target is for 60-65% of people to have a successful job placement but in reality, it's about 30-40%. After training more support is needed – they need more money for toolkits in order to join other businesses or start their own. Money is often not enough.'

Business grants

Key informants were able to give anecdotal information regarding the number of businesses that had been able to start after layering of MPCA with livelihoods assistance but there is a lack of evidence regarding the longer-term sustainability of small and medium-size enterprises that have been started with business grants. The saturation of certain types of businesses leading to project failure was mentioned by several key informants. The importance of a 'Plan B' was also mentioned as crucial by NGO staff: the ability to diversify income sources to deal with unexpected crises such as Covid or inflation. Beneficiary commitment was also mentioned as a barrier with business grants given only on the basis of full training and the development of good business plans yet there is a high drop-out rate. O'Donnell and Malgorn (2021) recommended extending the duration of counselling, mentoring and coaching programme for the recipients of the business grants for a period of at least six months after providing the grant.

Financial Inclusion and Financial Health Education

The lack of financial literacy, financial inclusion and access to financial services was cited by key informants to be a major burden to economic recovery and self-reliance in Iraq. O'Donnell and Malgorn (2021) also noted the importance of restoring trust of households in formal financial institutions and made recommendations to encourage budgeting and saving practice among vulnerable HHs to enhance resilience through financial education and to implement, strengthen or re-establish community-based saving and borrowing schemes. The Emergency Livelihoods Cluster referred to their strategy of encouraging organisations to have residual impacts from emergency livelihoods interventions and noted the importance of supporting a savings culture (encouraging savings from cash for work schemes for example).

5. Personas: perception from participants of MPCA and livelihoods assistance layered approach

Summary of findings

The following personas are representatives of the 30 programme participants interviewed during the perception survey. All respondents were displaced during the 2014-2017 insurrection in Anbar and Ninewa. Even though most households returned to their area of origin, several families did not manage to return to their own house, or neighbourhood of origin, and therefore are still considered as displaced. Below is a summary of the main findings:

- Accommodation issues: most participants (returnees but also displaced) live in damaged or unfinished houses shared with other families without privacy or comfort.
- Constraints to income generation: low demand for goods, high level of competition within participants' neighbourhoods, cheap imported crops overwhelming the markets, high price of agricultural inputs, inflation, social norms affecting women.
- Accumulating debt trend: the majority of respondents had a high level of debts, higher than 1 million IQD. MPCA is usually used to pay these off but for many, the MPCA was not sufficient to repay all, leaving

other basic needs partially unmet. Some respondents contracted other credit for their business project as they required more than that provided by the supporting organisation.

- Feedback on assistance received: most would have preferred to receive the livelihoods (LH) grant as a one-off payment in order to be able to bulk buy without needing to take further credit, although others appreciated the payments in tranches. Many appreciated receiving MPCA ahead of LH assistance to pay off debts and meet other basic needs.
- Women all shared the issue of social norms preventing them from going to the market and selling livestock by themselves; recently widowed women shared the challenge of having to earn an income by themselves for the first time.
- Participants understood clearly that the MPCA was separated from their business grant to be received, and understood that MPCA was meant mainly to pay off their debts before engaging in a business project.

Persona 1



**Shaima, 25, four children,
the widow raising sheep in a neighbourhood of Al Baaj**

Bio

Shaima, widowed since 2017, lives in an unfinished house belonging to her uncle in one room, as her house was destroyed during the conflict and she doesn't have the ability to pay rent. After her husband's death, she started to do tailoring work as a means of earning income after receiving sewing courses in the camp.

She received three transfers of MPCA of 480,000 IQD each. Then, about a month later, she received the first half of a livelihoods (LH) grant of a total of 3M IQD, with which she bought sheep. Before the conflict, the family was making between 75 and 85,000 IQD per month and now she can earn between 50 to 100,000 IQD per month when she manages to sell a sheep. Challenges she meets with livestock raising are the high price of feed and the lack of rain and pasture.

Before the conflict and being a widow, they had less than 1 million IQD of debt. Now it doubled to reach about 2 million IQD which she gets from relatives and retailers.

With her MPCA, she paid her debts and stocked food to keep her LH grant amount for her project. However, she mentioned not having been able to pay all her debts and lamented not being able to buy clothes for her children.

“As for my work in sewing, there are great challenges. The electricity in this neighbourhood is very scarce so I can only start working late at night when the electricity is available. Also, the sewing profession is a source of income for many women, which means there is great competition; there is

also a lack of demand due to poor living conditions in all the districts, so I searched for an alternative source of income “

“ I had a big list of needs for a limited amount of money to be received, so I thought a lot about how to prepare a plan based on priority needs. Debt repayment had the largest priority due to its accumulation for long periods, and the creditors all knew that I received a cash transfer, so it was difficult not to repay them. After that I bought a food stocks to rely on during the implementation period of the livelihood project so that I would not have to spend the grant when I received it “

Livelihoods grant and gender restrictions

Because of social restrictions, there are much fewer job opportunities for women compared to men. For example, I cannot work like my husband did as a vegetable seller as this profession is for men only. Before receiving the livelihoods grant, most of my relatives gave me advice to invest the money in livestock to use the milk and to sell them once fattened. I had two types of skills: sewing and raising livestock. Sewing was not a good income in Ba'aj to invest money into, so I preferred to buy sheep. I bought six sheep and one ton of fodder with some supplies. I did not have the space, so I put them in my brother's house,

Because I am a woman, I am not able to buy feed or sell sheep by myself on the market, I need support from a family member.

Feedback on assistance

“ I liked that the MPCA assistance was separated from the livelihood grant, as the first kind of assistance contributed to cover basic needs and I was very prepared to implement a project to earn income after the urgent needs were covered. “

Her recommendations

“ I would have preferred to receive the grant in only one payment because this would have allowed me to buy a larger amount of feed with better selling offers and discounts in one go. I had to take credit from relatives because the amount of the first grant was not enough. “

Persona 2



Khadija, 50 years old, the woman head of her household who opened a shop in East Mosul with her business grant.

Bio

Khadija and her family of seven moved from the old area of West Mosul to East Mosul in the Sumer neighbourhood. Her husband used to work as a bus driver until falling ill in 2013 which prevented him from working. Her eldest son had to drop out of school to work as a daily wage worker (porter). They now live in a house shared with two other families owned by her husband's family, with lack of privacy. Before the conflict her husband would earn 150,000 IQD a month, now her and her son make at a maximum 100,000 IQD per month. She now opened a shop with the business grant provided by DRC but she faces challenges due to the Covid pandemic and lockdowns, low demand and high competition. Before the displacement, the sum of their debts was 2,000,000 IQD and it is now 3,900,000 IQD. She received a business grant of 2.4M IQD in two tranches.

