



# HUMANITARIAN CASH AND SOCIAL PROTECTION IN IRAQ

CaLP Case Study

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## ACRONYMS

|              |   |
|--------------|---|
| <b>CCI</b>   | Cash Consortium for Iraq                            |
| <b>CWG</b>   | Cash Working Group                                  |
| <b>Gol</b>   | Government of Iraq                                  |
| <b>HCT</b>   | Humanitarian Country Team                           |
| <b>HRP</b>   | Humanitarian Response Plan                          |
| <b>ICCG</b>  | Inter-Cluster Coordination Group                    |
| <b>IMS</b>   | Information Management System                       |
| <b>ISIL</b>  | Islamic State of Iraq and the Levant                |
| <b>KRG</b>   | Kurdistan Regional Government                       |
| <b>MEAL</b>  | Monitoring, Evaluation, Learning and Accountability |
| <b>MoLSA</b> | Ministry of Labour and Social Affairs               |
| <b>MoP</b>   | Ministry of Planning                                |
| <b>MoT</b>   | Ministry of Trade                                   |
| <b>MPCA</b>  | Multi-Purpose Cash Assistance                       |
| <b>PMT</b>   | Proxy Means Testing                                 |
| <b>SEVAT</b> | Socio-Economic Vulnerability Assessment Tool        |
| <b>SMEB</b>  | Survival Minimum Expenditure Basket                 |
| <b>SPF</b>   | Social Protection Forum                             |
| <b>SSN</b>   | Social Safety Net                                   |
| <b>UNHCR</b> | United Nations High Commission for Refugees         |
| <b>WFP</b>   | World Food Programme                                |

## EXECUTIVE SUMMARY

**State social protection programmes are a critical component of household income as the poverty rate in Iraq has continued to worsen.** In 2012, the poverty rate was assessed to be 18.9 percent, increasing to 22.5 percent for non-displaced households and nearly double for displaced households by 2014 (World Bank, 2018). Humanitarian agencies have meanwhile been in the process of scaling down emergency response and working towards a transition to durable solutions.

**Several initiatives for linking humanitarian and social protection systems have been initiated, but none have been sustained or gained sufficient buy-in from all stakeholders.** However, the division between Government of Iraq (GoI) and the Kurdistan Regional Government (KRG) means that two separate reform processes have been happening simultaneously, with uneven engagement of humanitarian actors.

**The COVID-19 pandemic has deepened poverty rates, increased the importance of maintaining social protection mechanisms, and disrupted scaling down of humanitarian response.** While cash transfer-based response to COVID-19 in Iraq – through humanitarian and social protection channels – has been able to scale, it has faced several challenges. The GoI's *Minha* programme was able to provide cash to many people, though some are still waiting on transfers and little to no information is available regarding efficacy, use, gaps in targeting and general population-level awareness. Humanitarian organizations had limited to no information about the programme and experienced mobile money disruptions due to provider capacity issues. The KRG is considering a similar programme but has not yet released any details on targeting or delivery approach, caseload, value, or timelines. Humanitarian MPCA actors have applied the COVID-19 modifications recommended by the CWG unevenly, and the reach of humanitarian programmes is limited by available funding. In the short term humanitarian actors are better placed to expand coverage to meet new and worsening needs caused by the economic impacts of COVID-19, but this should not undermine ongoing efforts to support transition from humanitarian to longer term approaches.

However, the COVID-19 crisis has also reinvigorated the push to engage in multilateral technical coordination, programme pilots, and creative mechanisms for expanded and sustainable social protection approaches, which is critical to address growing poverty in both Iraq and Kurdistan. This will require strong leadership given that the complexity and political sensitivity of social protection in Iraq provides for a difficult, though not impossible, reform environment.

This report recommends that the HCT and relevant government actors prioritise the following actions to support this process (detailed in the recommendations section below):

### Short Term (0–6 months)

- **The Social Protection Forum (SPF) should be re-initiated**, beginning with determining a Forum ‘Steward’ or ‘Convener’ who will oversee the SPF process. The SPF initiative has outlined the first steps to explore the integration of Gol and humanitarian programming. While the Action Plan was not implemented beyond the development of the draft SPF TOR and some initial convening steps, the positive work to-date and the momentum created from this process can be used as a foundation for next steps. The integration of lessons learned from failures in that process are important. Having clear ownership over process management is critical to the success of any reinvigorated efforts. Dedicated secretariat capacity (to ensure meeting coordination, facilitation, and follow up on critical action points and deadlines) is important – as well as having independent leadership (for example, at the HCT level) of the process to offer feedback on progress, to identify new opportunities for collaboration and overlap between initiatives.
- **Support expanded humanitarian cash response to address COVID-19.** This includes expanding attention to areas outside the ‘conflict-affected states’ given what is known about generalized poverty. The macro-economic crisis facing the Gol and KRG do not put it in a good position to support expanded targeted programmes, while existing social protection programme avenues have been shown to exclude the most vulnerable groups.
- **Better information sharing on current responses between Government and humanitarian actors (and vice versa).** Lack of information sharing and coordination on the Ministry of Planning COVID-19 emergency transfer initiative (Minha) is a lost opportunity for improved social protection and humanitarian coordination. Humanitarian actors can be important coordinating actors in providing information to communities and mobilizing an inclusive response. Should the KRG move forward with its emergency response cash transfer programme, there is an opportunity for improve pre-emptive engagement.
- **Support an impact study on the Ministry of Planning-led COVID-19 response (Minha transfers).** Humanitarian engagement on an impact study would be a useful initiative to inform future responses and a great opportunity for technical capacity building. It may be used to get a sense of overlap between mass-targeted government initiatives and humanitarian response.
- **The KRG should be engaged in the SPF.** There have been separate initiatives in Federal Iraq and the Kurdistan Region to align social protection programming with humanitarian cash responses. Lack of coordination and knowledge sharing is a missed opportunity to improve efficiency and gathering best practices and lessons learned.

### Medium Term (6–18 months)

- **The SPF will need to ‘divide and conquer’.** Both political and technical coordination is needed across multiple agencies, ministries, and administrative areas. Terms of reference may be best to define a common ‘forum’ for broader political consensus building, relationship building, and to ensure ‘corporate knowledge’ and momentum – however, a specific technical and operational group that operationalizes humanitarian response-social pilots will prevent delays.
- **Engage technical players for improved data management.** While engaging in SPF pilot programmes, there needs to be a simultaneous effort to work on data management processes. This can most effectively be achieved by focusing on technical capacity building aimed directly at information managers in Gol and KRG. Humanitarian Monitoring, Evaluation, Accountability and Learning (MEAL) departments of individual humanitarian agencies are best suited to engage with overall dataset management directly with technical MoP staff, who manage datasets for MoLSA and MoT.
- **Prioritise ‘small wins’ in data management.** Supporting technical relationships and partnerships for ‘small wins’ to data management including consistent approaches to recording demographic information, identity numbers, geographic information will go a long way in making data comparable without any parties relinquishing control over data sets.

## INTRODUCTION

The purpose of the Country Review is to support key actors in understanding the landscape of existing cash transfer systems – both humanitarian and social protection - and critical next steps to better link and scale these to mitigate the effects of COVID-19 for the most vulnerable in Iraq. The report aims to support actors to improve coordination between humanitarian and social protection programs, to improve overall impact and effectiveness.

To fully assess the current situation and provide actionable recommendations, this report draws on published and unpublished literature, policy documents, and data as well as interviews conducted with humanitarian, development, and government actors.

Overall, **this report finds that there is generally good will and openness from both government and humanitarian actors to engage in harmonization and transition approaches.** Several initiatives for linking humanitarian and social protection systems have been initiated, but none have been sustained or gained sufficient buy in from all stakeholders. However, the division between Government of Iraq (GoI) and the Kurdistan Regional Government (KRG) means that two separate reform processes have been happening simultaneously, with uneven engagement of humanitarian actors. **A reinvigorated push to engage in multilateral technical coordination, programme pilots, and creative mechanisms for engaging excluded groups is needed.** This will require strong leadership given that the complexity and political sensitivity of social protection in Iraq provides for a difficult, though not impossible, reform environment. By not reinvigorating prior harmonization and reform processes, all actors may exclude critically vulnerable populations due to limited reach on both government and humanitarian programmes and lack of coordination to manage those with long-term needs. At the state level, the economic crisis makes it more critical that limited resources are not poured into poorly targeted programmes as humanitarian aid continues to scale down.

