PROTECTION
CONSORTIUM OF IRAQ

Funded by
European Union
Humanitarian Aid

INTERNATIONAL
RESCUE
COMMITTEE

RAPID NEEDS ASSESSMENT

OCTOBER 2025

Contents

Abbreviations

AAP	Accountability to Affected Populations
CAD	Civil Affairs Department
CP	Child Protection
ECHO	European Civil Protection and Humanitarian Aid Operations
FGD	Focus Group Discussion
FHH	Female-Headed Household
HLP	Housing, Land, and Property
IDP	Internally Displaced Person
IRC	International Rescue Committee
KII	Key Informant Interview
MoI	Ministry of Interior
MoLSA	Ministry of Labor and Social Affairs
MoMD	Ministry of Migration and Displacement
MHPSS	Mental Health and Psychosocial Support
NGO	Non-Governmental Organization
PCM	Protection Case Management
PCI	Protection Consortium of Iraq
PDS	Public Distribution System (Ration Card)
PFA	Psychological First Aid
PSS	Psychosocial Support
PwD	Person with Disability
RNA	Rapid Needs Assessment
SSN	Social Safety Net
UASC	Unaccompanied and Separated Children
VAWG	Violence Against Women and Girls

1. Introduction

The International Rescue Committee (IRC) is a leading humanitarian organization that responds to the world's most severe crises by providing lifesaving assistance, supporting recovery, and promoting durable solutions for conflict-affected populations. Operating in Iraq since 2003, the IRC delivers integrated programs across protection, legal assistance, women's protection and empowerment, livelihoods, and governance, serving internally displaced persons (IDPs), returnees, and host communities affected by years of conflict and instability.

In Iraq, IRC is a part of the Protection Consortium of Iraq (PCI), a strategic partnership between the Norwegian Refugee Council (NRC), the Danish Refugee Council (DRC), and the IRC, with funding from the European Civil Protection and Humanitarian Aid Operations (ECHO). The PCI was established in 2023 to provide a coordinated, rights-based response to protection needs across Iraq, addressing persistent barriers to civil documentation, access to justice, social protection, and basic services, while promoting pathways toward durable solutions for displaced and conflict-affected populations.

In its Phase 2 (May 2025 – April 2026), the PCI builds upon two previous years of implementation, leveraging the partners' complementary expertise and geographic coverage to deliver protection services in Anbar, Ninawa, and Salah al-Din, and Diyala governorates. The program is structured around three mutually reinforcing outcomes:

1. Provision of legal aid for civil documentation for at-risk groups to access rights and services.
2. Multi-purpose cash assistance (MPCA) for households with no access to state led social security coverage navigating complex legal and documentation cases .
3. Protection case management (PCM) and psychosocial support (PSS) to address individual protection needs.

The IRC, under the PCI framework, conducted a Rapid Needs Assessment (RNA) from June- September 2025 to update urgent protection concerns, service gaps, and community priorities across three governorates: Anbar, Ninawa, and Salah al-Din.

Building on two years of PCI implementation, this assessment serves as a follow-up to previously conducted analyses in the same operational areas. Its purpose is to capture recent changes, emerging trends, and evolving needs among displacement-affected communities, also assess ongoing barriers to services and legal documentation, and identify new or persisting vulnerabilities in light of Iraq's evolving recovery context.

The RNA aimed to provide relevant, updated, evidence-based insights to inform protection programming, advocacy, and coordination under PCI Year 3, ensuring that interventions are responsive to evolving community needs and localized risks.

Objectives of the Assessment

The specific objectives of the assessment were to:

- ✓ Review and update key protection risks, gaps, and vulnerabilities affecting communities in the target locations.
- ✓ Assess access to legal assistance and civil documentation, including barriers preventing individuals from obtaining essential documents.
- ✓ Review trends in displacement and return movements, highlighting changes in drivers, patterns, and challenges faced by affected populations.
- ✓ Analyze the availability, accessibility, and quality of protection services
- ✓ Examine evolving socio-economic conditions of households, including livelihoods, coping mechanisms, and access to basic services.
- ✓ Generate evidence-based recommendations to support programming, advocacy, and coordination across PCI partners and protection actors.

The assessment was conducted in nine target locations where IRC and its local partner (Justice Center) implement PCI programming:

Anbar Governorate: Ramadi, Heet, Al-Qaim

Ninawa Governorate: Mosul, Sinjar, Qairawan

Salah al-Din Governorate: Baiji, Tikrit, Tooz

These locations were selected based on ongoing PCI operations, presence of displaced populations, and emerging protection risks reported through regular field monitoring.

The RNA engaged a diverse range of stakeholders and community members to ensure a holistic understanding of local contexts.

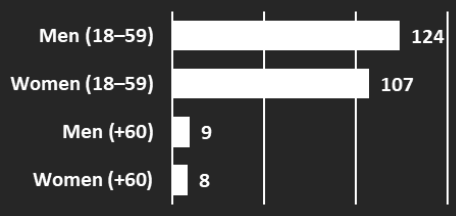
2. Methodology

The RNA applied a mixed qualitative approach, combining Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) to capture both institutional perspectives and community-level experiences.

Structured KII and FGD questionnaires were developed by IRC's protection team and reviewed under the PCI technical framework. The tools covered themes such as protection risks, access to documentation, livelihoods, coping mechanisms, access to services, and community priorities.

45 interviews with Key Informants targeted local authorities and service providers (health, education, legal, and social welfare). Also, community leaders, tribal and religious representatives. In addition, civil society and Non-Governmental Organization (NGO) staff working in protection, legal aid, or social services.

27 FGDs were held with 246 participants, conducted through IRC's protection staff and its local partner, the Justice Center (JC), including IDPs, returnees, female-headed households (FHHs), PwDs, minority communities, and other vulnerable groups, to ensure inclusive participation.



Qualitative data were coded thematically using an inductive approach to identify recurring patterns, trends, and priority concerns. Quantitative tallies from structured questions were used to complement qualitative findings. All data collection followed IRC's Protection Principles and ECHO humanitarian standards. Participation was voluntary, and confidentiality was maintained throughout. Staff received prior training on do-no-harm, informed consent, and safeguarding protocols, particularly for discussions involving sensitive topics such as Violence Against Women and Girls (VAWG), child protection (CP), or documentation issues.

3. Key Findings

- Access to essential services such as water, electricity, healthcare, and education remains limited and inconsistent. Even where services exist, barriers such as financial constraints, lack of documentation, stigma, and movement restrictions hinder access.
- Limited new displacement was reported, mainly due to insecurity, lack of services in areas of origin, and unresolved Housing, Land, and Property (HLP). Return movements were observed in several locations, driven by improved security, better access to services, and the desire to reclaim property.
- Identification documents were reported as one of the key obstacles to reintegration. Among them: Unified National ID (100%), Public Distribution System/Ration Card (PDS) (71%), Residency/Address Document (69%), Social Welfare Card (56%), Birth Certificate (47%), Marriage Certificate (44%), and Death Certificate (42%). Key barriers include financial constraints (91%), bureaucratic delays (69%), Legal complexity (67%), lack of awareness of legal rights or legal procedures (56%), and fear of harassment (49%).
- There is a shortage of legal service providers in rural/remote locations, particularly for HLP disputes. Top legal support needs include civil documentation, HLP claims, and Violence Against Women and Girls (VAWG) cases. Violence Against Women and Girls (VAWG), child protection (CP), and disability support services are limited, and awareness of available protection services remains low.
- Major risks include inability to access legal or justice services (53%), lack of secure housing/HLP disputes (53%), violence against women and girls (40%), discrimination based on affiliation/ethnicity (38%), and harassment or arbitrary detention (28%).
- High unemployment and limited livelihood opportunities were reported in all areas. Many households rely on negative coping mechanisms: borrowing money (89%), child labor (76%), humanitarian aid (70%), Community support (44%), selling assets (33%), and reducing meals (31%).
- Female-headed households, displaced families, persons with disabilities, and minority groups were consistently identified as the most at-risk, facing exclusion, discrimination, and barriers to accessing services and livelihoods.