Constraints met

“There are many small shops in our neighbourhood, this leads to high supply, with a low demand.”

Selection, Registration process and communication

“The selection process was carried out by an employee of the DRC organisation in April 2019. She met me at my home. I explained my difficult financial situation to her, and my husband's illness. She took information about me, my family members and the amount of our debts. I told her that I wanted to open a shop as a source of income, and in 2021, they contacted me to tell me that I was selected to receive a grant and told me that I should come to a nearby mosque in the area, where they gave me lectures and training on how to start and manage projects, and how to develop them and develop an appropriate and successful plan for the projects.”

“During the registration process, they told me that the purpose of the grant was to support people who had a profession to open a business. They also told me that they would give me a grant of 960,000 IQD in two payments and this smaller amount was to cover family expenses of food, medicine and debts and not meant to open a business.”

Livelihoods grant

“When I received the first tranche, I immediately prepared the shop by purchasing shelves, paint and store supplies.”

Feedback on assistance

“2.4M is not enough for such a shop project. I cannot make a good enough income because of competition”

“I would prefer to receive the cash grant in one payment rather than two. The time between the two payments was 2 months and it was very long.”

Persona 3



Zahra, 35, the widow from Nuaimia village in Fallujah, Anbar, whose husband has been missing for years.

Bio

Zahra has five children but shares her father-in-law's house with eleven people: her family, a widowed aunt and her husband's brothers' families. The house needs rehabilitation because it was damaged during the conflict. Before the conflict her family had a good income, 650,000 IQDs per month, from her husband's work in agriculture. She received a greenhouse from NRC that she is sharing with a partner. Now she can earn 20,000 IQD per week, but she spends a lot of money on medicine, for her and her kids due to her chronic disease and the children's asthma.

Debt: She used to have 1M of debt but she repaid with the help of her father in law. Now she doesn't have debts anymore as she has no one to take credit from.

“Now I get a part of my income through greenhouse farming, which I got thanks to the Norwegian organisation, where I am currently planting peppers. I get additional income from selling cow products as I partnered with a relative to buy a cow”

“It changed because my husband (missing / dead, I don't know exactly) was working and now I am the only breadwinner for the children, especially after the death of my father in law who was also helping us financially.”

Constraints

“Constraints to generate an income include the lack of demand for local crops that we harvest, and the abundance of cheaper imported crops on the market.”

Assistance

“ I received a one-time cash payment of 960,000 IQD, and I received a voucher for the purchase of agricultural materials of 1,300,000 IQD to purchase agricultural tools, seeds and fertilizers. We also attended a training on how to grow crops in a greenhouse. They handed us 10,000 IQD for each day of training.” “The amount of 960,000 IQD was spent entirely to cover my family needs, I could not save any”

Feedback on assistance

“ Of course, I was very happy to receive this help because my financial situation was in a deplorable state and I needed this help. It came at the right time.”

“ The income I get from selling the crops cultivated in the greenhouse is limited and depends on the seasons. It covers only part of our needs, not all. If the assistance could have provided an amount of money to buy livestock, the profits would have been doubled and covered all our needs, as with livestock we benefit from milk products in addition to their reproduction.”

On training

“ It was helpful as they gave us a lot of information needed because in the past I relied on my husband and his father in these matters but after both of them died, it was good for me to have this training to rely on myself more and support my family”

Profile 4



Hassan, 30 years old, the farmer and daily wage worker, returnee to Jazerat Alramadi in Ramadi.

Bio

Hassan has a wife and four children. After four years of displacement, they returned in 2018 to their house in Anbar Governorate. Upon their return, he found his house damaged due to military actions and did not receive any significant compensation to rehabilitate it. He is still in the process of renovating his house. They share it with the family of his brother. His wife and him work in the farm and to add more income, he works as a daily labourer.

Sources of income and constraints

“ I used to work as an agricultural daily wage labourer for about 20 days a month for a daily wage of 20,000 IQD i.e. a total monthly income of 400,000 IQD. Now I'm only making about 250,000 IQD per month”

“ I am currently earning an income through two sources: farming and daily labour. I am the only breadwinner for my family and for my brother’s family, as he is injured. I work in two different jobs in order to meet the needs of both families ”

“ My source of income changed due to my unwillingness to work on my farm as I did in the past because the imported crops, sold at a cheaper price than local crops, overwhelm the local crops in the market. I therefore rely on daily work as a secondary source of income because farming alone would not cover all our needs. For example, we are currently growing lettuce, but when we want to sell it, there is no demand for it, so we have to sell it at a low price and less than the cost price. “Scarcity of water and high price of fertilizers are other constraints for farmers like myself.”

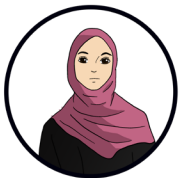
Debt situation: He has about 2M of debts now. “My debts are more than they used to be before the conflict because my shelter needed to be rehabilitated because it was damaged. ”

MPCA and debts

“ We received 960,000 IQD in one go and on the same day of receipt, 800,000 were spent on debts. They gave us a voucher for purchase with a value of 1,300,000IQD, and after receiving the materials from the supplier, I sold some of the fertilizer I bought because I needed money.”

Recommendations: “It would be better to give the farmers business grants to buy livestock or to start their own business in their areas ”

Profile 5



Duha, 31, the married woman displaced to East Mosul Sumer neighbourhood whose husband opened a repair shop.

Bio

Duha is 31 and a second wife. She suffers from a disability that prevents her from working. She didn't complete primary school. She lives in the family of her husband's first wife in a shared house of medium quality. They are from another district and were displaced for five years. When they returned to their village, they found their house destroyed so they decided to move to the city of Mosul, in Sumer neighbourhood. Her husband used to work as a street vendor selling second-hand materials but has now opened an electronic repair shop with the grant received from DRC. Before the conflict they had 3M IQD of debt and now only 800,000 IQD. They take credit from friends and relatives.