This report begins by providing the overall context and overview of state social protection and humanitarian cash programmes in Iraq, including those overseen by the Government of Iraq (GoI), the Kurdistan Regional Government (KRG), and humanitarian and development actors. The report then considers the complimentary and divergence in design, coverage, expansion capacity, accountability and information and operational coordination. As Iraq has several initiatives that looked to harmonize government and humanitarian/development programming, this report also reviews the strengths and constraints of these approaches to-date with the purpose of drawing lessons learned before providing recommendations for a way forward. Given the additional poverty implications of the COVID-19 crisis, there is a divergence in the necessity to use the current siloed approach to address immediate needs, while also looking forward to longer-term integration.

## CONTEXT

**Iraq has been in some state of domestic or international conflict for decades** – with devastating effects on the social and economic well-being of the population. Successive wars with Iran and Kuwait, followed by the US invasion of Iraq in 2003 left an estimated 2.1 million people internally displaced by 2012 (UNDP, 2014). Presently, the ongoing effects of the conflict with the Islamic State of Iraq and the Levant (ISIL) has left over 370,000 persons in internally displaced persons camps, nearly 1 million displaced out-of-camp, and nearly 3 million recent returnees (UNOCHA, 2020). The conflict in Syria has put additional pressure on the country, with a quarter of a million Syrians in Iraq, primarily in the Kurdistan Region. During the same period, humanitarian support increased drastically considering the conflict between the ISIL and the Government of Iraq between 2014 and 2017 and the resulting displacement crisis. Humanitarian assistance is currently estimated to be needed by over 4 million people in Iraq (HRP, 2020). While need has halved in the last five years, the needs of those living in protracted displacement situations out-of-camp, recent returnees and host communities who are still grappling with the disruption to their livelihoods as a result of the conflict require ongoing support.

**While active armed conflict has subsided substantially and Iraq is generally understood to be moving into a recovery phase, the country remains in a precarious position due both to political factors and the COVID-19 pandemic.** Large-scale demonstrations against perceived corruption<sup>1</sup> and Iran's influence in Iraq – particularly in Baghdad and Basra – have led to government-civilian confrontations, resulting in injury and death. The resignation of Prime Minister Mahdi in November 2019 disrupted government functionalities and limited humanitarian access. While the selection of his replacement, Prime Minister al-Kadhimi, in May 2020 has brought some renewed structure to the political system, the country is now facing a double crisis of the COVID-19 pandemic and significantly reduced oil revenues.<sup>2</sup>

While considering effective responses both to underlying vulnerabilities in the population as well as the acute needs created by COVID-19, some broader contextual factors must be considered.

- **The poverty rate in Iraq has increased significantly in the last decade.** In 2012, it was assessed to be 18.9 percent, increasing to 22.5 percent for non-displaced households and nearly double for displaced households by 2014 (World Bank, 2018). COVID-19 pandemic has deepened poverty rates and the significance of maintaining social protection mechanisms. The poverty rate has increased to nearly 31% – a 10% gain on the 2018 estimated poverty rate (FAO, et al, 2020).
- **State social protection programmes are a critical component of household income.** Non-labour income accounts for 32% of income for Iraqi families, this number increasing to 55% for poor households (Livani & Graham, 2018). As of 2017, UNICEF found that 10% of people live in a household that was reached by at least one form of social cash transfer (3.3 million people) and 96% of people benefit from in-kind food assistance (public distribution system, explained below).<sup>3</sup> Given the reliance of the population on the various forms of social protection, the changing humanitarian context, the COVID-19 crisis, and declining state revenues, it is clear changes are necessary. However, any drastic or poorly calculated changes could result in further humanitarian and political crises.
- **Both Gol and KRG have undergone planning and revision exercises to improve the efficacy and reach of social safety net programmes in the last 10 years;** though, due to domestic political and administrative division between the Government of Iraq (Gol) in Baghdad and the Kurdistan Regional Government (KRG) in Erbil has resulted in a dual administrative system for social protection programming. Governance structures have also created siloed approaches to engagement with humanitarian and development actors with poor coordination between administrative areas.

<sup>1</sup> In 2019, Transparency International ranked Iraq 162 of 180 countries in the perceived levels of public sector corruption, one of the lowest in the Middle East region.

<sup>2</sup> According to the World Bank, oil revenues accounted for nearly 40% of GDP in 2017. Declining global prices have a dramatic impact on the availability of public funds.

<sup>3</sup> It is also important to note here that preliminary studies by humanitarian agencies have not found coverage of PDS to be as universal as claimed. Most households assessed either report missing months, missing key commodities, shorted quantities, or some combination of the above.



- **The GoI and the KRG have experienced the recent domestic and regional conflict differently – thus have different crisis-affected populations in need.** In general, poverty rates have been lower in the Kurdistan Region compared with the rest of Iraq: 12% compared to 22% (not including Baghdad) in 2014.<sup>4</sup> Following the conflict with ISIL and the Syrian war, GoI is managing a vast IDP population, while KRG hosts nearly all asylum seekers in Iraq. Both populations have immense need, though present different challenges to reaching durable solutions for each administration. Ongoing insecurity in conflict-affected areas of Iraq mean reduced access as compared to the Kurdistan Region.
- **Humanitarian action has primarily focused on displacement-affected populations in Federal Iraq based on the high level of assessed need through the Humanitarian Response Plan (HRP) process.** Therefore, while humanitarian presence is high, agencies have primarily used the Kurdistan Region as a base to conduct activities elsewhere in Iraq. Humanitarian agencies have much less engagement with the KRG on issues of social protection and responding to other populations in need.

## SOCIAL PROTECTION AND CASH LANDSCAPE MAPPING

The social protection and cash landscape in Iraq is complex. Three government ministries are involved in each of two administrative areas (GoI and KRG); GoI operates four social protection programmes, three involving cash transfers, while KRG operates three (with minor differences) and is considering a cash-based COVID-19 response. Humanitarian agencies and international organizations offer a consistent cash transfer approach for IDPs, returnees and host communities, but a separate system for refugees. As a starting point, summaries of each programme are provided in the next section with specific attention to programme criteria, delivery mechanisms, type, and frequency of support, as well as any COVID-19 specific alterations are considered. This section begins with a review of the Government of Iraq (GoI), followed by the Kurdistan Regional Government (KRG), before concluding with a review of humanitarian initiatives. A reference summary table has been provided, below (Table 2).

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<sup>4</sup> [www.brookings.edu/blog/future-development/2018/07/10/do-social-protection-programs-improve-life-satisfaction-lessons-from-iraq/](http://www.brookings.edu/blog/future-development/2018/07/10/do-social-protection-programs-improve-life-satisfaction-lessons-from-iraq/)

Table 2: Summary of State Social Protection and Humanitarian Cash Programmes

| Category  | Actor/Type  | Target Population  | Criteria   | Value   | Mechanism   | Reach (Individuals)  |
|---|---|--|--|---|---|--|
| Government of Iraq                                    | MOT – PDS   | Universal (including Kurdistan)  | One ration per family unit as per the PDS records.   | Wheat flour, rice, vegetable oil, sugar (ration determined on a per-capita basis).  | In-kind   | 96% of the population (est. 36.89 million people) <sup>5</sup> |
|   | MOLSA - Pension   | Retired persons from the formal sector (military and police are under a separate system) | Men (>65) who contributed for more than 30 years.  | Variable – 2.5% of the insured's average monthly earnings during the last three years multiplied by the number of months of contributions, divided by 12. | Bank transfer   | 25% of the population (est. 9.6 million people)                |
|   |   |  | Women (>55) who contributed for 25 years.  |   | Bank transfer   |  |
|   | MOLSA – SSN Social Assistance (Family Allowance Type)                         | Households with income below the poverty line (105,000 IQD per month/90 USD)             | Not allowed to leave Iraq for more than six months and must attend work training programs (if the insured is capable of work).   | Men (>60) and women (>55) who do not qualify for social insurance.  | Variable – A Lump sum of the average monthly earnings paid in the last three years multiplied by number of years service. | Bank transfer  |
| Bank transfer   |   |  |  |   |   |  |
| MOLSA – SSN Social Assistance (Social Insurance Type) | Households with income below the poverty line (105,000 IQD per month/90 USD). | Person with a disability who is unable to work at normal capacity.                       | Variable – Difference between monthly household per capita income and 105,000 IQD is paid, up to 420,000 IQD a month for a family with at least four members. Widows and Orphans are entitled to a percentage value of the social insurance benefit owed to their deceased spouse or parents (40-60%). | Bank transfer   |   |  |
| MOP – Minha Emergency Assistance (COVID-19)           | Households not receiving state salaries (incl. military) or pensions.         | Must be able to provide copies of PDS, citizenship card, and national ID card.           | Widows and divorced women (>65) and orphans <18.   | 150,000 IQD (125 USD) maximum, based on a per capita rate of 30,000 IQD.  | Mobile Money – Asia Hawala and Iraq Wallet (Zain Cash) E-Wallet   | 8.05 million people (11.5 million targeted)                    |

<sup>5</sup> It is also important to note here that preliminary studies by humanitarian agencies have not found coverage of PDS to be as universal as claimed. Most households assessed either report missing months, missing key commodities, shorted quantities, or some combination of the above.