4.1 Access Basic Services

Across Anbar, Ninawa, and Salah al-Din, households describe a service environment marked by chronic shortages, high access costs, and administrative barriers that deepen vulnerability, especially for IDPs, returnees, FHHs, persons with disabilities (PwDs), and families lacking civil documentation. Basic needs are largely unmet or only intermittently covered, with communities resorting to negative coping strategies such as borrowing, child labor, and meal reduction to compensate for service gaps.

Out of the key informants, 56% said households can meet some needs but not consistently, 42% said families are unable to meet most basic needs, and only 2% reported that most needs are met. This aligns with FGDs that describe frequent trade-offs, such as skipping healthcare, cutting back on meals, or relying on family help just to stay afloat.

Rent, food, electricity, water trucking, healthcare, transport, and phone/data costs all compete for limited cash. FGDs echoed rationing of food and electricity, delayed medical care due to high fees, and school absenteeism linked to transport or cost of school supplies. Overall, the findings depict a fragile household economy .

> *"Even when services exist, people can't afford transport or treatment. Missing documents and bureaucracy make things worse."*
> KII – Ninawa

Access to water and electricity remains unreliable and inequitable. Across all three governorates, communities report intermittent supply, damaged or incomplete networks, and in rural areas, drought and drying wells. Many households purchase water when possible, often incurring debt or reducing other expenditures.

Electricity access is equally unstable: frequent public-grid outages force reliance on costly private generators, leaving families in arrears and restricting evening study time for children. FGDs described neighborhoods still lacking full coverage, with some families "pulling water from neighbors" and citing hazards such as uncollected waste, open drains, and unfenced water channels (e.g., the Khosr River) that pose child safety risks. In peri-urban and informal settlements, infrastructure is often unfinished or absent, compounding exposure to environmental and health hazards.

Healthcare access is constrained by distance, cost, and quality gaps. Public health facilities exist but are frequently under-resourced, with drug stockouts, limited diagnostics, and staff shortages commonly reported. Families described delaying care or self-medicating due to transport costs and consultation fees.

Specialized services, especially for women, persons with disabilities, and those with chronic illnesses, are scarce outside governorate centers. Where mobile or NGO clinics once operated, many have scaled down or ended, widening service gaps. FGDs highlighted prohibitive costs of consultations, medicines, and travel, with many families stating they "do without care" unless an emergency arises.

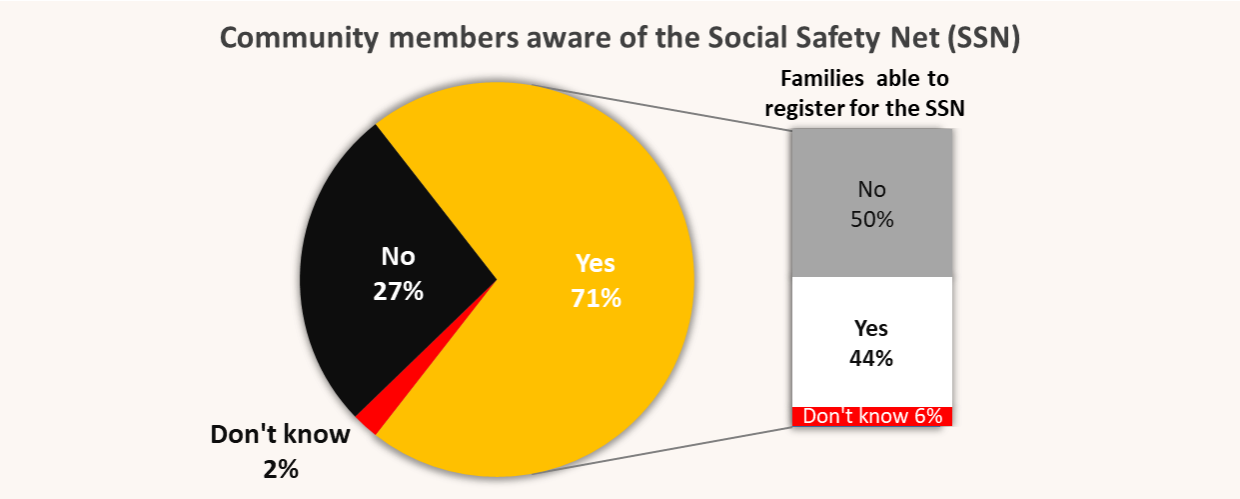
Education access remains severely constrained, particularly in rural areas. Barriers include distance to schools, high transport costs, overcrowding, damaged facilities, and missing documentation (Unified ID, birth certificates), which block enrollment or exam registration.

> *"Schools are far, transport is expensive, and health centers lack sufficient medicines."*
> FGD – Anbar

KIIs and FGDs reported school dropouts, especially among boys engaged in day labor, and reduced attendance among girls due to safety concerns, social norms, and lack of sanitary facilities. The inability

to afford school materials and fees was cited as a key driver of interrupted schooling, further entrenching cycles of poverty and exclusion.

Awareness of the government Social Safety Net (SSN) program is relatively high, yet actual enrollment remains weak. Among KII respondents, 71% said families have heard of the SSN, but only 44% (Anbar highest 77%, Salah Adin lowest 22%) reported successful registration, while 50% said families were unable to register, and 6% did not know. FGDs confirmed this gap; many households "have heard" of the SSN but are unclear about the process, rely on fee-charging intermediaries, or face prolonged waiting periods and system downtimes.



Barriers to SSN access include missing or outdated documentation (national ID, proof of residence, poverty certificate), travel costs and distance from administrative offices, as well as long waits, bureaucratic delays, restrictive eligibility criteria, and suspended intakes ("no new batches"). In addition, digital access issues and electronic platforms are often unavailable or offline, and perceptions of favoritism or mediation in approvals were mentioned.

In rural and return areas, the absence of local administrative offices compounds exclusion, leaving many poor households unregistered despite being eligible.

> *"Some families registered for the Social Safety Net long ago, but their data was never updated, so they lost access to assistance."*
>
> KII – Anbar

MHPSS services remain largely absent or inconsistent across Anbar, Ninawa, and Salah al-Din. Among KII respondents, 53% reported no known MHPSS service provider in their communities. Among those aware of existing services, 90% identified NGO-provided programs, 33% cited informal support through religious leaders or family networks, and only 5% mentioned government-provided MHPSS services, illustrating the heavy reliance on humanitarian and informal systems rather than institutional provision. Where services do exist, affordability remains uneven: approximately 44% of respondents found them affordable, while about half said they were not.

FGDs revealed widespread psychological distress, including anxiety, grief, and domestic stress, particularly among women, children, and individuals affected by displacement. Respondents also pointed to stigma, lack of trained mental health professionals, and short-term project cycles that often end before sustained care is achieved. The absence of school-based counseling and community-level

PSS further limits access and continuity of care, leaving most psychological needs unaddressed and untreated.

> *"We're mentally exhausted, anxious, afraid, and our children's behavior has completely changed."*
>
> FGD – Salah al-Din

Respondents consistently noted the absence of dedicated safe spaces for women and children, and the lack of specialized services for survivors of domestic violence. In most areas, available options are limited to legal aid or police reporting, with no psychosocial care, shelters, or confidential referral pathways.

Where NGO interventions were recalled, they were typically short-term and localized (e.g., mobile clinics, legal counseling, or one-time cash assistance) and did not match the scale of need. Women in FGDs emphasized that limited awareness, social stigma, and distance from service points further reduce access and protection options.