Income

“ We make more than before thanks to the shop (from 200,000 IQD to 300,000 IQD per month) but as a result of the Covid pandemic, we were forced not to open the workshop during the curfew, so we borrowed money from relatives to cover our basic needs. ”

Selection process

“ In 2020, the DRC organisation was registering families in the Sumer neighbourhood, so my husband went to register with them, where they asked several questions, including if we had a project or a specific skill, so he told them that I was disabled and could not work, but that he had experience and skills in repair, as well as in selling and buying used materials and was hoping to open his repair workshop. After eight months, they called me and told me to come to the organisation’s centre where they gave me a lecture on how to start and manage projects. After the selection process, I received two transfers of 480,000 IQD. They told us this cash assistance was for debt repayment, not to start a business.”

Livelihoods assistance

“ When I received the first tranche, my husband prepared the shop by purchasing spare materials, used cookers and washing machines in order to repair and sell them. After receiving the second grant of 480,000 IQD, four months later I received the first grant for the project of 1,283,000 IQD and then after 8 months I received the same amount.”

Recommendations

“ Waiting 8 months between the two tranches of the business grant was very long and I would have preferred to receive the whole amount in one tranche.”

Profile 6



Fatima, 58, the woman head of her household who returned to her Yarmouk neighbourhood in Ba’aj center

Bio

Fatima’s husband is now chronically ill and cannot work. She is one of seventeen who share a small house. She is now responsible for her family and her son’s family. She has a disabled daughter. When they returned from displacement after the conflict, their house was damaged so her son borrowed money to renovate it. Before the conflict, her husband raised livestock for livestock traders for which he received a wage (about 300,000 IQD per month). During the conflict her husband fell sick and stopped working. She says she cannot make as much money now, and her son helps her with a job as a mobile money agent. She bought a cow with her livelihoods grant (she received 2.3M IQD in two tranches) and mentioned covering all the family’s basic needs (food, repaying debts) with the three transfers of 480,000 IQD that she received, except medication for her daughter who suffers from epilepsy.

“The level of income changed due to my husband’s old age and illness and the lack of experience of my sons in livestock raising. Today I earn an income from selling milk and yoghurt from the cow I bought with my livelihoods grant.”

“My current situation is not good due to the accumulation of debts in order to provide fodder for the cow, which is costly, as well as providing treatment for my daughter who has epilepsy (the medicine costs 30,000 IQD per week) and the high prices of food now.”

Livelihoods assistance and debts

“My plan was to buy a cow for an amount of 2,850,000 IQD, so I told the organisation’s staff that the amount of the grant was not enough because the first instalment of the project grant was only worth 1,150,000 Iraqi dinars. They responded that they could not increase the value of my grant. Instead they asked me to give them a purchase list within the value of the grant. Also, I had to buy the cow from the city of Mosul, which needed transportation fees that the organisation did not provide. I borrowed an amount of money from my relatives to add to the first grant tranche that allowed me to buy the cow. When I received the second tranche, I started my work, which is making yogurt from the cow’s milk and selling it. However, the income made was not enough to pay off all my debts, so I had to sell gold earrings belonging to my daughter in order to pay the rest.”

Choice of “project” and gender social norms “Before, my husband was the one to work and earned an income from sheep raising, so I first thought of doing the same, but I am a woman and I cannot work in this field because it is a purely patriarchal society and also because of the norms and traditions that forbid it, so I had to buy a cow and work from home.”

Success/income generation

She generates a sufficient income with her cow. “I am currently buying feed from a trader on credit. Upon receiving the profits of selling yoghurt per month, which is approximately 50,000 dinars per month, I repay him and provide the basic needs of the family.”

But she adds “The constraints I face are that the number of my family members is very large, so I need a good source of income to provide all the necessities. For example, my daughter needs treatment for epilepsy and my older married son does not have a source of income. My husband is an old man and needs constant care and treatment, so I wish the project had been a stop-gap until a larger project was opened, or that there was a grant to expand the project.”

Feedback on assistance “I am happy to have received the grant in two tranches as it allows to plan and think in advance to avoid losing money in unplanned matters. This lapse period allows a person to think and reflect more deeply on how to put money in the right place.”

Recommendations

The following recommendations are based on the perceptions of programme participants, an analysis of the operational models used, desk review literature and opinions of key informants. They are intended for the CLCI and other actors implementing referral programmes in Iraq in order to improve and support the harmonisation of the referrals approach from cash to livelihoods programming. The term “referrals” is used here as referral from MPCA to livelihoods assistance exclusively.

Implementers

Explore a system of planned and harmonised inter-agency referrals based on comparative strengths and funding opportunities. Through the CLCI and existing coordination architecture, make concerted efforts to understand what constitutes referrals and their added value, and map possibilities for inter-agency referrals based on agencies’ expertise and funding streams. Where possible, include these as part of funding proposals and advocate to donors for the need to maximise funding available and outcomes for programme participants, in coordination with others. The Refugee Assistance Information System (RAIS³⁴) in Lebanon and Jordan was cited as a good example of a system to better manage referrals and their combined effects.

Streamline assessments between humanitarian and livelihoods actors in Iraq in an effort to minimise assessment fatigue and potential duplications. Use tools with proxy indicators such as ISEA, CSI and FCS that can determine eligibility for both MPCA and livelihoods assistance, taking into account specific household as well as contextual circumstances. In addition to these tools and indicators, take into account an analysis of health expenditures, debt levels and repayment capacities alongside household income in order to determine the layers of assistance a household could benefit from. The following steps could be followed:

1. Start with the ISEA to assess vulnerability
2. According to ISEA result:
 - more vulnerable and all women heads of household: minimum six months of MPCA
 - less vulnerable including households (HHs) with an active male member: no to four months of MPCA
3. Assessment of specific sectors, market environment and social norms
4. After the transfer of the first MPCA tranche: assess livelihoods (LH) assistance eligibility with CSI, FCS with a health and debt analysis; administer the counselling survey at the same time
5. According to LH assistance eligibility assessment result:

³⁴ RAIS is an Inter-Agency tool for tracking assistance, referrals, and assessment information. It enables UNHCR and partners to share assistance records, cross-check beneficiary lists, and host different types of data. Multiple partners deliver similar assistance to refugees in the same geographical areas thereby creating a risk of overlap in assistance provided. RAIS is synchronized with proGres, UNHCR’s registration database, from which refugee data from all UNHCR field offices and is updated daily. A data sharing agreement with UNHCR is a prerequisite for accessing RAIS.

Paving Pathways to Self-Reliance in Iraq

- HHs with high CSI and poor FCS and/or high level of debt and/or recurrent health expenditures: specific LH support + continued MPCA
- “Graduated” HHs (low CSI and good FCS) with low level of debt and no recurrent health expenditures: specific LH support

Ensure communication to programme participants is as planned and as streamlined as possible with regards to inter-agency referral with details on what assistance will be provided and when, in order to allow them to make appropriate plans (financial and otherwise) based on the assistance they will receive.