HUMANITARIAN CASH AND SOCIAL PROTECTION IN IRAQ

| Category                      | Actor/Type   | Target Population                        | Criteria   | Value  | Mechanism  | Reach (Individuals)  |
|-------------------------------|--|--|--|--|--|--|
| Kurdistan Regional Government | <b>KRG MoLSA</b> – Social Assistance   | Poor households with no source of income | Iraqi residing in KRI permanently (with documentation)   | 150,000 IQD (125 USD) as a base value, with 25,000 IQD per dependent household member (children, unmarried woman, or student) to a maximum of four dependents (250,000 IQD) (210 USD). | Bank transfer  | Approx. 1,140,000 people (200,000 households) <sup>6</sup> |
|                               | <b>KRG MoP</b> – COVID-19 Emergency  | TBD                                      | TBD  | TBD  | TBD  | N/A  |
| Humanitarian                  | <b>Members of the Cash Working Group</b> <sup>7</sup> (inclusive of the Cash Consortium for Iraq) – MPCA | IDP (out-of-camp), Returnee, Host        | Household survey scored based on Governorate-specific PMT (revised 2019 CWG PMT model).          | 380,000 IQD (320 USD) for 1–3 months (modified for COVID-19 to be 480,000 IQD for 2 months)  | Primarily direct cash (hawala), some mobile money                      | Approx. 994,460 people (157,410 households)                |
|                               | <b>ICRC</b> – MPCA   | IDP, Returnee, Host                      | Household survey scored based on National PMT (pre-2019/former CWG PMT model).                   | 480,000 IQD (400 USD) for 1–3 months   | Primarily direct cash (hawala), some mobile money                      | >60,000 people (>10,000 households)                        |
|                               | <b>UNHCR</b> – MPCA  | Refugees                                 | Tri-dimensional PMT vulnerability assessment tool (focus on food security and coping mechanisms) | 250 USD, monthly for 12 months (expanded to 18 months due to COVID-19)   | Zain or Asia Cell E-Wallet (Mobile Money)                              | 24,916 people (4,153 households)                           |
|                               | <b>WFP</b> – Cash for Food   | IDPs in camp, refugees                   | IDPs in camp, refugees   | Monthly transfer equivalent to the Minimum Expenditure Basket  | Zain or Asia Cell E-Wallet (Mobile Money), pre-paid cards, direct cash | 280,000 IDPs and 76,000 Syrian refugees                    |

<sup>6</sup> There are no available current estimates found. This is provided from the World Bank (2015).

<sup>7</sup> There are approximately 18 INGOs and three NINGOs delivering MPCA and coordinating within the CWG

# GOVERNMENT OF IRAQ (GOI) SOCIAL SAFETY NET PROGRAMMES

The Government of Iraq has a long-standing social safety net (SSN) system, though it suffers from widely acknowledged inefficiencies and leakages (World Bank, 2018). The system is fragmented and overseen by three key Ministries: Ministry of Labour and Social Affairs, Ministry of Trade, and Ministry of Planning.

**Table 3: Government Actors engaged in Social Safety Net Programmes**

| Ministry of Labour and Social Affairs   | Ministry of Trade  | Ministry of Planning  |
|---|--|---|
| <ul style="list-style-type: none"> <li>Supervision and implementation of the Pension Programme (via the Department of Social Security and Pensions)</li> <li>Social Safety Net (SSN) Administration (Social Assistance/Social Welfare)</li> </ul> | <ul style="list-style-type: none"> <li>Issues Public Distribution System (PDS) cards</li> <li>Supervision and Implementation of the Public Distribution System (in-kind food)</li> </ul> | <ul style="list-style-type: none"> <li>Determination of the National Poverty Line</li> <li>Information Management for PDS and SSN (Social Assistance/Social Welfare)</li> <li>Management of emergency COVID-19 transfers (Minha)</li> </ul> |

The streamlining of social protection schemes in Iraq has been a perennial area of focus. Following a complete revision of the Social Protection Law in 2014, the GoI adopted a Social Protection Reform Roadmap (2015-2019) that sought to integrate social insurance (pension), labour market programmes and poverty reduction supports. A new Poverty Reduction Strategy was adopted for 2018 to 2022 – though progress has been slow. The following section provides an overview of the core social protection programmes, including the public distribution system (PDS), pensions, social safety net, and Minha (emergency cash). It excludes military supports, terrorism compensation, and vocational training supports given their relatively low coverage.

## PUBLIC DISTRIBUTION SYSTEM (PDS)

The largest component of the SSN system is the Public Distribution System (PDS) which is designed to provide key commodities in-kind (wheat flour, rice, vegetable oil, sugar)<sup>8</sup> monthly to all registered families in Iraq on a per-person ration basis (estimated in 2012 to have 96 percent national coverage (UNICEF, 2017)).<sup>9</sup> The PDS has operating for nearly three decades and is **one of the largest state-run food distribution programmes in the world**. Unlike other social protection programmes in Iraq, the Ministry of Trade is responsible for the overall operation of the programme, with data management support from the Ministry of Planning. The PDS is so large it is thought to comprise up to 70% of the Ministry's workload (Alzobaidee, 2015).

As the PDS is so widespread, the PDS card has become a central form of family identification in the country.<sup>10</sup> The PDS is widely seen as an essential entitlement in Iraq – it has remained nearly unchanged through several conflicts and oil price crashes. The PDS accounts for the largest component of non-labor income in Iraq and has significant positive relationship with life satisfaction amongst the poor (Livani & Graham, 2018) and is viewed very positively due to the importance of the rations to monthly caloric intake (UNICEF, 2017; Kirshnan, et al., 2018). Local governments accrue political benefit for organizing distributions. The programme accounted for two to four percent of government spending between 2012 and 2018 (UNICEF, 2017; Phadera, 2020), so it is both resilient and resource intensive; it absorbs a great deal of the funds available for social protection programming against the national budget. In this sense, the PDS is often referred to as the 'elephant in the room' in the context

<sup>8</sup> PDS rations may also include infant formula and vegetarian fat; however, these commodities are rarely received (1-3 percent) (UNICEF, 2017).

<sup>9</sup> While rations should be determined on a per-person basis, it has been found that the larger the household, the per capita receipt of items declines (World Bank, 2014).

<sup>10</sup> Humanitarian and UN agencies alike use PDS cards to verify family units selected to receive assistance as it prevents duplication of assistance within a family unit. However, the disruption to civil documentation issuance and updating services in the area most in need (Ninewa, Anbar, Salah Din) has also resulted in cards not representing recent births, marriages, and deaths.

of broader SSN reform agendas. On one hand, **the PDS system ensures a broad reach of state support and contributes to a lower poverty rate but, on the other hand, its cost and political entrenchment is a barrier to addressing broader SSN reform and expansion.**<sup>11</sup> At present, reform of the PDS has centered on information management system (IMS) reform given the importance of the PDS both as civil identification and as a basic entitlement. The World Food Programme (WFP) is currently working with Gol to digitise the PDS system in a geographically limited pilot study that allows households to remotely update their family information using a smartphone. A smartphone app, *Tamwini*, ('my ration card') was launched on 8 July 2020 through a pilot in Baghdad (WFP, 2020).

It is also important to note that the conflict with ISIS has challenged the resumption of the PDS in several states, including Ninewa, Salah Al-Din, and Anbar. This means that, based on some limited quantitative data from humanitarian sources, many households that would benefit from this support do not receive consistent or complete parcels. It was suggested that urban households may be advantaged over rural households, who would not benefit from the same distribution networks or access.

## SOCIAL SAFETY NET (SOCIAL ASSISTANCE PROGRAMME/SOCIAL WELFARE PROGRAMME)

**The Social Safety Net (SSN) (also known as Social Assistance or the Social Welfare Programme) provides cash transfers to specific populations, including widows, orphans, the disabled and/or chronically ill, married students, and the elderly.** The SSN transfers have the highest coverage rate of cash-based social protection programmes, benefiting 8.2% of the population, followed by the disability retirement pension scheme at 1.4% (UNICEF, 2017). Despite this coverage, the actual proportion of families under the poverty line receiving cash transfers is only 12.5% (UNICEF, 2017). Indeed, UNICEF (2017) found that the majority of beneficiaries of public assistance are neither poor nor do they have children with any specific needs for assistance and that increases in coverage of the social safety net have disproportionately gone to families above the poverty line. In 2018, the World Bank (2018b) similarly found that the lowest poverty quintile only receives about 25% of transfers in Iraq. Furthermore, SSN lists are not updated to remove families no longer qualifying for assistance and are not regularly updated to include families in need. It is likely that inclusion error could also be a result of failure to regularly update lists.