In response to unmet needs, communities rely on a mix of self-reliance and harmful coping. Common strategies include reducing consumption, borrowing money, sending children to work, leaning on relatives or neighbors, and seeking support from NGOs when available. Some families temporarily relocate to access education or health services, while others report having "adapted to the situation."

4.2 Displacement & Return Trends

The assessment indicates that while large-scale new displacement has not occurred in the recent 6 months across Anbar, Ninawa, and Salah al-Din, localized and secondary movements remain a persistent feature. These movements are driven by a combination of insecurity, economic hardship, and service gaps in both areas of displacement and return.

In **Anbar**, respondents reported modest but ongoing returns, including families coming back from Al-Hol and Jeddah camps. However, many of these households were unable to return to their original neighborhoods due to destroyed housing and limited services, instead settling in other parts of Al-Qaim. At the same time, KIIs and FGDs documented nearly 30 newly displaced families in the recent 6 months, often moving within the governorate, citing the lack of livelihoods, inability to cover utility costs, and bureaucratic or security challenges in accessing essential services and civil documents.

The challenges facing IDPs and returnees in Anbar are layered and interlinked, a combination of unstable income, poor municipal and health services, child labor, and complex or unaffordable legal procedures, particularly in relation to civil status documentation.

> *"Some families are still living in temporary displacement sites because their areas of origin remain unsafe."*
>
> KII – Anbar

In **Ninawa**, displacement and return dynamics were reported on a larger scale but with significant regional variation. FGDs and KIIs suggested that nearly 50 families had returned in the recent 6 months to some West Mosul neighborhoods, while in Sinjar, estimates of over 500 families, largely driven by relative improvements in security and the closure of camps in the Kurdistan Region of Iraq (KRI). However, returns remain largely non-permanent: the absence of basic services, widespread housing

destruction, and unresolved compensation claims mean that many families expressed reluctance to return permanently. New displacement was also noted, with nearly 40 families leaving their homes due to economic hardship, high rents, or direct threats. Secondary displacements from KRI camps were also reported after their closure in 2024, pushing families into already vulnerable urban neighborhoods. Documentation gaps compound these challenges, with up to 28% of returnee households reportedly lacking essential documents, particularly those stigmatized with perceived affiliations to paramilitary groups. Community members described persistent insecurity in some rural and mountainous areas, including sporadic attacks or threats, which continue to undermine confidence in safe return.

In **Salah al-Din**, return movements were more visible, with estimates of 300 families having come back in the recent 6 months, particularly in Tikrit and Baiji. Families cited improved security, the need to reclaim property, and the lack of viable alternatives in camps as key drivers. However, many returned to homes that were partially destroyed, occupied by others, or unfit for habitation, forcing them into precarious arrangements such as incomplete buildings or rentals. Limited new displacement was also recorded, specifically involving nearly 20 families moving due to tribal conflicts, economic pressures, or the inability to repair damaged homes. Challenges were consistent with those in other governorates: unemployment, poor services, lack of documentation, and tensions between returnees and host communities. UXOs and sporadic local conflicts also contributed to protection risks.

"We returned after displacement, but our houses are destroyed—no electricity, no jobs."

KII – Salah al-Din

Across the three governorates, the sustainability of return remains in question. While families often cited improved security and the opportunity to reclaim property as reasons for coming back, they face immediate barriers in the form of destroyed or inadequate housing, high unemployment, and limited access to services. Civil documentation challenges and unresolved HLP disputes emerged as critical obstacles, creating uncertainty and increasing the risk of secondary displacement. Data also revealed a conditional willingness to return among displaced families, depending on guarantees of safety, service provision, and compensation for damaged housing being ensured. Without such measures, families indicated they are more likely to remain displaced or consider relocating to other areas, rather than risk returning to uninhabitable conditions.

4.3 Civil Documentation

Access to civil documentation remains one of the most pressing protection concerns and a core driver of vulnerability across Anbar, Ninawa, and Salah ad-Din. It directly limits access to services, heightens exposure to protection risks, and reinforces cycles of poverty and exclusion. The majority of assessed communities confirm that large numbers (around 30%) of IDPs, returnees, and vulnerable households continue to lack essential documents, with the Unified National ID emerging as the most commonly missing (reported in 100% of KIIs and the majority of FGDs). Other frequently missing documents included the PDS ration card (71%), residency/address documents (69%), Social Welfare Card (56%), and birth (47%) and marriage certificates (44%). In Ninawa and Salah ad-Din, respondents also highlighted missing death certificates and heirs' deeds, further complicating inheritance and property rights.

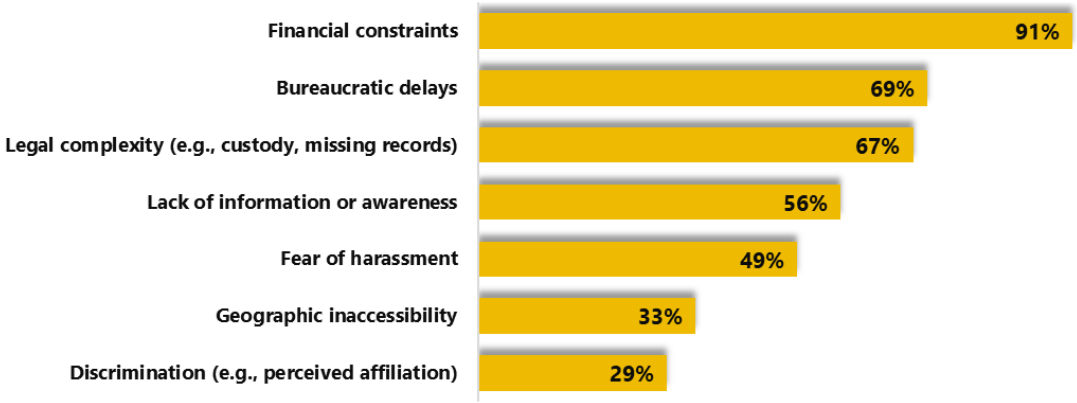
Commonly missing civil documentation types	Anbar	Ninawa	Salah al-Din	Total
Unified National ID	100%	100%	100%	100%
PDS (Ration Card)	80%	67%	67%	71%
Residency/Address Document	80%	53%	73%	69%
Social Welfare Card	33%	67%	67%	56%
Birth Certificate	27%	67%	47%	47%
Marriage Certificate	27%	67%	40%	44%
Death Certificate	7%	60%	60%	42%
Heirs' Deed	0%	40%	40%	27%
Other	7%	0%	0%	2%

Barriers to obtaining documents are consistently severe. Financial constraints (fees, transport, lawyers) were reported by 91% KIIs and echoed in 80% of FGDs, with participants emphasizing high transport costs, legal fees, and unofficial payments. Bureaucratic delays and complex legal procedures were noted in three-quarters of KIIs, particularly in cases involving custody, inheritance, or property claims.

> "*Some families filed court cases to confirm marriages or lineage, but these cases take months because of the lack of lawyers.*"
>
> KII – Salah al-Din

Other major barriers include a lack of awareness or information about procedures (56%) and fear of harassment or mistreatment during the process. 33% reported challenges linked to distance from Civil Affairs Departments (CADs), while discrimination based on perceived affiliation with ISIS was cited by around 29% of respondents, especially in Ninawa and Salah ad-Din. FGDs provided deeper context, describing the process as "lengthy, exhausting, and costly," with many respondents noting repeated trips across governorates and reliance on intermediaries. Women, persons with perceived ISIS affiliation, and impoverished families were repeatedly flagged as facing heightened barriers.