For the most vulnerable including women headed households, aim for a minimum of six months of MPCA support and allow for a buffer period of two to three months of simultaneous MPCA alongside the introduction of support for livelihoods to enable programme participants to start businesses with the security of having support for basic needs. Avoid gaps between receipt of MPCA for basic needs and livelihoods support and ensure a longer period of follow-up, coaching and mentoring to more vulnerable target groups such as women, in particular recently women headed-households, who may be new to income-generation and business management.

Treat widows and women-headed households as a specific target group with particular vulnerabilities and specific needs for sequenced training, follow-up and support for basic needs alongside livelihoods support

During livelihoods eligibility assessment, allow for individual-based packages with decision making of programme participants on preferred instalment patterns (lumpsum or repetitive payments) according to their circumstances, vulnerability and debt levels (see assessment steps proposed above). An analysis of chronic vulnerabilities involving specific expenditures such as the presence of a chronically ill person in the household requiring recurrent medical and medicine expenditures is paramount.

Ensure comprehensive market assessments for specific goods and services that include labour markets are undertaken prior to deciding on vocational training paths and support for small businesses in order to reduce saturation of skills and similar businesses in the same location, in coordination with the government and coordination structures. Include financial health education for all programme participants with a more robust curriculum for women willing to start a business for the first time.

Donors

Encourage and promote harmonised and systematic referrals including support for data management. Due to the ad hoc nature of referral systems in place and the lack of centralisation, donors, in their roles as funders and advocates, could play an active role in promoting stronger referral systems in order to support the coordination and cost-effectiveness of aid and various funding streams.

Donors should allow for flexible funding cycles and more user-centred, tailored and flexible support for programme participants, based on their socio-economic profile and levels of vulnerability. Allow for decision-making of programme participants to be built in, and assistance packages tailored for different circumstances. Whereas the vast majority of participants in the perception survey favoured lumpsum payments for investment in productive assets or start-up capital, this was not unanimous.

Donors should not expect a linear transition to self-reliance but accept that in many cases, MPCA for basic needs is needed alongside livelihoods assistance in order to see successful outcomes. MPCA support should be provided for longer than four months for the most vulnerable participants in parallel to livelihoods assistance, recognizing its cost-effectiveness.

Bibliography

Global literature

Harvey P. and Pavanello S. (2018) Multi-Purpose Cash and Sectoral Outcomes: A Review of Evidence and Learning, UNHCR, Geneva

Lind J, Sabates-Wheeler R and Szyp C, Cash and livelihoods in contexts of conflict and fragility: implications for social assistance programming, Institute of Development Studies, Centre for International Development and Training, University of Sussex, FCDO

McLean C., Holmes R., Cabot Venton C. and, Smith G. (2020) Programming Options: 'Cash Plus' Approaches in the response to Covid-19, SPACE, FCDO/GIZ

Meraki Labs, (2021) The State of Referral Systems in Yemen, Cash Consortium Yemen

Roelen K, Devereux S, Abdulai AG, Martorano B, Tia Palermo and Luigi Peter Ragno, How to Make 'Cash Plus' Work: Linking Cash Transfers to Services and Sectors, Innocenti Working Paper 2017-10, UNICEF Office of Research, Florence

Seilern M (2021), User journeys of Syrian refugees receiving multi-purpose cash from WFP in Lebanon, Ground Truth Solutions

Sloane E. (2019) Beyond Basic Needs: Using Cash and Voucher Assistance to support the transition from basic survival to livelihoods recovery in a resource-strapped world, International Rescue Committee

UNDP (undated), The UNDP 3x6 Approach: Enhancing resilience through livelihoods recovery programmes in post-crisis and transition settings, UNDP

Paving Pathways to Self-Reliance in Iraq

Iraq literature

Dhiraj S., Wai-Poi M. G. (2019). Arrested Development: Conflict, Displacement, and Welfare in Iraq

Ground Truth Solutions (2021) Falling Through the Cracks: Iraq's daily workers live without security, savings or support, CLCI/European Union

Kurtz, J., Krishnan, V., Leape, V., Jovanovic, V., Ross, M., and Macaranas, R. A Million-Dinar Question: Can Cash Transfers Drive Economic Recovery in Conflict driven Crises? Experimental Evidence from Iraq, 2021, Mercy Corps

Mercy Corps/CLCI/World Bank (2021) From Alignment to Integration: Lessons from Iraq on Linking MPCA and Social Protection Programming, World Bank

Sagmeister E., Pavanello S., Seilern M and Andrawes L. (2018) Iraq case study: Improving user journeys for humanitarian cash transfers, Ground Truth Solutions/Humanitarian Policy Group

Westerman O. (2019), Household Debt in Iraq: Borrowing in a time of Crisis, CLCI/Danish Refugee Council

Iraq operational documents

Financial Inclusion in Fragility: Wealth, Saving, Borrowing and Lending Among Conflict-Affected Populations in Iraq, 2021, CLCI

Household Debt in Iraq: Borrowing in a Time of Crisis, Danish Refugee Council

Humanitarian Response Plan, Iraq 2021

Introduction to the Emergency Livelihoods Cluster, MPCA Strategic Workshop

MPCA & Vulnerability Assessment: Combined 2020 Guidelines, Cash Working Group

Multi-Purpose Cash Assistance Strategic and Operational Revision workshop Linking Multi-Purpose Cash Assistance to Long-Term Solutions, 2022-01, Cash Working Group

Poverty Alleviation for Syrian Refugees and Host Communities in Iraq, 2021-02, Poverty Alleviation Coalition

Rapid Assessment on Returns and Durable Solutions, Markaz Al Baaj Sub-district - Al Baaj District - Ninewa Governorate, Iraq, 2020, REACH

Survival Minimum Expenditure Basket and Multi-Purpose Cash Assistance Transfer Value for Iraq, 2022, Cash Working Group/Norcap

Iraq CLCI literature

CLCI Lessons Learnt: Engaging Women and Youth in Community Committees, 2021

CLCI Lessons Learnt: Engaging women in livelihoods programmes, 2021

CLCI Lessons Learnt: Community-Based Approach, 2021

CLCI Lessons Learnt: Integrated Approach to Programming, 2021

Cash and Livelihoods Consortium for Iraq (CLCI) Livelihood Guidelines, 2021

CLCI, Making Space: Cash and Livelihoods

CLCI, Making Space: Nexus Strategy

eMBed Workshop: Behavioral strategies to support GIZ RePLECA project in Anbar, Iraq, 11 October 2021, Group 1, 2, 3 Journey Mapping