The **high degree of exclusion error in the Social Safety Net (SSN) system is thought to be linked to the use of categorical targeting rather than a systematic approach based on a poverty proxy means test (PMT)-based assessment.** It is also a result of weak systems in place to ensure accountable selection processes at the field level – both for categorical as well as PMT approaches. The development and implementation of a PMT-based selection system has been central to multiple strategic plans. The Social Protection Reform Roadmap (2015-2019) specifically mentions the adoption of a PMT approach to identifying people living in poverty, rather than an approach based on categorical targeting (e.g., widows, persons with disabilities). The most recent Poverty Reduction Strategy (2018 to 2022) once again drew attention to the need to develop and expand PMT processes, improve information management systems (IMS), and expand coverage of the SSN to better provide for those living below the poverty line. This has included some initiatives to work with humanitarian agencies to pilot a transition of humanitarian multi-purpose cash assistance (MPCA) beneficiaries to the SSN through a PMT pilot study. The pilot was on hold for some time, but has resumed as of September 2020, with preliminary results expected in early 2021.

<sup>11</sup> It is estimated that the cost of maintaining the PDS is 10 times the cost of all other social protection programmes combined (UNICEF, 2017).

## COVID-19 EMERGENCY TRANSFERS ('MINHA')

To respond to the acute economic hardship caused by movement restrictions and closures mandated to slow the spread of COVID-19, **the GoI, via the Ministry of Planning, launched an emergency transfer programme known as 'Minha', a one-off blanket cash transfer for families affected by COVID-19.** Due to the scale of the proposed programme, identification was to be done through a combination of public awareness-raising and mobile registration (online). All households would be considered eligible unless they were the recipients of a public sector salary or pension; however, it is reported that only heads of households are checked against either database. Households were also required to provide proof of identity through submitting copies of the household PDS card, citizenship card, and national identification cards. As a result, transfers are blind to vulnerability, location, and access to other forms of support or income. As of April, more than 13 million people (2.5 million households) self-registered online and the government approved a total of 11.5 million eligible people (2.1 million households) to be reached in batches.

**The first Minha transfer was conducted on 20 May 2020 through a mobile money service provider (Asia Cell).** As disbursing these payments required significant capacity, the financial service providers and points of service have delayed transfers by humanitarian and UN agencies using the same mobile money service through May and June (WFP, 2020). At time of writing, approximately 70% of households deemed eligible have received their transfer during the four months the programme has been active. **While there were discussions to extend a second transfer to households, this does not seem likely at time of writing.** It is highly likely that there was a high degree of exclusion error in this programme given the lack of equitable access to smartphone technology and civil identification amongst the most vulnerable people. There is very little understanding of this programme amongst humanitarian and development actors and it is unclear to what extent linkages exist to the revised Humanitarian Response Plan (HRP).

## PENSION SYSTEM

**While not intended to be a targeted anti-poverty initiative, the pension system is a critical programme when considering social protection in Iraq.** The pension scheme has undergone multiple changes since 2003 given its burden on the national budget; in 2006, the World Bank estimated it captured nearly 5% of GDP (World Bank, 2006). Furthermore, it was found that - even with the significant reforms - the pension system reaches only 25 percent of the population, which is significantly lower than other countries in MENA<sup>12</sup> as the vast majority of those reached by any form of old age protections are public sector workers (World Bank, 2009).<sup>13</sup> Due to gaps and inefficiencies, the pension system was revised again in 2014 to include all formally employed persons under one umbrella, though with different wage taxation schemes for public and private employees and employers. Furthermore, pension schemes have since been integrated into the broader social protection system through their inclusion in the 2014 *Social Protection Law*. It is important to note that **while the pension schemes are relatively generous compared to other social supports available, they remain very uneven;** some of the population receives payouts nearly equal to their public sector salary, while many receive much less than that and most other receive nothing at all as they were informally employed (IPC-IG, 2017). A considerable portion of pension schemes in Iraq go to the richest quintile of the population (IPC-IG, 2017). Therefore, there is significant stratification of benefits - where **people who have stable, relatively well-paying jobs often benefit the most and the most easily from additional social protection benefits.** In June 2020, the Government of Iraq announced sweeping cuts to the pension system (including the number of pensions a single family could receive) due to the economic crisis spurred by the COVID-19 crisis and the substantial drop in oil prices.

<sup>12</sup> Only Yemen and the West Bank and Gaza has pension systems with lower population reaches (World Bank, 2009).

<sup>13</sup> The public service is a critical component of income for approximately 15 percent of the labour force in Iraq (not including all military and security forces).

## THE KURDISTAN REGIONAL GOVERNMENT (KRG)

**The Kurdistan Regional Government (KRG) operates under a separate social protection legal framework than the Government of Iraq (Gol),** though most of the programmes are the same or very similar. The PDS as well as pensions<sup>14</sup> are widespread and have similarly undergone a review process that will see a merger of public, private, and disability/survivor pension systems.<sup>15</sup> and the KRG also adopted a cash-based SSN system to tackle poverty. While not yet launched, the KRG is also developing a cash-based transfer response to COVID-19, which will likely bear similarities to the Minha system used by Gol.

### SOCIAL SAFETY NET

The KRG has been implementing the SSN for a longer period than the Federal Government (2011 versus 2014). The Kurdistan Region has significantly lower rates of poverty than the rest of Iraq.<sup>16</sup> Despite this, a review led by the World Bank of the KRG SSN found that only around 11% of poor households in KRG received social assistance transfers, likely due to the use of categorical targeting rather than poverty PMT assessments. In addition to widespread exclusion error, there was a high degree of inclusion error due to the practice of not re-assessing or removing households from recipient lists as their needs changed. Technical pressure, alongside the financial pressure caused by the conflict with ISIL resulted in the temporary suspension of the KRG SSN.

**In 2016, the KRG released a new *Social Protection Strategic Framework (SPSF) (2016), which included both reform of pension and unemployment schemes as well as the development of an SSN that addressed the needs of families living in poverty.***<sup>17</sup> The reforms under the SPSF also included pension and social assistance scheme revisions that aligned them with the 2014 revisions adopted by the Gol. This included merging public and private pension schemes and expanding social assistance coverage. In 2016, UNDP began providing technical assistance to the KRG (via Ministry of Planning) under the 'Funding Facility for Economic Reform (FFER)', which was intended to support the implementation of the broader World Bank-supported 'Economic Reform Roadmap'. Included with the reforms was the revision of the SSN framework, including eligibility criteria, via social services objectives included in the Roadmap (UNDP, 2016).

**In 2019, UNDP released a blueprint for a revised SSN under the 2019 SPSF entitled 'Policy and Technical Guidelines for a Regulatory Framework to be tested with the design and implementation of a pilot cash transfer programme in 2020'.**<sup>18</sup> The guidelines were developed with the KRG Ministry of Labour and Social Affairs (MoLSA) to provide a recommended process for the development, piloting and implementation of a cash transfer program based on poverty sensitive vulnerability criteria and the continued (re)assessment of households, as well as a broader Social Assistance Law reform that would include institutional/administrative changes, the launch of a grievance redress system, and improved information management systems. The proposed targeting system bears many similarities to the PMT approach employed by the CWG, CCI and other MPCA partners and the CWG was named in the document as being a critical partner to consult in the development and piloting process.<sup>19</sup> While the World Bank had less engagement with the KRG during this period, it has re-engaged with the KRG to support the piloting of the PMT approach. **To inform the final revised Social Assistance Law, the exact PMT criteria as well as the selection and delivery mechanism was planned to be piloted in 2020 and led by KRG MoLSA. The pilot has been delayed due to the COVID-19 crisis.**<sup>20</sup>

<sup>14</sup> PDS commodities as a source of non-labor income is smaller in Kurdistan, accounting for less than 20 percent of non-labor incomes on average (versus up to 48% in the south). Over 30% of the households in Kurdistan receive public sector pensions, a rate much higher than Federal Iraq (World Bank, 2018a) – so this may act as a compensating factor while determining PDS dependence.

<sup>15</sup> Pension and Social Insurance Law currently under revision. See: KRG, 2016.

<sup>16</sup> Though this has increased significantly following the ISIL conflict: from 3.5% prior to 2014 to 12.5% in 2018 (World Bank, 2018a).