The main barriers preventing people from obtaining civil documentation



While 64% of KII respondents reported that people in their communities could access CADs or courts, this access was conditional on their ability to afford fees or obtain missing documents. About 36% reported no access, citing cost, administrative complexity, missing prerequisite documents, travel distances, or even denial by authorities. FGDs further revealed that NGOs are often the only providers of free and reliable legal aid, underscoring the reliance on humanitarian actors to bridge systemic gaps.

"*People don't know how to apply for civil documents; the process is complicated and often requires connections.*"
KII – Anbar

The groups most affected are consistently reported as IDPs and returnees, women, especially widows and FHHs, persons with disabilities, and low-income households. Elderly persons and minorities (including those perceived to have ISIS affiliation) were also frequently cited as facing exclusion and denial of services. FGDs reinforced these findings, with participants stressing how women and children face systemic exclusion when documentation is missing, limiting their ability to access schools, health care, and legal protection.

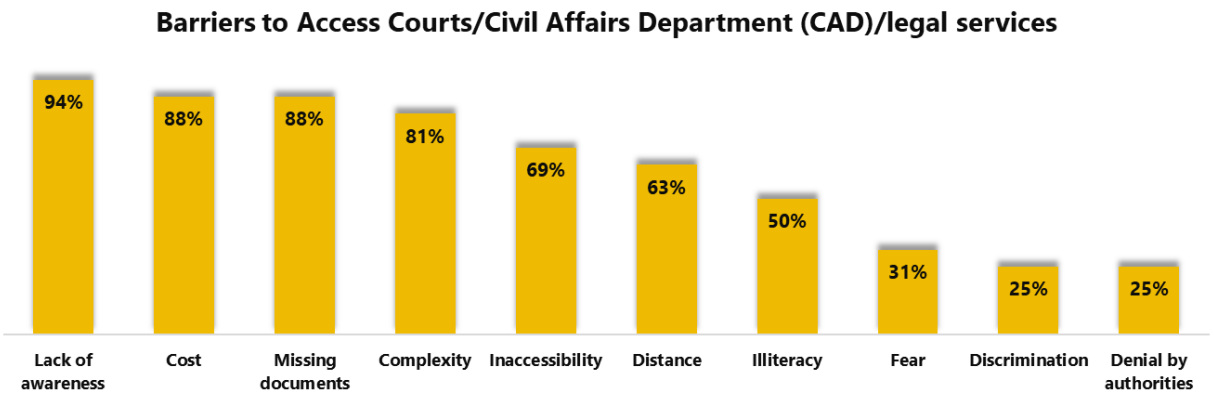
Approximately 29% of KIIs confirmed cases of detention due to missing documentation, primarily in Anbar and Salah al-Din. This included reports of harassment or arrest at checkpoints for individuals without valid IDs. FGDs added that the fear of detention discourages families from moving freely, compounding their isolation and reducing access to essential services.

4.4 Legal Assistance & Access to Justice

Access to legal assistance remains highly critical across the three assessed governorates, with substantial gaps in both service availability and affordability. Although legal aid is recognized as a critical enabler of civil documentation, HLP rights, and family law issues, most affected populations continue to face financial, procedural, and discriminatory barriers to justice.

Legal aid services are present in most locations but remain limited in scale and reach. 62% of KIIs confirmed the availability of legal aid, largely provided through international and local NGOs. However, the reach of these services is limited, and community members described them as insufficient to meet widespread needs. In Salah al-Din, services were much scarcer, with only 20% of the communities citing access to legal support. FGDs consistently highlighted a dependence on NGOs as the primary providers of legal assistance. Government institutions were occasionally mentioned but their support was described as inadequate, inconsistent, or overly complex for vulnerable households. While women, minorities, and persons with perceived affiliations can, in principle, access available services, stigma, fear of harassment, and administrative discrimination remain major obstacles.

Across all three governorates, approximately 64% of KIIs reported that community members could access courts, CADs, and other legal services in their areas. The remaining 36% indicated that these services were effectively inaccessible, particularly in Ninawa and Salah al-Din, where nearly half of the assessed locations reported barriers to accessing courts, CAD, and legal services. The most frequently cited barriers included lack of awareness (94%), financial constraints and high legal costs (88%), missing paperwork (88%), and bureaucratic delays and procedural complexity (81%). Other challenges included the inaccessibility, long distance and transport costs to CAD offices, illiteracy, discrimination, and, in some cases, denial of access, especially for individuals with perceived ISIS affiliation or minority backgrounds. FGD discussions reinforced these findings; many participants described excessive delays, corruption, and the need for intermediaries to process legal paperwork, making formal justice inaccessible to poor households.



Barriers to accessing HLP services and compensation mechanisms were identified by nearly 91% of KIIs across the three governorates. The most frequently cited challenges included financial constraints, such as legal fees, transportation, and documentation costs (93%, with Salah al-Din reporting the highest rate at 100%); lengthy and complex legal procedures (83%, with Salah al-Din again highest at 93%); and lack of required documentation (56%, with Ninawa highest at 79%). Additional obstacles included transport and geographic inaccessibility, the limited availability of legal services, particularly in rural or remote areas, and security clearance requirements, insecurity, discrimination, and roadblocks, especially in Ninawa and Salah al-Din. FGDs consistently emphasized that property restitution, compensation for destroyed housing, and inheritance disputes remain among the most pressing unresolved legal challenges. Participants often linked these issues to their inability to return safely or rebuild their lives after displacement.

Barriers to Housing, Land, and Property (HLP) Services	Anbar	Ninawa	Salah al-Din	Total
Financial constraints	92%	86%	100%	93%
Long process	69%	86%	93%	83%
No documents	23%	79%	64%	56%
Transport	23%	64%	50%	46%
Lack of services	23%	50%	50%	41%
Security clearance	8%	36%	79%	41%
Insecurity	0%	43%	21%	22%
Discrimination	0%	14%	29%	15%
Roadblocks	0%	14%	21%	12%
Other	0%	21%	0%	7%

Across FGDs, the most common types of legal support requested included civil documentation assistance, such as obtaining IDs, birth, marriage, and death certificates, as well as personal and family law cases involving marriage registration, divorce, custody, and inheritance. Participants also highlighted the need for assistance with HLP claims and compensation for damaged or occupied housing, along with support for detention and missing persons cases, particularly in Anbar and Salah al-Din.

Both KIIs and FGDs clearly rconfirmed that legal services remain widely unaffordable. Around 80% of KII respondents and nearly all FGD participants described legal costs when available (lawyer fees, transportation, and court charges) as prohibitively high. Some reported expenses reaching up to 120,000 IQD per case, far beyond the financial means of vulnerable households. While some NGOs provide free legal support, coverage remains patchy and insufficient to address the scale of need.

The most frequently reported legal issues across the assessed governorates included missing or invalid civil documentation (such as Unified National IDs, birth and marriage certificates, and PDS ration cards), as well as HLP disputes involving damaged, occupied, or confiscated properties and compensation claims. Other reported issues included family law cases (marriage and divorce registration, custody and inheritance disputes) and detention or missing persons cases.

4.5 Protection Risks

Displaced people across Anbar, Ninawa, and Salah al-Din continue to face multiple, interlinked protection risks driven by inadequate services, economic deprivation, unresolved legal barriers, and weak institutional support. The assessment indicates that these risks are particularly acute among FHHs, IDPs, persons with disabilities, unaccompanied children, minorities, and families with perceived affiliation to armed groups, who remain disproportionately affected.

Across all locations, economic hardship and unemployment emerged as the most pressing issues, cited by approximately 70% of KIIs and FGDs. The absence of stable income and livelihood opportunities forces families to rely on negative coping mechanisms such as borrowing, child labor, and begging. At the same time, gaps in basic services, including water, electricity, healthcare, and education, were reported by around 60% of respondents, particularly in recently returned or rural areas. These deprivations have led to overcrowded or damaged housing, unaffordable living costs, and difficulties in meeting school-related expenses for children.