Leape V., Jaspers T., Ross M. and Ives N. (2021) Iraq MPCA Vulnerability Model Review 2021: Technical Report, CLCI/REACH/CWG

O'Donnell E. and Malgorn PY. (2021) Cash Consortium for Iraq, Strengthening Resilience and Income Generating Opportunities and Supporting Early Recovery and Stabilisation in Areas of Return in Iraq, End of Project Evaluation, CCI and European Union

Annexes

Annex 1 List of Key informants

NO OF INTERVIEWS	KEY INFORMANTS	ORGANISATION	ROLE
1	Peter Moi	NRC	NRC Cash & Livelihoods Specialist
2	Mohammed Naji	NRC	Livelihoods Coordinator, Anbar, NRC
3	Rizwan Qazi	DRC	DRC Acting Economic Recovery Coordinator
	Mohammed sattar	DRC	TBC
	Karwan Ahmed Abdul Khalik	DRC	TBC
	Jamale Mady	DRC	TBC
4	Tauqeer Ahmad	DRC	DRC Acting Economic Recovery Coordinator
5	Salim Qasim	IRC	IRC Economic Recovery and Development Manager
6	Mireia Termes	CWG	CWG Lead (WFP)
7	Saudia Anwer	ELC	Emergency Livelihoods Cluster Lead (UNDP)

Paving Pathways to Self-Reliance in Iraq

8	Laura Meissner	USAID	Senior Economic Recovery & Markets Advisor, BHA
	John Lamm	USAID	Acting Markets Team Lead, BHA
9	Mukesh Thapa	IOM Iraq	IOM Senior Programme Coordinator
10	Loreto Palmaera	UNHCR Iraq	CBT Officer
	Ruben Nijs	UNHCR Iraq	Syrian Refugee Response Coordinator and Durable Solutions Officer
11	Gabriel Fueglistaler	ICRC Iraq	Economic Security Team Leader, Baghdad
12	Thierry Baudin	ICRC Iraq	Economic Security Coordinator
	Virginia Leape	CLCI Management Unit (Oxfam)	CLCI Research, Policy & Advocacy Coordinator
	Jodie Holton	CLCI Management Unit (Mercy Corps)	Country Monitoring, Evaluation, and Learning Manager
	Zakaria M. Abd Alnafee	CLCI Management Unit (Mercy Corps)	Economic Recovery Program Manager
13	Yoko Fujimura	Durable Solutions	Co-chair
	Maanasa Reddy	Durable Solutions	Co-chair
14	Hassan Waleed	Mercy Corps Iraq	Senior Program Manager

Annex 2 Description of NRC's and DRC's projects

Madad project (DRC and NRC, Ninewa and Anbar governorates)

The Madad-funded project was a consortium project implemented by four members of the CLCI (DRC, Mercy Corps, NRC and Oxfam). Funded by the EU Regional Trust Fund in Response to the Syrian Crisis (The Madad Fund), the activities provided focused on livelihoods, rehabilitation of shelters and public infrastructures, local governance, social cohesion and protection to conflict-affected communities. The target areas were urban and peri-urban areas within the four governorates of Iraq that are hosting greatest numbers of returnees: Anbar, Ninewa, Diyala and Salah al-Din. The project took place between January 2019 – May 2021. **DRC's activities** included; providing multi-purpose cash assistance (MPCA), recovery of income generating activities through financial and capacity building support, rehabilitation of key community infrastructure through CFW, vocational and skill training followed by job placement, and access to legal documentation.

NRC participants had previously received MPCA grants from a previous OFDA project and were assessed again to gauge their readiness for livelihoods assistance which took the form of job placement, vocational training or business grants according to participants' profiles. Participants also benefited from both an "Income initiative group" and individual start-up grants which was meant to help them establish a business or livelihoods and benefit all the area, in an endeavour to strengthen the social cohesion for the community.

- The perception survey sampled individuals among 100 DRC project's participants of both MPCA and livelihoods assistance in Mosul district centre and among the 11 NRC project's participants from Ramadi district in Anbar

GIZ projects

The NRC GIZ project that included referral from cash to livelihoods assistance started in December 2019 up to December 2021. It took place in Ramadi and Fallujah districts of Anbar governorate. programme participants benefitted from MPCA, a training on financial management and agriculture, a voucher for agri inputs (tools, seeds and fertilizers) at designated agri suppliers for an amount of 1.300,000 IQD and/or received a greenhouse for vegetable production. The project supported three value chains: vegetables, wheat and potatoes.

The DRC GIZ project took place in Ninewa and focused on economic recovery. The activities included providing MPCA, providing cash and income-generation services to vulnerable households through Livelihoods Activation Grants (LAGs) followed by employability services and microbusiness grants (MBGs); Improving access to the labour market for vulnerable individuals through on-the-job learning; and creating sustainable access to income through the expansion of pre-existing enterprises with business grants. The perception survey sampled participants among 450 programme participants of MPCA and business grants in Al-Baaj district centre.

- The perception survey sampled individuals among the 326 NRC project's participants that received both MPCA and livelihoods assistance in Ramadi and Fallujah and among the 450 DRC project's participants in Al-Baaj district center.

Annex 3 Detailed Perception survey data collection plan

JANUARY											FEBRUARY	
17	18	19	20	23	24	25	26	27	30	31	1	2
Anbar											Debriefing day	
Ramadi					Fallujah							
2 int	Office for transcript	1 int	1 int	1 int	1 int	1 int	1 int	1 int	2 int	Contingency		
2 int		1 int	1 int	1 int	1 int	1 int	1 int	1 int				
Ninewa											Debriefing day	
Mosul		Mosul	Baaj		Baaj		Mosul					
3 int	Office for transcript	1 int	Office for transcript	2 int	Office for transcript	2 int	Office for transcript	2 int	Office for transcript	1 int		
		1 int	1 int	1 int	1 int	1 int	1 int	1 int	1 int			

 Female INT

 Male INF

Annex 4 Survey tool guide

1. Consent form

Title of Research: Exploring Referral Pathways from Cash to Livelihoods Assistance to increase program participants' resilience in conflict-affected areas of Iraq

The purpose of this form is to provide you with information so you can decide whether to participate in this research or not. Once you are familiar with the information on the form and have asked any questions you may have, you can decide whether or not to participate. If you agree, please either sign this form or else provide verbal consent if you do not wish your name to be registered on the form.