<sup>17</sup> The Economic Reform Roadmap, the Funding Facility for Economic Reform and the Social Protection Strategic Framework were developed under a broader KRG 'Vision 2020' initiative.

<sup>18</sup> This document is still pending final approval from the Council of Ministers but has been approved by MoLSA.

<sup>19</sup> The regulatory framework is available: Fallavier, Pierre (2020). *Poverty-based Social Safety Nets in the Kurdistan Region of Iraq: Policy and technical guidelines for a regulatory framework to be tested with the design and implementation of a pilot cash transfer program in 2020*. Erbil: UNDP. Adoption of CWG, UNDP and UNICEF tools are mentioned on page 28.

<sup>20</sup> Furthermore, the policy and technical guidelines have now only been signed off by the Kurdistan Ministry of Labour and Social Affairs; at time of writing, the document sits with the Council of Ministers for final sign-off.

## COVID-19 EMERGENCY TRANSFERS

While there has been no systematic action on KRG-led COVID-19 Emergency Transfers at time of writing, the proposal is currently under consideration by the KRG MoLSA and MoP. Yet, no amount or confirmed mechanism for selection or delivery has been announced, but it would likely bear resemblance to the Minha approach utilized by the GoI. While not a cash-based response, the KRG, via MoLSA and MoT, distributed approximately 200,000 food baskets to those effected by lockdown orders through donations provided by the private sector.

## HUMANITARIAN RESPONSE

Humanitarian cash transfer programming has played a critical role in the response to the conflict with ISIL and the subsequent displacement, return, and economic disruption. Multipurpose cash assistance (MPCA) has allowed agencies to respond quickly and address a broad range of household needs efficiently, focused on addressing short-term needs of vulnerable households. Within humanitarian cash response, the primary division in approach is the difference in assistance provided to Iraqis in the 'conflict-affected states' and Syrian refugees, overwhelmingly in the Kurdistan Region.

## IDPS, RETURNEES AND HOST COMMUNITIES

Humanitarian cash transfer programming is overseen and coordinated by the Cash Working Group (CWG), which is responsible for convening cash coordination meetings at the national and regional level, as well as overseeing cash transfer standards, including the determination of the Survival Minimum Expenditure Basket (SMEB)<sup>21</sup>, cash grant value, and organizing multi-agency market assessments, amongst other joint needs and priorities of humanitarian cash actors. There are approximately 18 INGOs and three NNGOs delivering MPCA and coordinating within the CWG,<sup>22</sup> in addition to UN actors.<sup>23</sup> In addition to the CWG, the Cash Consortium of Iraq (CCI) plays a central role in cash coordination and implementation. In early 2015 Mercy Corps, DRC, NRC and IRC (and later Oxfam) formed the Cash Consortium of Iraq (CCI) with the support of ECHO in order to speed the development of standardized tools and approaches (Smart, 2017; CaLP, 2020). Since this time, they have consistently been the largest multi-purpose cash actors in Iraq. The CCI is responsible for the development of the targeting approach (PMT using the Socio-Economic Vulnerability Assessment Tool (SEVAT)), monitoring and evaluation processes and tools, and remains a leader in MPCA advocacy, but is also a member of the CWG.

All humanitarian cash actors coordinating through the CWG use the Socio-Economic Vulnerability Assessment Tool (SEVAT) (PMT model-based) to assess household eligibility. The targeting model is based on the idea of predicted consumption, computed using a range of household characteristics and behaviors (including, for example, shelter type, negative coping strategies), and how these affect the household's capacity to consume. Household per capita predicted consumption is compared with the national poverty line (110,000 IQD per capita) to assess overall level of vulnerability. In October 2018, the SEVAT and underlying PMT model was revised to account for regional differences in vulnerability. This included ensuring the design systematically included indicators that would determine the appropriateness of a referral to the GoI SSN programme and/or additional humanitarian referrals (e.g., legal support for accessing civil documentation).

Assistance ranges from one to three monthly transfers based on the level of need and was initially set to a standard 380,000 IQD (320 USD) per month, for a period of two to three months depending on need. MPCA is based on need, rather than status - so actors are targeting IDPs, returnees, and host communities. As per the Humanitarian Response Plan (HRP) 2020, the geographical focus of MPCA is on 'conflict-affected states' (Ninewa, Anbar, Kirkuk, Salah Al-Din, and Diyala). CWG partners aimed to reach 368,850 individuals (61,475 households) in 2020, with two-thirds of the target population being returnees.<sup>24</sup>

<sup>21</sup> A SMEB is the average cost of items required to meet address essential minimum needs for survival. The Minimum Expenditure Basket (MEB) is an expanded version of the SMEB, which would include an ideal caloric intake as well as an expanded selection of household items.

<sup>22</sup> INGOs providing MPCA include Oxfam, DRC, NRC, Mercy Corps, IRC, CEVSI, ACTED, REACH, ACF, German Red Cross, CARE, Save the Children, Medair, Tearfund, World Vision, HI, ZOA. NNGOs include: Point, Mercy Hands, and Quandil.

<sup>23</sup> The World Food Programme (WFP) and the United Nations High Commission for Refugees (UNHCR) are key UN cash actors. WFP co-chairs the Cash Working Group.

<sup>24</sup> Based on an estimated poverty rate of 31%, humanitarian cash programming would reach an estimated 3% of the population below the poverty line in 2020.



**Table 4: MPCA Types**

| Type | Description  | Criteria  |
|------|--|---|
| 1    | Two monthly transfers of 480,000 IQD/400 USD (960,000 IQD/800 USD total)       | 'Extremely' vulnerable per the revised PMT scoring (predicted income of between 72,000-90,000 IQD/58-75 USD per capita per month) |
| 2    | Three monthly transfers of 480,000 IQD/400 USD (1,440,000 IQD/1,200 USD total) | 'Catastrophically' vulnerable per the revised PMT scoring (predicted income of less than 70,000 IQD/58 USD per capita per month)  |

As of March 2020, the CWG provided revised guidance stating that due to the COVID-19 crises, this has been revised up to 480,000 IQD (400 USD) per month and the threshold for monthly income per capita has been increased slightly given the anticipated increases to market prices. Furthermore, the CWG made the determination to provide 800 USD (equivalent of two months of transfers) to every household rather than a range of 400 USD to 1,200 USD (one to three monthly transfers). This change would allow CWG partners to reach more people, but also ensure that everyone receives enough cash to make a meaningful contribution to their immediate emergency needs.<sup>25</sup>

While outside traditional coordination mechanisms, the International Committee of the Red Cross (ICRC) is also delivering MPCA. ICRC has aligned MPCA standards to CWG guidance, though has not adopted the CWG revised regional PMT (2019) and did not adopt the revised cash transfer value of 380,000 IQD, but instead maintained the cash transfer value 480,000 IQD<sup>26</sup> (though this is once again in line with CWG recommendations due to the modified COVID-19 approach). ICRC has not adopted the CWG COVID-19 transfer changes to number of cash transfers per household. Furthermore, ICRC has slightly modified SEVAT tool for the purposes of maintaining internal coordination protocols regarding protection. As other MPCA actors, ICRC focuses on the conflict-affected states, with a focus on Ninewa, using a mixture of direct cash payments and mobile money transfers.

## REFUGEES

Refugees in Iraq are often overlooked in humanitarian response. This could be seen as a result of several factors, including the relatively small case-load (approximately 280,000 individuals), relatively good integration into the Kurdistan region due to similar linguistic and ethnic backgrounds (60% out of camp<sup>27</sup> (UNHCR, 2019)), and the acceptance of the refugee population by the KRG. Most refugee-focused assistance is being provided by UNHCR through a vulnerability-based cash transfer programme, which now provides 250 USD monthly for 18 months using mobile money transfers.<sup>28</sup>

Despite the cohesiveness of the humanitarian cash approach, it has also been criticized for lacking a clear exit strategy, in recognition that many unconditional cash recipients require long-term ongoing support.<sup>29</sup> The Cash Working Group (CWG) has drawn attention to the need to coordinate with pre-existing social protection networks to achieve 'collective' humanitarian and development outcomes (CWG Iraq, 2020bc).

<sup>25</sup> For more information on CWG COVID-19 recommendations, see: CWG Iraq (2020b).

<sup>26</sup> This amount has just been amended by the CWG to be 380,000 IQD, in line with the revised Survival Minimum Expenditure Basket (SMEB) for Iraq.

<sup>27</sup> This statistic refers to Syrian refugees, which comprise most of the refugee caseload (250,000 out of 284,000). Nearly all non-Syrian refugees reside out-of-camp.

<sup>28</sup> The 18-month installment period has been adopted in 2020 in response to COVID-19.