Protection risks remain widespread. The lack of civil documentation continues to hinder access to essential services, education, and legal protections, and in some cases exposes individuals to harassment or detention, where 29% of the respondents reported cases of detention due to missing documentation. Additionally, child labor, early marriage, violence against women and girls, and discrimination against families with perceived affiliations to armed groups were frequently mentioned in both KIIs and FGDs. The absence of dedicated services and safe spaces for women and children further exacerbates their vulnerability, especially in remote or underserved areas.

Major protection risks/concerns	Anbar	Ninawa	Salah al-Din	Total
Lack of civil documentation (e.g. birth, marriage, nationality)	80%	73%	100%	84%
CP concerns (early marriage, child labor)	73%	87%	80%	80%
Inability to access legal services or justice mechanisms	33%	80%	47%	53%
Lack of secure housing or HLP disputes	33%	73%	53%	53%
Violence Against Women and Girls (VAWG)	13%	73%	33%	40%
Discrimination based on perceived affiliation/ethnicity	27%	47%	40%	38%
Movement restrictions	0%	60%	27%	29%
Harassment by authorities	7%	73%	7%	29%
Arbitrary detention due to lack of documents or perceived affiliation	13%	27%	40%	27%
Forced eviction or relocation	0%	60%	0%	20%

The consequences of these intersecting barriers are severe. Over half of KIIs linked these challenges to protracted displacement, evictions, or repeated legal disputes. Insecure shelter, unresolved property restitution issues, and the absence of compensation mechanisms prevent many families from

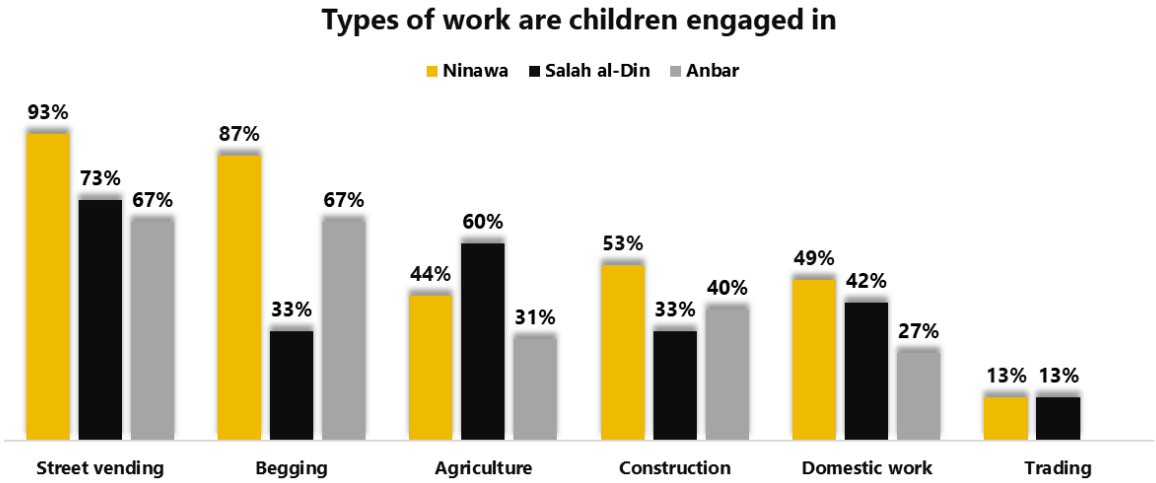
establishing a sustainable foothold in their areas of origin, leaving them trapped in informal settlements or rental arrangements they can no longer afford.

Lack of Civil Documentation and Legal Barriers

The lack of civil documentation emerged as a central driver of protection risks, as reported by 84% of the respondents. Across all three governorates, an estimated 30% of assessed communities are missing essential documents such as the Unified National ID, birth or marriage certificates, and ration cards. The absence of these documents exposes families to heightened risks of arbitrary detention, forced eviction, or exclusion from services. Movement restrictions also emerged as a barrier, especially for households without documentation or those suspected of affiliation. These restrictions limit access to livelihoods, services, and participation in community life. Without valid papers, families are often unable to access humanitarian aid, formal employment, or public services.

Child Protection Concerns

Child protection risks are acute and pervasive across Anbar, Ninawa, and Salah al-Din. Nearly 80% of both KIIs and FGDs reported early marriage, child labor, and school dropouts as common in all three governorates. Approximately 76% of KIIs identified barriers to accessing CP services, attributing these to the absence of specialized service providers, limited community awareness, and fear of stigma associated with seeking help. Children are frequently engaged in street vending, begging, construction, agriculture, and domestic work, often to supplement family income or ensure household survival.



In 31% of the assessed communities, unaccompanied and separated children (UASC) were described as "common," relying primarily on casual labor, street vending, begging, or support from elderly relatives to meet basic needs.

Economic pressures and the lack of social protection mechanisms continue to force families into harmful coping strategies, perpetuating cycles of child exploitation and denial of education.

> *"Many children work in the streets because their parents have no jobs, exposing them to serious risks."*
>
> KII – Salah al-Din

These risks are further compounded by the absence of child-friendly spaces and PSS services, leaving affected children without the protection and stability needed for their development and well-being.

Violence, Harassment, and Discrimination

Incidents of violence, harassment, and discrimination remain widespread across Anbar, Ninawa, and Salah al-Din. Both KIIs and FGDs confirmed that at least 40% of communities reported such incidents, with women and girls particularly exposed to domestic violence, sexual harassment in public spaces. In addition, early and forced marriage was frequently mentioned as a protection risk, generated by economic hardship, insecurity, and limited educational opportunities. In several locations, participants described cases of domestic abuse without access to safe shelters or legal recourse, underscoring the limited availability of survivor-centered services and protection mechanisms.

> *"Women face harassment in offices or markets but are afraid to report it because there's no authority to protect them."*
>
> FGD – Ninawa

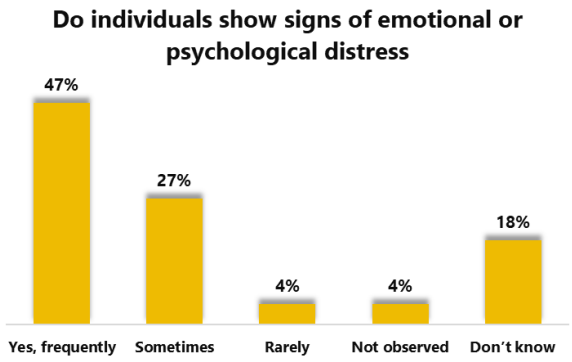
Discrimination and stigma were also widely reported, especially against returnees with perceived affiliations to armed groups, as well as minorities. These groups face unequal access to services, social marginalization, and in some cases threats or harassment, which further deepen their exclusion. FGDs and KIIs additionally pointed to tribal and political tensions, land and property disputes, and unequal service provision as recurring sources of inter-community friction, compounding the risks of violence and discrimination.

> *"People with perceived affiliations face discrimination, even after returning, their communities don't easily accept them."*
>
> KII – Ninawa

The combined effects of violence, stigma, and social exclusion create an environment of heightened vulnerability for women, minorities, and conflict-affected families, limiting their ability to access justice, livelihoods, and essential services safely.

Psychological Distress and Mental Health

Psychosocial distress is widespread across all population groups in Anbar, Ninawa, and Salah al-Din. Over 47% of KIIs reported frequent signs of anxiety, depression, or trauma, particularly among women (especially widows and FHHs), children, youth, and the elderly. FGDs reinforced these findings, describing emotional exhaustion, persistent fear, and hopelessness as common experiences among displaced and returnee communities.