Please note your participation is voluntary and you may decide to end the interview at any time. You may also refuse to answer specific questions you are uncomfortable with. Withdrawal or refusal to participate will not affect your relationship with DRC or NRC (or the Cash and Livelihoods Consortium for Iraq).

Purpose of the Research

The objective of the research is to define the most effective and relevant ways to refer program participants from MPCA assistance for basic needs to livelihoods assistance to support economic recovery across actors, grants and projects in an effort to seek an increase in their resilience and self-reliance. This research uses different components and one of them is a perception survey.

Purpose of the Perception survey

The purpose of the survey is to understand program participants' perceptions and preferences related to cash and livelihoods programming and the means by which you have been referred for livelihoods assistance. The survey also aims to obtain recommendations for improving the economic empowerment outcomes of future participants from your own perspective.

Sampling

You have been selected to participate in this study as an interviewee because you were part of a project implemented by DRC/NRC that included "referring" you from MPCA to livelihoods assistance. For the purpose of this survey, we are interviewing a sample of participants based on their socio-economic characteristics, and yours fit with the selection.

Use of the data

The findings will be used to form part of the overall research findings. No personal data will be shared by anyone and all of your statements won't be quoted personally. All data collected during this interview will be deleted after 90 days. A report will be written and shared nationally and internationally BUT your name will never appear on the report. A copy of the report can be provided to you if you wish so.

Possible benefits of the survey

Your participation to the survey doesn't give you any entitlement to assistance but the information collected will be used to design future referral pathways from cash to livelihoods assistance and seek to improve economic recovery of participants.

Contact Information

Please feel free to contact Mercy Corps CARM numbers:

For Asiacell numbers: 80091337

For Korek and Zain numbers: 07726173346

Confirmation and consent

I confirm that I have freely agreed to participate in the research project of the Cash and Livelihoods Consortium for Iraq. I have been briefed on what this involves and I agree to the use of the findings as described above.

Participant signature: _____

Name/On behalf of: _____

Date: _____

Researcher signature: _____

Name: _____

Date: _____

"I confirm that I agree to keep the undertakings in this contract"

2. Information sheet for data collectors

Research description

The research, called Exploring Referral Pathways from Cash to Livelihoods Assistance to increase program participants' resilience in conflict-affected areas of Iraq is commissioned by the CLCI and conducted by two international consultants based in Europe. The objective of the research is to define the most effective and relevant ways to refer program participants from MPCA assistance for basic needs to livelihoods assistance to support economic recovery across actors, grants and projects in an effort to seek an increase in their resilience and self-reliance.

To fulfil this objective, the research will

1) examine the layered approach and referral pathways (MPCA to livelihoods assistance) implemented by NRC and DRC in Anbar and Ninewa governorates in specific projects and identify gaps, challenges, best practices and lessons learned and

2) learn and understand from NRC's and DRC's participants of these specific projects, through a perception survey using a human-centered design, their perceptions and preferences related to cash and livelihoods programming, the referral processes and the layered approach adopted, in order to provide actionable recommendations for the CLCI and other actors implementing referrals in Iraq, including recommendations for improving the economic empowerment outcomes of future participants.

Based on these components, the consultants will develop actionable recommendations for the CLCI, its donors, and other relevant actors implementing referral pathways towards livelihoods assistance in Iraq, in order to improve and harmonise referral pathways from cash to livelihoods programming.

Methodology of data collection

You are collecting data as part of the perception survey component of the research.

- A sample of 40 people has been drawn from the databases of the NRC and DRC projects in Anbar and Ninewa. A minimum of 30 participants should be interviewed.
- After reviewing the first 30 transcripts collected, the consultants will decide, in collaboration with the data collection team, whether more are needed or not.
- The program participants have been selected to participate in this study as interviewees because they were part of a project implemented by DRC or NRC that included "referring" them from MPCA to livelihoods assistance.
- Their sampling was made based on their socio-economic characteristics and household status, in order for them to fit into one of the six profiles or "personas" that will be reported into the final report.

Here are the six profiles of the participants that you will interview:
 (see in a separate sheet the sampling list with suggested persons to interview by profile)

PROFILE #	Gender	DISPLACEMENT STATUS	LOCATION	AGE RANGE	MARTIAL STATUS	HOUSEHOLD	HOUSING TYPE	HOUSING CONDITION	LEVEL OF DEBT	LIVELIHOODS SKILLS	DOCUMENTATION MISS
1	Female	Returnee	Urban	20-30	Single-headed household	Less than 6				No	No
2	Female	Displaced	Urban	35-50	Married	Up to 6	Unfinished	Poor	High		No
3	Female	Displaced	Rural	25-39	Widow	4 to 10	Mixed		High	Yes	No
4	Male	Returnee	Rural	25-40	Married	Up to 7	Mixed	Poor		Yes	Yes
5	Male	Displaced	Urban	29-39		6 to 7				Yes	No
6	Male or Female	Returnee	Mixed	Over 50	Women widowed	More than 8	Unfinished or tent	Poor	High	No-Medical concern	No

- The interview will be qualitative, meaning that attention should be put on the details and the story that the interviewee wants to tell about assistance s/he has received, the opinion s/he has of it and the impact it has had on his/her economic recovery. The interviewee should be prompted to give as much details as possible for every question answered. The testimony of the interviewees should be faithfully transcribed in their own exact words used, with no interpretation given during transcription

Data collection instructions

The interview itself: The interview should start by a presentation and reading of the consent form. For political, cultural or social reasons, there might be some sensitivities that you should take care of, therefore it is essential to read the consent form and be careful of any sensitivity regarding the household situation before and during the interview. It is important that the person interviewed understands that his/her personal data will not be used when reporting about the information shared.

If the participant selected doesn't want to be interviewed, then do not insist and go to the next person sampled. After the participant has signed the consent form, you should check that the person to be interviewed was indeed the participant of a DRC or NRC project and also fits with the criteria for his/her profile. The list of criteria that the person should have will be given to you in the sampling. If the person doesn't "exactly" meet the criteria, it is still okay to conduct the interview, but if the person has a completely different profile (different gender, displacement status and age range: this will be discussed during the training), it is better to pass to the next one.

It is expected that each interview would last approximately 1.5hour, with the data collector recording the interview and taking note. Ideally, teams will be made of two people: one conducting the interview and the other one taking note.