<sup>29</sup> This is particularly the case for populations living in protracted displacement. The poverty rate is estimated to 38% amongst displaced persons (World Bank, 2018a) – nearly twice the rate than the general population.

## LINKING HUMANITARIAN CASH AND STATE SOCIAL PROTECTION SYSTEMS

Humanitarian cash operations have evolved significantly since they began in 2014. **The strength and scale of the CCI has been a boon to the scale, technical quality, and acceptance of humanitarian cash transfers in Iraq.** Strong advocacy from humanitarian actors, particularly the CCI, and support by humanitarian leadership for MPCA has resulted in it consistently being a core component of the annual Humanitarian Response Plan (HRP) and has strengthened the overall positioning of the CWG in the humanitarian response structure.<sup>30</sup> Common transfer values, assessment protocols, and monitoring and evaluation forms and processes have resulted in a cohesive environment that has also influenced the PMT model design of Gol and KRG social protection approaches via the CWG, UNHCR, UNICEF, and the World Bank.

From the Gol side, **efforts have been made in setting the groundwork for strengthening linkages between humanitarian, development, and state actors.** At the strategic level, these include the National Development Plan and Poverty Reduction Strategy 2028-2022 and the Social Protection Roadmap 2015- 19. Similarly, UNDP, KRG MoLSA, and the World Bank have overtly acknowledged the potential of drawing on humanitarian cash capacity, particularly in reference to the design and piloting of PMT-based assessment systems in both Federal Iraq and the Kurdistan Region (Smart, 2017; World Bank, 2018c, Fallivier/UNDP, 2020). The CWG and CCI both support engaging in technical support and concrete humanitarian-SSN 'transition' initiatives that would move MPCA beneficiaries on to long-term social support (CCI, 2018; CWG, 2020c; CaLP, 2020).

**In general, there is a lack of a country-wide strategic vision on the overall objectives of the social protection system** (Alzobaidee, 2015) as well as a lack of specific vision on the extent and form of humanitarian engagement. This is both due to stalled efforts to coordinate in the past as well as the dual approach in engaging with the Gol and the KRG.

## GOVERNMENT OF IRAQ-FOCUSED COORDINATION

Despite the clear understanding of the need to work more closely together and willingness from all sides, progress has been limited on harmonizing Gol and humanitarian approaches. In **April 2018, a workshop that included MoLSA, the World Bank, DFID, CWG, CCI and several UN agencies was convened** to discuss the transition process of select households from humanitarian MPCA to Gol social protection programmes. During the workshop, the World Bank presented the PMT targeting models to be rolled out by MoLSA SSN and the CCI presented the PMT common to CWG partners. **There was found to be a significant degree of overlap in government and humanitarian PMT models for beneficiary selection.** Based on this, an Action Plan was developed. The Action Plan detailed the following:

- CCI and MoLSA would move forward with a pilot that would score households on the SSN waitlist against CWG PMT and score humanitarian MPCA recipients against SSN PMT to determine a field-tested overlap.
- A **Social Protection Forum (SPF) was initiated** to serve as the platform for transition discussions through regular meetings and an agreed TOR.
- Improvements to data management was to be led by WFP and MoLSA, including mapping all stakeholder's data systems to determine overlap.
- CCI agreed to support MoLSA by providing legal supports/referrals for potential beneficiary households missing the required civil documentation. This would include capacity building on integrated legal referrals.
- CCI agreed to support offline assessments for MoLSA (online SSN not currently active).

<sup>30</sup> The Iraq CWG sits on the Inter-Cluster Coordination Group (ICCG) in a member position, rather than a participant-observer position as other cross-cutting working groups do.

The Action Plan was endorsed by the CWG membership in July 2018. The first SPF meeting was held in November 2018 with the purpose of developing a framework for the Forum. The first meeting also acknowledged the need for broader action on social protection reform, and suggested the development of task groups (e.g., the PDS task group, the SSN task group). In **February 2019, a draft SPF Terms of Reference (TOR) was shared**. It included the following objectives:

1. Promote a commonly understood vision of social protection for all actors in Iraq (Government of Iraq, International community, and humanitarian actors, including INGOs) in line with national relevant laws and programs.
2. Serve as the platform for policy and operational information sharing between humanitarian, development, and government actors, including sharing of best practices to inform ongoing and planned social protection efforts in Iraq. Enhanced information sharing is hoped to increase coherence between Government social protection programs and those of development and humanitarian actors, including INGOs.
3. Coordinate, and where appropriate harmonise and complement, support by various stakeholders to different government bodies implementing social protection systems.
4. Gather feedback and input from development and humanitarian actors to support and advocate for the inclusion of vulnerable populations and the implementation of government social protection policies and programmes.
5. Ensure that the assessment of needs, gaps, and responses to social protection issues remains current, evidence-based, and widely understood; and readiness to respond in time of emergency.
6. Support the Iraqi Government to develop strategies for more predictable funding.

The SPF TOR outlined that government ministries (MoLSA, MoP, MoT, MoDM), national and international NGOs, UN agencies, cluster representatives, NGO Coordination Committee for Iraq (NCCI)<sup>31</sup>, and donor representatives should participate in the forum. Since the TOR was developed, no further meetings of the SPF or engagement on the broader integration objectives have occurred. **This has been primarily due to staff turnover in UN, donor, humanitarian, and government agencies and objectives that have been perceived to be too broad by some.** Should this initiative be re-initiated, it would be critical to maintain clear timelines, responsibilities, ensure broader ownership and ensure that the initial scope of the SFP remains narrow until momentum has been established (see 'Recommendations for a Way Forward' section).

In the meantime, the CCI developed their revised PMT model based on governorate-specific thresholds (as above – October 2018). The **CCI included indicators that would likely determine the eligibility against the Gol SSN**, but this has not yet been formally piloted with Gol MoLSA to formally determine eligibility. Given that data will have already been collected by multiple agencies for nearly two years at time of writing, **there is a great opportunity to revisit the data and develop geographical priority areas where a high number of assessed households are likely to be eligible.** The pilot is critical not only to transition these households to the SSN system, but also offers an opportunity for capacity building between humanitarian teams and MoLSA.

<sup>31</sup> The NGO Coordination Committee for Iraq (NCCI) is an NGO member-led organization that advocates for principled, coordinated humanitarian action in Iraq. It represents the collective interests of NGO members to government, UN, donor, and external stakeholder communities.

## KURDISTAN REGIONAL GOVERNMENT-FOCUSED COORDINATION

Direct engagement with humanitarian cash partners on strategic social protection issues in the KRG has been notably limited. Instead, social protection reform has largely been led by UNDP, with World Bank engagement. As above, the KRG is currently in the middle of reforming the social protection system in Kurdistan and has not yet finalized the PMT model that will be used to determine eligibility for the reformed social assistance programme; however, the **'Policy and Technical Guidelines for a Regulatory Framework to be tested with the design and implementation of a pilot cash transfer programme in 2020'** developed by UNDP in consultation with KRG MoLSA specifically references the CCI PMT model and the need for CWG and CCI to be engaged in consultations on model development, piloting and finalization.<sup>32</sup> Given the expected delay in government census data initiatives, it is likely that the KRG PMT will strongly borrow from humanitarian data.

**KRG has not been engaged in the broader social protection reform workstream at the national level through the Social Protection Forum (SPF).** This is likely due to the internal political divisions in Iraq but also siloed humanitarian approaches between the IDP crisis (Federal Iraq) and the refugee crisis (KRG) and respective coordination practices. Furthermore, it is unclear the extent to which UNDP was engaged in the SPF at the GoI-level, perhaps reducing awareness and coordination. The lack of broader country-level information sharing between the two reform processes, including the interest of both in engaging with the revised humanitarian PMT is a **lost opportunity for more impactful change and more diverse lessons learned.**

Given the loss of momentum in the SPF and the recent adoption of the pilot cash transfer framework (currently with Council of Ministers), **there is still an opportunity to integrate the KRG social protection reform agenda into the broader humanitarian cash-social protection harmonization agenda and vice versa while drawing on the pre-existing SFP Action Plan.**

## PEOPLE IN NEED

While considering social protection reform and integration, there are several populations within Iraq that have a high likelihood of being excluded from social protection mechanisms – despite critical vulnerability. The following section details key gaps in programming as well as groups that may be excluded at the community level. These populations should be included in specific discussion surrounding overall programmatic recommendations in the following section, to ensure they are not further marginalized in the reform agenda.