> *"There are no psychosocial or protection centers; problems are getting worse, and no one listens."*
>
> KII – Anbar

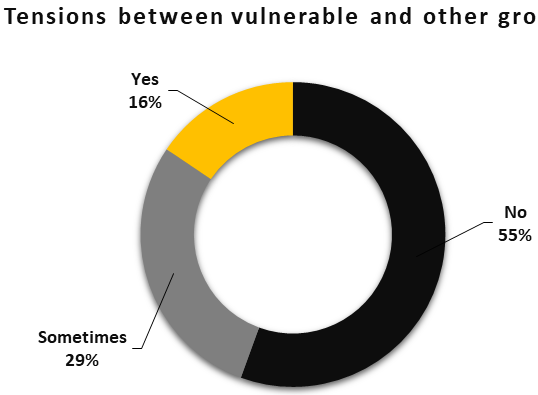
Despite the high prevalence of distress, access to mental health and psychosocial support (MHPSS) services remains extremely limited. Respondents highlighted that trauma often goes unaddressed due to the absence of specialized staff, limited-service coverage, and enduring social stigma surrounding

mental health. Many participants admitted that they do not feel comfortable discussing stress or trauma, which further compounds social isolation and psychological suffering.

> *"People fear seeing a psychologist because of stigma, even though everyone needs mental health support after what we've been through."*
>
> KII – Ninawa

Community Tensions and Protection Incidents

Community tensions and localized protection incidents remain prevalent across Anbar, Ninawa, and Salah al-Din. Approximately two in five KIIs reported ongoing frictions between vulnerable groups and host communities, primarily driven by unequal access to aid or basic services (70%), social marginalization (55%), land and property disputes (50%), tribal or political rivalries (45%), and discrimination (30%).

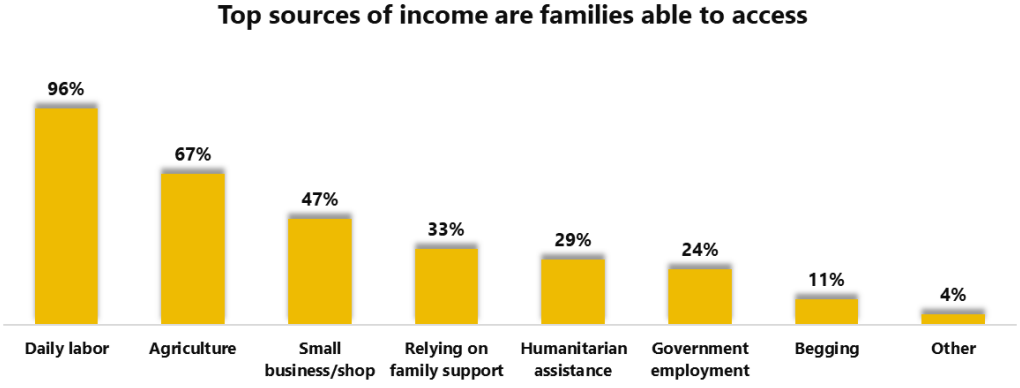


Reported protection incidents included domestic violence, harassment of women and girls, threats and intimidation against families with perceived affiliations to armed groups, and violence related to water or property disputes. In addition, online harassment and blackmail targeting youth, particularly women, were identified as emerging concerns, reflecting the growing intersection between digital risks and protection vulnerabilities.

4.6 Livelihoods & Coping Mechanisms

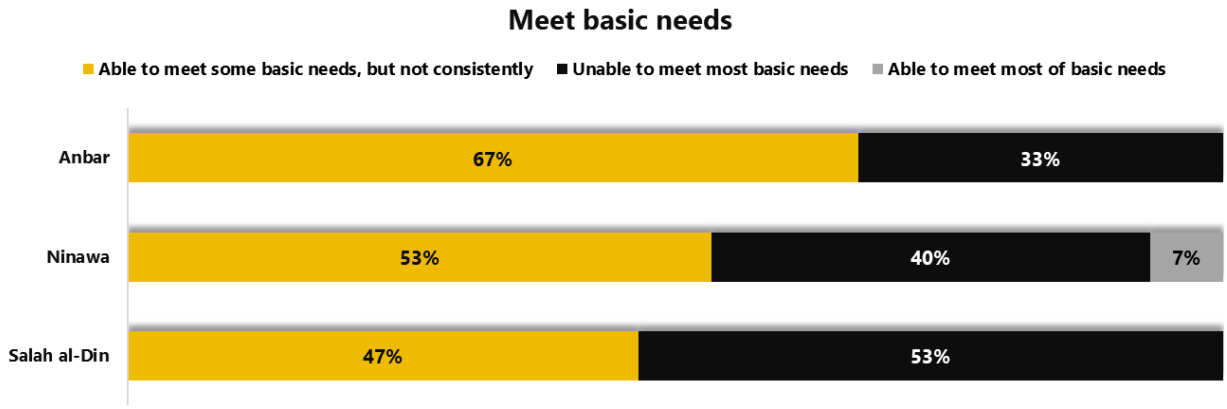
Households across Anbar, Ninawa, and Salah al-Din rely on fragile and irregular income streams while facing sustained price pressures and service gaps. The picture that emerges from KIIs and FGDs is one of high economic precarity, heavy dependence on daily wage labor and ad-hoc assistance, and the routine use of negative coping strategies that increasingly draw in children.

Across all three governorates, households rely overwhelmingly on daily wage labor (96%) as their primary, and often only, source of income. This work is typically in construction, market loading, agriculture, or casual services, with (73%) of respondents reporting periods of "no stable income." Income patterns are highly irregular, reflecting seasonal fluctuations, drought impacts, and limited local job opportunities.



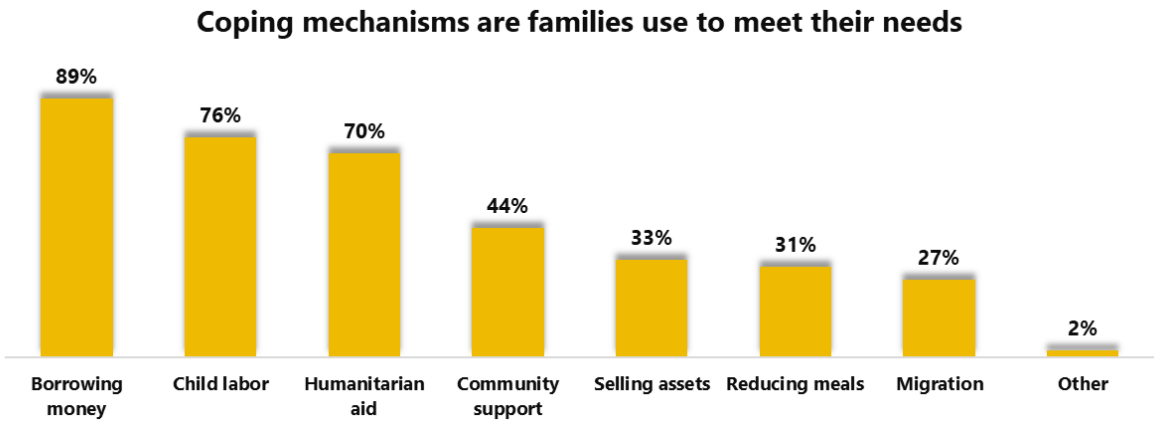
Agriculture remains relevant in rural settings but is increasingly undermined by water scarcity, high input costs, and land degradation. Small-scale and home-based income activities (e.g., petty trade, kiosks, tailoring, and food production) exist but generate minimal profit. Humanitarian assistance serves as a secondary but vital income source where available, though it is intermittent and insufficient to meet household needs. A minority of respondents noted government salaries or social welfare stipends, mostly among public employees or individuals with security contracts, yet these are rarely adequate or consistent. When income gaps widen, families rely on informal borrowing, support from relatives, or in some cases, begging.