If not possible, the same person will be interviewing, recording and taking note.

Paving Pathways to Self-Reliance in Iraq

During the interview, the data collector should not correct the program participant if he/she doesn't use the "right" terminology, for example MPCA or livelihoods grant. What we want to hear from participants is the exact words they are using about the assistance they received, so its ok for them to call the assistance in a different way. It is also important to keep their own words throughout the interview and not use specific project jargon. For example, if one participant calls the livelihoods or business grant by the amount they received "the XXXIQD received", keep this terminology throughout the interview and record it. It is important for us to know which words participants use, to understand their own perception of assistance, also to understand what they understand from sensitization and information sessions and what they don't. The same applies to the NGO who has provided the assistance. If they had the understanding that it was another partner, don't correct them until the end of the interview and record what they understood. Don't interpret anything that is said when you transcribe the interview.

Gender sensitivity: when a woman is being interviewed, it is essential that a female enumerator is the interviewer. If this is not possible for logistical reasons, you should make sure the woman being interviewed has agreed.

Following each interview, it is expected that each team will spend two to three hours transcribing the interview and adding any relevant notes from their own observation or information not recorded. Therefore, it is expected that only one interview can be collected per day, to allow for a quality interview and ample time for transcription immediately after. When participants will be based in Baaj district, due to the remoteness and length of travel, you will interview as much participants as time allows (around 3 probably) in the same location and will use the following day for transcribing your interviews (the following day will be in the office for transcribing).

The daily debriefings: The consultants will be closely following up the data collectors during the data collection process, with daily debriefings to address any doubts and to start to understand trends. It is expected that a member of CLCI staff will be present at each daily debriefing to translate from English to Arabic and vice-versa if needed.

Workplan

Data collection will take place during a maximum of 12 days from January 17th to February 1st, with the last day planned for a remote debriefing with consultants and team leaders. There will be at least two teams in each governorate conducting each one interview per day (except in Baaj) to allocate enough time for a quality interview and transcript time (a team will be made of one to two data collectors). The aim is to get at least 30 interviews, at least 17 of women and 13 of men. The interviewees should fit with the profiles given and there will be at least 3 interviews per profile (for a total of 6 profiles). On the evening of the 27th, a deep debriefing with all teams will take place remotely with the consultants to understand the gaps and draw last days' plan. Three contingency days are allocated in case it is needed to go and conduct more interviews. The final deep debriefing will take place remotely on the 2nd of

Perception Survey Questionnaire

Introduction	
Interviewer name:	Interview date:
<p>Introduction and Consent</p> <p>“My name is XXX. I am working for the Cash and Livelihoods Consortium for Iraq, and we would like to ask you some questions as part of a perception survey that seeks to gather the perspective of participants of cash and livelihoods assistance projects. There are no right or wrong answers, we want to understand your experience in your own words. To do so, we would like to speak with you for approximately one hour and a half about your personal experience of receiving cash and livelihoods assistance. Is there somewhere we can sit where we can speak comfortably without being disturbed?”</p> <p>“Your responses will be analysed anonymously in order to draw recommendations for future programming. This means that we will use what you are sharing with us to illustrate the perspective of participants, but never sharing your real name. The information gathered can also be shared with other CLCI partner agencies (The Danish Refugee Council (DRC), International Rescue Committee (IRC), Mercy Corps, the Norwegian Refugee Council (NRC) and Oxfam) so we can review and coordinate on potential assistance. This survey is voluntary, and you can end the interview at any time. However, we hope that you will participate because it would be great to hear your voice to design programmes that fit your and your community needs and expectations. Please be aware, completing this survey does not guarantee you will receive assistance in the future.”</p> <p>“We would like to be able to record this interview so that we don’t miss anything that you say. The recording will not be shared with anyone outside of the CLCI and will be deleted after three months. Is this OK with you?”</p> <p>READ the CONSENT FORM and get the participant to sign before starting.</p> <p>Do you have any questions?</p>	
<p>Do you agree to be interviewed for the purpose of this research by the Cash and Livelihoods Consortium for Iraq?</p> <p><input type="checkbox"/>Yes <input type="checkbox"/>No</p>	
Interviewee’s details (to be filled before the interview)	
<p>1- Governorate</p> <p><input type="checkbox"/> Anbar <input type="checkbox"/> Ninewa</p>	
<p>2- District:</p>	
<p>3- Sub district:</p>	
<p>4- Community area/ City / Town / Village:</p>	
<p>5- Respondent’s gender: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>	

Paving Pathways to Self-Reliance in Iraq

Socio-economic characteristics and household profile

Facilitator's note: This is the beginning of the interview and should serve to put the interviewee at ease. It is important to begin this conversation informally, before diving into more detailed and technical questions.

6- Can you confirm your full name (check if it is the same as in the sampling list)?

7- Can you confirm your phone number?

8- Are you the head of household? Yes No

9- Can you tell me a bit about you and your household (the age of the respondent, the composition of your household (age and gender)), what each of them do, do the kids go to school, do the men or some women work, their marital status, etc)

FIRST NAME (INTERVIEWEE FIRST)	AGE	GENDER	LIVELIHOODS ACTIVITY IF HAS	IF CHILD, DOES S/ HE GO TO SCHOOL	MARITAL STATUS

Categories to enter for marital status categories: Married first wife (only for women), married not first wife (for women), divorced, widow, spouse missing or single. Skip question for marital status for children under 15.

10- Tell us about your current status:

Displaced Host Community Refugee Returnee Remainee

11- Can you give us some details about your displacement status?(Probe: If displaced: since when, if secondary displacement, from where to where, if returnee, from where, since when, if refugee, from which country)

12- Can you tell us a bit more about your accommodation?

Type of shelter: House Apartment in res.building Tent Garage Public building

other:specify:

12.b Other comments on shelter (Probe: quality, sharing or not, adequate space, etc)

12.c Notes from Interviewer observation:

13- What is your level of education?

Didn't complete primary school Completed primary school Didn't complete high school
 Completed high school Completed further education (i.e. diploma, bachelor or Master degree)

14- How did you and your family earn an income before the conflict (if displaced or returnee)?

15- Who in your household earned this income (which member of the family as described above)?

16- Can you give an estimate your level of income before the displacement/conflict (in amount)?

Daily/Weekly/Monthly

Amount (in IQD):

16.b If daily wage, what is the frequency of daily work (Probe: once a week, twice a week..., everyday but only during specific seasons like harvests, etc)?