**Host communities and vulnerable households outside conflict-affected states.** Given the centrality of conflict and displacement (domestic and international) to humanitarian and government response in Iraq, host communities are often at risk of being excluded at the expense of returnees and displaced persons. Host communities have been removed as an at-risk group from the initial 2020 HRP as have areas that are not considered 'conflict-affected' (*i.e.*, Ninewa, Anbar, Salah Al-Din, Kirkuk, Diyala), though this has been revised in light of COVID-19.<sup>33</sup> Government programmes using online registration (SSN and Minha) are likely to exclude those from largely rural and impoverished areas, where mobile access and reach of social workers may be more limited (*i.e.*, Muthanna, Babil, Qadisiyah). Social unrest in Iraq has brought attention to the frustration within host communities and those from marginalised states. Demands for better social supports and services are central to the protest messaging. While these areas may not have been directly affected by conflict, the economic and political damage as well as a lack of a clear development agenda has reached all corners of the country.

**'Extremist-affiliated' families.** Families with perceived but unproven affiliations to extremist groups are socially stigmatized in camps and host communities, are unwelcome in their areas of origin, and prone to exclusion from social services due to discrimination – both by communities and government official (RWG, 2019; HRP, 2020). Ninewa is particularly challenged by this dynamic, especially with camp populations who are largely considered to remain

<sup>32</sup> Note that the current framework does not provide for the inclusion of non-Iraqi (*i.e.*, refugee) beneficiaries due to fiscal constraints, though this may be a possibility in the future.

<sup>33</sup> As attention has not been paid to these communities, there is a lack of evidence base for humanitarian programming.

in camps due to their perceived affiliation. Discrimination in the local job market is a challenge for long-term well-being of these households, with female-headed households having even further reduced economic opportunities. They have an extremely high reliance on their social groups and debt networks to get by (RWG, 2019). While these households are not excluded from humanitarian assistance based on the principles of humanity and impartiality, it is expected that they would not be readily included in long-term government social protection programmes.

**IDPs and Refugees in Kurdistan.** Nearly half of all IDPs in Iraq and almost all Syrian refugees reside in the Kurdistan Region (HRP, 2020). Given the protracted nature of these displaced populations, there is a need for a longer-term approach, but administrative hurdles – not to mention the financial constraints facing the KRG – challenge the transition away from emergency support. IDPs do not qualify for social protection programmes in Kurdistan without permanent residency.<sup>34</sup> Refugees, as they are not Iraqi citizens, are also not eligible for state assistance. As the KRG is in the process of revising the social protection system to be more inclusive of vulnerable community members and there is increasing economic need due to COVID-19, it is not politically or fiscally viable for the KRG to provide for either of these populations. Should humanitarian assistance – particularly cash assistance and food aid – diminish or cease, this would likely result in extreme economic hardship for these populations.

## FACTORS AFFECTING THE WAY FORWARD

While the initiatives detailed above will be a positive step towards a more inclusive and nexus-sensitive approach to social protection programming, there are several environmental factors that will challenge the efficacy of any coordination and collaboration initiatives.

**Political and financial practicalities.** The national fiscal crisis has practically limited the capacity to expand the social protection system; any additional caseloads adopted results in additional expense, not to mention the political pressure that would result from expansion of social protection programmes while wages cannot be paid on time or at their previous level. Any effort to modify the existing social protection mechanisms will need to first focus on changing perspectives and gaining buy-in on a common vision before an action plan will move forward.

Beyond fiscal concerns, there is a strong case to be made that the political situation in Iraq will continue to greatly hamper progress towards a common goal of providing adequate, reliable, and accountable assistance to the most vulnerable households in Iraq. The Gol has undergone significant turnover in the last 2 years, which has led to frequent changes in priorities. Experience suggests that heads of key ministries (MoLSA, MoT, MoP) have substantial influence on the level of engagement with development and humanitarian partners as well as on the speed and uptake of the reform agenda. **The interdependent but siloed nature of social protection programmes across these ministries means change must be coordinated and broader political buy-in is necessary.** For example, continued scale and scope of the PDS (MoT) fiscally limits the capacity to expand targeted social protection mechanisms (MoLSA), however, it is clear that the SSN under MoSLA lacks the scope and scale to adequately address the high level of poverty in the country (World Bank, 2017). Differing legal frameworks for each programme make resolution more difficult. Similarly, the expansion of social protection mechanisms in the KRG – where broad reform is seen as more politically feasible – is dependent on the fiscal cooperation and support of the Gol. The domestic ‘government within a government’ division complicates the capacity of either administration to move forward effectively, but also add a layer of complication to engagement with international organizations (i.e., UN agencies, World Bank) and humanitarian actors.

The scale of population-level dependence on social protection mechanisms – particularly the PDS and pensions – has resulted in a highly politicized social protection environment in Iraq – particularly in regard to structure, geographical targeting (and exclusion), as well as mechanisms used to identify the target and verify populations (Alzobaidee, 2015). **Changes to social programmes can be a difficult political sell, particularly if reforms will result in some being excluded from support which has typically been expected regardless of household vulnerability.** Recent cuts to public salaries, pensions, and services due to the global oil price crash and the economic fallout of COVID-19 have compounded pre-existing unrest over claims of corruption, inefficiency and lack of basic services and rights – particularly in the south.

<sup>34</sup> Except for the PDS, as it is national programme.

**Effective large-scale delivery mechanisms.** Iraq has a comparatively diverse market for cash transfer delivery mechanisms. Distributions via the banking system are the preferred mechanism for government social protection mechanisms, though both mobile money and direct cash distribution via the hawala system<sup>35</sup> have been used. Humanitarian agencies and international organizations have also been able to take advantage of the range of services available, though there has generally been a preference for cash-in-hand with a gradual shift towards e-transfer mechanisms due to scale (e.g., WFP, ICRC). However, **the limitations to banking and mobile money have been highlighted over time** (Smart, 2017). While mobile money has proven effective for delivery of humanitarian programmes (WFP, UNHCR, ICRC, and some other humanitarian cash partners), but the delivery of the *Gol Mihna* emergency transfer programme has caused serious backlogs in the delivery of humanitarian transfers due to capacity limitations of the mobile provider. Furthermore, the mobile money system relies on a network of vendors. According to some humanitarian actors, there is limited capacity to oversee these vendors and address complaints of additional ‘fees’ or other coercive practices, such as forcing clients to withdraw the entire value of the mobile money account through aggressive means. AsiaCell has a grievance redress protocol specifically designed to investigate vendor practices, the efficacy of this system is not fully known as it is up to the recipient themselves to contact the number and make a complaint.

**Financial Inclusion.** For both banking and mobile money, the most vulnerable populations often have outdated civil documentation or are completely lacking the identification necessary to access services, including PDS cards and national ID cards. This process is particularly challenging for those in conflict-affected states where civil administration was disrupted for an extended period. Widows (particularly of polygynous marriages) are specifically vulnerable. Refugees are excluded from formal financial services as they lack national identity cards and refugee status alone is not sufficient to gain access to a bank account or mobile money unless they have gone through the process of registering with the Permanent Committee of the Ministry of the Interior (PC-Mol). UNHCR has gained special permission from the Central Bank for refugees receiving regular cash transfers to be registered for mobile money services using iris scan verification for those who have not undergone this process – but only those who are registered beneficiaries. Beyond these practical challenges, cultural barriers are frequently highlighted. **Many vulnerable Iraqis do not engage with the formal banking system and even fewer with mobile money.** This has been linked to low trust in the stability of these institutions, lack of familiarity, and barriers to entry (i.e., documentation requirements, administration, fees). A history of liquidity challenges in the formal banking system and geographical gaps in mobile network and vendor coverage adds to the reluctance to engage in these systems. For an integrated and efficient social protection system to be established, significant investment in inclusive mechanisms for cash delivery must be made. The difficulty in securing this at scale for the most vulnerable is why the use of *hawala* transfer systems to deliver cash-in-hand remains a popular transfer mechanism.

<sup>35</sup> From 2014–2016, the Ministry of Displacement and Migration (MoDM) used hawala networks to distribute cash to displaced families. This programme was discontinued for several reasons and has therefore not been reviewed in this report.

# RECOMMENDATIONS FOR A WAY FORWARD

## REINVIGORATE SOCIAL PROTECTION FORUM

**The Social Protection Forum should be re-initiated with the view of building on progress and acknowledging lessons learned.** The SPF initiative has outlined the first steps to explore the integration of Gol and humanitarian programming. The steps that have already been taken by the CCI in redesigning the SEVAT tool and underlying PMT model as well as the adoption of the tool by CWG partners has meant that nearly two years of data of potential SSN referrals already exists. While the Action Plan was not implemented beyond the development of the draft SPF TOR, there is a foundation of next steps already thought through that can be paired with the lessons learned from the failure of that process. Specifically, it is important that the reinvigoration of this exercise consider the following.