Most respondents (56%) reported that families are only partially able to meet their basic needs, and many are unable to cover essentials such as rent, food, utilities, healthcare, and transport.



Electricity costs, water scarcity, medicine and clinic fees, and rising food prices were cited as the main pressure points. Even where services exist, distance and cost barriers restrict access, particularly for the poor and those living in rural or peri-urban areas. About half of Key informants indicated households cannot meet most basic needs, while the remainder said needs are met inconsistently. FGDs echoed this, describing bill arrears, delayed medical care due to cost, and rationing of food and electricity as common coping behaviors.

Responses across all locations show that families rely on fragile, short-term, and often harmful coping strategies to meet daily needs such as food, rent, and healthcare. The data reveals a consistent pattern of borrowing, daily labor, humanitarian aid, and community support as the main survival mechanisms, while reducing meals, selling assets, and child labor are used when income falls short.



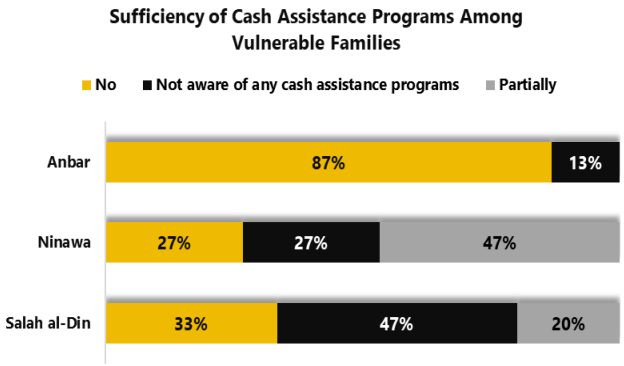
Out of the total responses analyzed, nearly 89% mentioned borrowing money or taking on debt (from relatives, shops, or informal lenders).. 76% cited child labor as part of household coping, 70% referred to humanitarian aid as a complementary but insufficient source, while 44% cited community or relative support, 33% mentioned selling household assets to meet urgent needs, 31% reported reducing the quantity or quality of meals, especially toward the end of each month, 27% noted temporary migration or relocation for work, for income opportunities typically by adult males, when local opportunities dry up. These strategies collectively indicate high economic precarity and heavy reliance on informal or unsustainable mechanisms.

Child labor is widespread across all assessed locations. Respondents consistently reported children's engagement in street vending, construction, agriculture, and domestic work, with begging frequently mentioned as both a primary and supplementary income source. In communities where UASC are present, survival often depends on begging and casual labor, sometimes under the care of elderly relatives. Communities across governorates clearly link child labor to income shocks, indebtedness, resulting in school dropouts and declining learning outcomes.

Child labor reflects the widening gap between household income and basic needs, serving as a key coping mechanism in contexts of chronic poverty and limited access to livelihoods or social protection.

FHHs face compounded barriers: fewer safe job options, caregiving responsibilities, and social restrictions on mobility. Women frequently request home-based income opportunities (tailoring, food production, small shops) and childcare to enable participation in livelihoods. In several locations, women also shoulder debt management and report heightened stress tied to income insecurity.

Awareness and access to cash assistance programs remain limited and uneven across Anbar, Ninawa, and Salah al-Din. The majority of KIIs reported no ongoing or recent cash support in their areas, while a smaller number noted that assistance was partial, irregular, or short-term. Respondents described it as helpful but insufficient, typically absorbed within weeks to cover rent arrears, food, and healthcare costs.



Communities emphasized the need for predictable, needs-based, and multi-month cash support to stabilize household consumption, prevent debt accumulation, and reduce reliance on negative coping mechanisms. Many respondents also called for stronger linkages to national social protection systems, such as the Social Welfare program, to promote more sustainable and inclusive financial stability.

"People need stable jobs, not temporary aid that ends suddenly. Unemployment is our biggest problem today."

FGD – Ninawa

Households in Anbar overwhelmingly depend on daily wage labor as their main income source, primarily in construction, agriculture, and informal services. Respondents repeatedly referenced high levels of debt, reduced meal frequency, selling household assets, and widespread child labor as coping strategies to offset income shortfalls. Intermittent humanitarian assistance is available in some areas, but respondents emphasized that it does not sufficiently cover essential needs or prevent negative

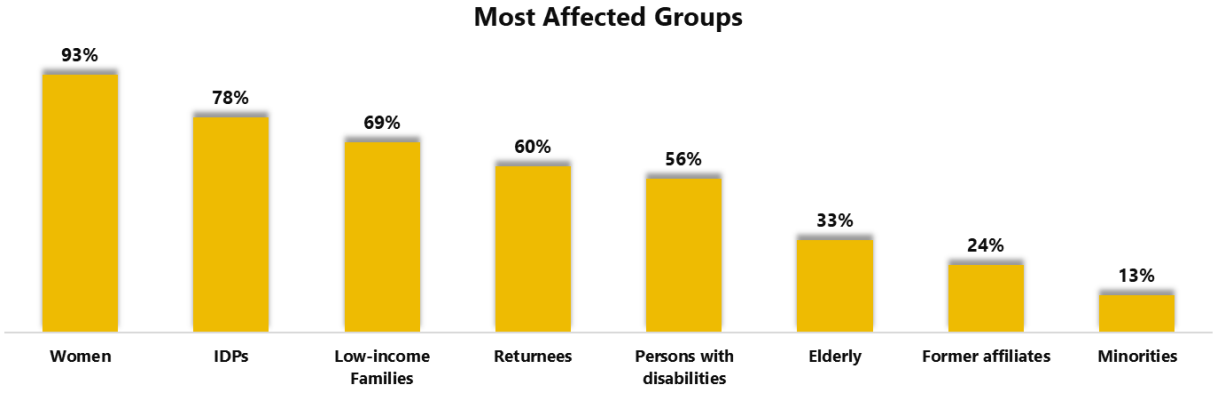
coping. Limited livelihood opportunities, coupled with high living costs and irregular work, continue to drive economic vulnerability and reliance on debt.

Livelihood patterns in Ninawa are more diversified but equally unstable, combining daily labor, agriculture, and petty trade. However, drought, damaged infrastructure, and weak market access have significantly reduced agricultural productivity and earnings. Communities reported irregular income, frequent school dropouts due to education costs, and an increasing reliance on child labor to supplement household income. Women frequently expressed interest in small grants and vocational training for home-based businesses, highlighting a demand for targeted economic empowerment programs that address mobility and childcare barriers.

Households in Salah al-Din show a similar dependence on casual labor and short-term employment, with a few mentioning social welfare stipends that are irregular and insufficient. Respondents prioritized steady job opportunities, predictable cash support, and micro-enterprise assistance to reduce financial instability. Several communities described begging as a visible and growing coping method, reflecting the deepening poverty and lack of sustainable income sources. Economic insecurity is compounded by social stigma and displacement-related challenges, particularly among returnee families struggling to rebuild livelihoods.

4.7 Vulnerable Groups and Specific Protection Risks

Across Anbar, Ninawa, and Salah al-Din, key informants consistently identify the same profile of households as most affected by overlapping protection and livelihood risks: IDPs and recent returnees, female-headed or widowed households, families with very low or no income, PwDs, and older people. In many sites, minorities and families with perceived affiliation to armed groups were also singled out as facing layered stigma, social exclusion, and administrative hurdles.