17- How does your family earn an income now (Probe: let the person describe all the sources and who in the family earns)?

18- If the source of income has changed, explain why you/your household member cannot go back to the same source of income? (if more than one source repeat the question for all sources)

Text Box

19- Can you give an estimate of the level of monthly or weekly or daily income now (in amount)?

Daily/Weekly/Monthly

Amount:

20- If the level of income has changed, explain why? (if more than one source repeat the question for all sources)

Text Box

21- What are the constraints that you face with earning an income (Probe: allow to speak freely but if not mentioned could prompt regarding market, capital, covid, etc)

Text Box

22- What is your level of debt now (in amount)?

23- How does this compare to debt before the displacement/conflict?

Text Box

24- Where do you get credit from (Probe: ask if the source of credit has changed since displacement or return and if so why)?

Text Box

PRIOR INFORMATION

25- We are interviewing you today because you were part of a DRC/NRC project through which you received money. Can you tell us your experience with DRC/NRC: what kind of assistance did NRC/DRC tell you that they would provide you (not other agencies), with which frequency, how many times, how much etc?

Text Box

26- Did they explain what this assistance would be used for? Yes No If no, skip to 28

27- If yes, what did you think about that – can you tell us your feelings about it?

Text Box

SELECTION PROCESS AND REFERRAL

28- Do you know why you were selected for assistance by DRC/NRC? Yes No If no, skip to 30

29- If yes, which were the reasons:

Text Box

30- Can you talk us through all the steps of this selection process? (prompt: which organisation did you speak to, what did they tell you, etc..any detail the person wants to give about the selection process is good to record)

Text Box

31- What can you tell us about this selection process (Probe: fair/not fair, clear/not clear, If not fair or not clear, why)

Text Box

32- Can you walk us through the whole process that you went through after selection until receiving the assistance (Note: not repeating what has already been said about the selection process above)?

Text Box

PLAN AND ASSISTANCE RECEIVED

Note: After the previous answers hopefully detailing the cash and livelihoods assistance, ask the following questions

33- After understanding a bit more about the assistance that you would receive, did you make a plan about how you would use it? Yes No

34- If yes, detail your plan of expenditure (Note: If relevant, business plan)?

Text Box

35- (Note:If there was a plan) How did you get your planning ideas from (Prompt: NGO, training, etc ask to detail if so – see if they mention Financial Health Education)?

Text Box

36- Can you tell us a bit about the cash assistance you actually received (Categories: how much, how many times)?

Further details given: Text Box

37- Was it what you understood you were going to receive? Yes No

38- If not, what and how was it different?

Text Box

39- Did that cover all your needs at that time? Yes No

40- If not, what did the cash not cover? Text Box

41- How did you cover these other needs? Text Box

42- Tell us what you thought (liked or disliked) about this assistance (Probe: timing, amount, number of transfers, etc) (prompt to suggest what would have been better)?

LIVELIHOODS ASSISTANCE AND INCOME GENERATION

43- Did you receive a cash grant with an objective to support you to earn an income/recover or start a new livelihood?

Yes No

If the participant says no, skip to question 50

44- If yes, how much was it? (in amount)

45- How long was it after you received your first transfer of cash assistance (Note: MPCA but they might not know the term, so trying to distinguish here while using their own words and not prompting too much)?

Text Box

46- How have you spent this money?

47- How long after receiving it did you start then finish to spend it?

Text Box

48- Do you have anything to say about the timing, amount, or nature of the livelihoods assistance that you received? (Try to prompt if participant would prefer receiving smaller amounts more frequently or a bigger amount in one go or if they would have preferred something else for the same purpose)

Text Box

49- Would you have preferred to receive this cash in a lumpsum with the other money you received or was it better to receive it with intervals? Please explain your preference

Text Box

50- Did you receive any skills/business management/Financial Health Education/vocational training or apprenticeship to support you with your livelihoods?

Yes No If no, skip to Q54

51- If yes, can you describe it?

Text Box

52- Did you receive the training before or after you received your money?

Categories: Before After

53- Please tell us what you thought about it? (Probe: Was it useful? If yes, why? If no, why not?)

Text Box

54- Did you receive any agricultural inputs/greenhouse? Yes No If no skip to Q56

55- If yes, was it useful? If it was, explain us why. If not useful, why not?

56- Did you benefit from any job placement? Yes No If no skip to Q58

57- If yes, was it useful? If it was, explain us why. If was not useful, why not?

Text Box

58- Have you been able to generate an income thanks to the assistance (whether grant, training, job placement or agri inputs) received? Yes No If not, skip to Q62

59- If not, could you explain why/what could the NGO do better?

Text Box

60- If yes, explain what helped the most. Text Box

61- If you have started to generate an income, please tell us about it? (Probe: If it is a business, is it successful or not? If not, what else would be needed?)

Text Box

62- Do you face any particular constraint to generate an income (Prompt: related to cultural barriers (gender or else), household status, documents missing)?

Text Box

SELF-RELIANCE OUTCOME

63- After all the assistance received, are you able to earn sufficient income to support your household? Yes No If yes, skip to Q65

64- If not, could you give us a bit more detail about the gap. What could help generate sufficient income? Text Box

65- This programme was designed to help people like you become more self-reliant and move from receiving assistance to being able to meet your own income needs. Do you have any other recommendations to improve such a programme (the whole programme) in future? Text Box

Do you have any remaining questions?

If so: write the question here

In a few months, we will produce a report. Please let us know if and how you would like to receive a copy of the report or to discuss the findings with agencies in the area.

We very much appreciate the time you have given to participate in this interview.

Thank you again!

Contact:

Virginia Leape
CLCI Research, Policy & Advocacy Coordinator
vleape@oxfam.org.uk

Riaz Khan
CLCI Director
rkhan@mercy Corps.org

About the Cash and Livelihoods Consortium for Iraq (CLCI):

The Cash and Livelihoods Consortium for Iraq (CLCI), previously known as the Cash Consortium for Iraq (CCI), is a multi-donor, multi-program partnership that has implemented over \$160,000,000 USD in humanitarian and recovery funding since its formation in 2015. The CLCI is comprised of the Danish Refugee Council (DRC), the International Rescue Committee (IRC), the Norwegian Refugee Council (NRC), Oxfam and Mercy Corps as lead.



USAID
FROM THE AMERICAN PEOPLE



This study is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents are the responsibility of the CLCI and do not necessarily reflect the views of USAID or the United States Government.