- **A Forum ‘Steward’ or ‘Convener’ who will oversee the SPF process should be nominated.** This person(s) would have a similar role to a Cluster Coordinator in that they would convene meetings, facilitate or arrange facilitation, ensure timely minutes, information sharing, and generally ensure progress is being made on agreed objectives. Having a coordinator for this process will also allow for improved information sharing and networking between participating agencies and between working groups that may be established.
- **Common principles must be developed.** This includes ensuring that humanitarian, development, and government actors are on the same page regarding the overall vision for harmonized approaches. What does social protection mean? What is the theory of change for an integrated approach? What are the common principles of harmonized approaches (e.g., consent, protection mainstreaming, accountability)? How will each principle be integrated into the theory of change at each stage? What are indicators these have been reflected in each step of the process?
- **The SPF will need to ‘divide and conquer’.** Both political and technical coordination is needed across multiple agencies, ministries, and administrative areas. Terms of reference may be best to define a common ‘forum’ for broader political consensus building, relationship building, and to ensure ‘corporate knowledge’ and momentum – however, a specific technical and operational group that only engages with the players necessary to operationalize a pilot may prevent technical discussions from being unnecessarily delayed. Progress and broader decisions could be brought back to the broader forum at regular intervals. It is recommended the Forum first focus on a narrow TOR (e.g., SSN-MPCA integration) and then add technical groups as needed and relevant (e.g., PDS reform, etc.). It is important that the SPF remains pragmatic at the core to prevent loss of momentum.
- **The KRG should be engaged in the SPF.** Given that there have been separate initiatives at the Federal level (FCDO, WB, CCI, Government) and KRI (KRG, UNDP, UNHCR) to align social protection programming with humanitarian cash responses, it makes sense to find a politically workable way to manage a coordinated pilot programme – or at least pilot programmes that are implemented in parallel for the purposes of gathering best practices and lessons learned.<sup>36</sup>

Pragmatically, should transfer of beneficiaries from humanitarian cash transfer programming to state social protection programmes and, ideally, increased harmonization of future initiatives, **direct relationships should be made between humanitarian staff and Gol and KRG ministry staff.** Providing for the capacity required to engage at this level, there are two options: linking with the CWG or the CCI. While the CWG provides broad representation of humanitarian cash actors, **the CCI may be a better fit to engage directly on the introduction of inclusive PMT-based selection and verification processes.** CCI may be a better fit for this role for several reasons. First, CCI is comprised of the largest humanitarian MPCA actors in Iraq who have a detailed understanding of the complexity of the operationalization of technical cash processes and systems, including community engagement, identification of vulnerable populations, civil documentation referral support, information

<sup>36</sup> While understandably difficult given the present fiscal reality, the inclusion of Kurdistan non-resident IDPs and refugees in long-term approaches are critical to integrate those unlikely to return. Principled discussions surrounding the inclusion of displaced persons and refugees as vulnerable populations should be integrated into SSN reform processes, even if those discussions only result in a later-stage inclusion process.

management systems, grievance redress mechanisms.<sup>37</sup> Second, CCI partners are on the ground across Iraq already, have a detailed understanding of the location of vulnerable communities, and have the capacity to deploy teams to areas in need. Third, CCI may have more time capacity to engage in the level of technical support required should the CWG have an expanded mandate of providing technical cash support to other clusters (as a cross-cutting working group) and continuing to advocate for cash-based transfer programming at the ICCG-level.

## DATA SHARING, PROTECTION AND ACCOUNTABILITY

A key component of more effective coordination between social protection systems and humanitarian cash assistance is the ability to manage and share data. Current government and humanitarian databases are segmented. Outside the CCI, duplication of individual households cannot be easily determined except for the maintenance of geographically distinct areas of operation between humanitarian agencies and, in the case of government programmes, manual comparisons of datasets. It is not realistic to suggest that a single data system ever exist, but there does need to be a higher degree of inter-operability between systems to be able to allow a smooth transfer of beneficiaries between programmes and to flag duplication. Any move towards greater interoperability will need to prioritise data responsibility and doing no digital harm. While it is difficult to come up with solutions that do not mean relinquishing agencies' own data management systems or compromising data protection, there are some immediate steps forward that can be taken.

- **Focus on the technical players.** While engaging in SPF pilot programmes, there needs to be a simultaneous effort to work on data management processes in both humanitarian and government operations, with humanitarian actors supporting relevant government entities with technical assistance where appropriate. This can most effectively be achieved by focusing on technical capacity building aimed directly at information managers in Gol and KRG. While MoLSA directs social protection programming, data management in both Gol and KRG are managed from each respective MoP, which has a more technocratic approach in general. In humanitarian agencies, Monitoring, Evaluation, Accountability and Learning (MEAL) departments are best suited to engage with overall dataset management with MoP staff. Supporting technical relationships and partnerships for 'small wins' to data management (consistent approaches to recording demographic information, identity numbers, geographic information) will go a long way in making data comparable without any parties relinquishing control over data sets. The experience of WFP in working to roll out the *Tamwini*, ('my ration card') PDS app could provide useful lessons.
- **Focus on the key principles of accountability.** While humanitarian actors are not perfect, they have a very systematic approach to managing complaints and can ensure to a reasonable degree that issues will be dealt with fairly and professionally. This requires a lot of additional capacity. Furthermore, protection principles are generally applied to ensure a 'do no harm approach' – this includes informed consent and confidentiality. Should a pilot project be introduced, principles of accountability regarding client feedback as well as informed consent, data protection, sharing and use should be outlined. Like the principles of the SPF, these should be accompanied by indicators that can be used to measure the degree to which accountability principles are being respected at each step of the pilot roll out.
- **Consider data principles for the PMT.** A concern highlighted in reviewing government social protection programming is ensuring that the revised SSN approach in both Iraq and the Kurdistan Region captures the most vulnerable people. For some, this relies on maintaining the weighting model applied to assessed households relatively centrally held – reducing the power of individuals to exclude households. As errors in selection are less likely to come from the PMT model and more likely to come from implementation; therefore, training of social workers and shared practices for performance monitoring should also be considered. This must be combined with general capacity building with Government partners on the benefits of the PMT approach, specifically the increased reliability and reduced exclusion error.

<sup>37</sup> This particular strength was acknowledged by the World Bank in the Emergency Social Stabilization and Resilience Project (ESSRP) 2018 proposal, where "NGOs are expected to be contracted as facilitators to support various phases of the community work and monitoring" of revised SSN system implementation (World Bank, 2018c, p. 25).



## PROVIDING FOR COVID-19 RELIEF

To date there has been a significant scale-up in cash-based assistance in response to COVID-19 – through humanitarian and social protection channels – but this has faced several challenges. The Gol's *Minha* programme was able to provide cash to many people, though some are still waiting on transfers and little to no information is available regarding efficacy, use, gaps in targeting and general population-level awareness. Humanitarian organizations had little to no information about the programme and experienced mobile money disruptions due to provider capacity issues. The KRG is considering a similar programme but has not yet released any details on targeting or delivery approach, caseload, value, or timelines. Humanitarian MPCA actors have mixed uptake of the COVID-19 modifications recommended by the CWG. Reach is limited by available funding. The cash response to COVID-19 could be improved through improved communication and expanded funding for targeted assistance.

- **Better information sharing on current responses between Government and humanitarian actors (and vice versa) is required to minimize overlap and prevent programme disruptions.** Humanitarian actors can be important coordinating actors in providing information to communities and mobilizing an inclusive response. Should the KRG move forward with its emergency response cash transfer programme, there is an opportunity to improve pre-emptive engagement. There is currently no concrete forum for this information to be shared; there is space for the ICCG to ensure this information is collected and disseminated.
- While the opportunity for pre-emptive coordination may have been lost for *Minha*, **a joint impact evaluation would be a useful initiative to inform future responses and a great opportunity for mutual learning and technical capacity building.**
- **COVID-19 has increased the need for humanitarian cash response** against the backdrop of a humanitarian response which was scaling down. This includes expanding attention to areas outside the 'conflict-affected states' given what is known about generalized poverty. Humanitarian agencies are well suited for rapid expansion for short period to help populations weather the economic crisis, while also maintaining an accountable approach that will be able to produce data to inform future responses. The macro-economic crisis facing the Gol and KRG limits capacity for expanded targeted programmes, while existing social protection programme avenues have been shown to exclude the most vulnerable groups.

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The Cash Learning Partnership

Since the onset of the COVID-19 pandemic we have seen a significant increase in the use of humanitarian cash transfers to protect lives and livelihoods. At the same time we have seen a massive expansion of social protection systems to meet growing needs. This study looks at how humanitarian and social protection systems could work more effectively together in Iraq, to maximise their combined impact on the most vulnerable, setting out clear recommendations for the country team.

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