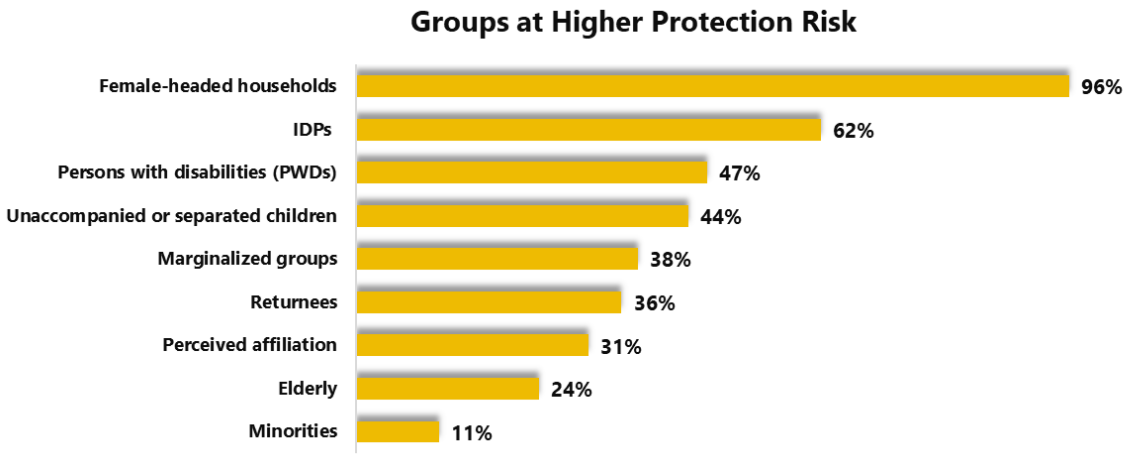
This profile was echoed in FGDs, where participants most frequently cited FHHs, PwDs, orphans and unaccompanied children, and poor IDP and returnee families as least able to secure income, navigate administrative systems, or access services. The underlying drivers are cumulative and intersecting, loss of livelihoods, damaged housing, missing documentation, high service costs, transport barriers, and pervasive social stigma that limits access to jobs, assistance, and public decision-making.

Groups at Highest Protection Risk

The assessment consistently identified several groups as facing elevated and overlapping protection risks across Anbar, Ninawa, and Salah al-Din. FHHs were named in nearly every KII and FGD as the most vulnerable group, followed by IDPs, persons with disabilities, children, particularly UASC, minority communities, and the elderly and chronically ill. Families with perceived affiliations to armed groups, especially those associated with IS, are highly stigmatized, often experiencing harassment, denial of services, and heightened risks of re-displacement.

> *"Families headed by women, displaced persons, and persons with disabilities suffer the most. No one supports them, and they're often left behind."*
>
> FGD – Anbar

These groups face compounded vulnerabilities due to social marginalization, limited mobility, persistent stigma, and the absence of targeted or inclusive services, leaving them with few safe or sustainable coping options.



Economic Vulnerability

Economic vulnerability maps closely onto gender, disability, and household composition. Participants consistently identified FHHs (particularly widows and divorced women), households with PwDs or chronic illnesses, older-persons households, and youth without stable work as the most income-insecure.

> *"Widowed women bear all the burdens alone, no support, no income, and no protection from violence or exploitation."*
>
> KII – Salah al-Din

With daily labor as the primary livelihood source, these groups experience prolonged income gaps and rely heavily on borrowing, meal reduction, asset sales, or child labor to survive, coping mechanisms that erode long-term resilience and entrench intergenerational poverty. Displaced families without habitable housing or documentation are often excluded from employment and assistance programs, ranking last in hiring and first in cutbacks when aid is reduced.

Psychosocial Impact

Emotional and psychological distress cuts across all identified groups. Nearly all KIIs and FGDs reported widespread anxiety, grief, sleep disturbance, and hopelessness linked to years of displacement, loss, insecurity, and economic strain.

Women (especially widows and female heads) frequently described heightened stress and depression linked to financial pressure and caregiving burdens.

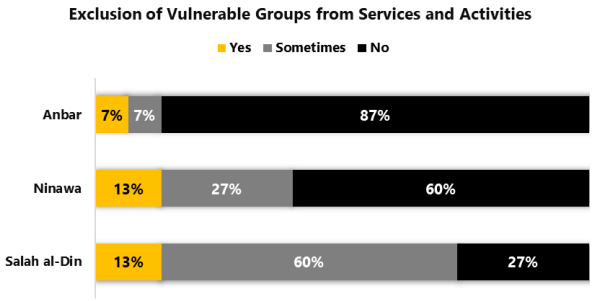
Children and adolescents exhibit withdrawal, fear, or behavioral changes, often connected to school disruption, displacement trauma, or family tension.

Older people report feelings of isolation, loss of purpose, and abandonment.

Access to MHPSS remains limited and inconsistent, with stigma and service scarcity discouraging help-seeking. In most communities, care is informal and short-term, reflecting the broader service deficit documented throughout the assessment.

Exclusion from Services and Public Life

While most areas reported no explicit exclusion, some KIIs and FGDs described frequent exclusion of vulnerable groups from livelihood support and participation in community or administrative processes (e.g., information sharing, feedback, or complaint channels).



Obstacles to access administrative public services often produces documentation gaps, particularly the lack of the Unified ID, birth certificates, or proof of residence. Distance from administrative or service center and related travel costs, s, bureaucratic gatekeeping and digital barriers in registration systems, perceived favoritism or mediation in beneficiary selection, and Social stigma against certain groups, particularly families with perceived affiliation or minority status are often quoted as major obstacles to reintegration.

These barriers collectively marginalize the poorest and most vulnerable, leaving them unable to register for assistance or participate in decisions that affect their recovery.

5. Conclusions

Access to water, electricity, healthcare, and education remains inconsistent across the assessed governorates, particularly in informal and peri-urban areas.

Most households can only meet some basic needs intermittently, while many cannot meet most. Water and electricity are unreliable, with frequent outages and high costs for private generators or trucking. Schools and clinics are often distant, overcrowded, or under-resourced. Awareness of the SSN exists in many locations, yet registration is constrained by missing documents, travel costs, long delays, and dependence on intermediaries. Dedicated services and safe spaces for women, children, and PwDs remain largely absent.

The lack of civil documentation continues to be the primary barrier cutting across all sectors. Large shares of IDPs, returnees, and low-income families lack the Unified National ID, PDS card, residency proof, marriage, birth, or death certificates, as well as heirs' deeds in conflict-affected areas. These gaps directly restrict access to education, healthcare, compensation (HLP), justice, movement, and social protection. The main obstacles include costs, bureaucratic delays, legal complexity, geographic inaccessibility, and low awareness. Discrimination and fear of harassment, especially for households with perceived affiliation, compound exclusion.

Protection threats are chronic, not temporary. Core risks include lack of documentation, child labor, early/forced marriage, violence and harassment, HLP insecurity, and movement restrictions tied to administrative or security profiling. FHHs, displaced families, PwDs, minorities, and families with perceived affiliations are consistently identified as facing the highest protection risks. Recent incidents include domestic violence, harassment, and threats, yet reporting remains low due to stigma and the absence of trusted, confidential services.

Household income depends heavily on daily labor, small informal work, seasonal agriculture, and irregular assistance. Many report no stable income. To survive, families resort to borrowing, meal reduction, selling assets, migration, and child labor. Women-headed households and PwDs are the least able to access safe or stable employment, constrained by caregiving duties, mobility restrictions, and discrimination. Existing cash programs are either absent or insufficient, providing short-term relief without addressing structural vulnerability.

While awareness of Iraq's SSN program is widespread, actual access and registration remain low. Documentation gaps, costs, limited intakes, unclear procedures, travel distance, and perceptions of favoritism prevent eligible families from enrolling. Many communities believe the system is "inactive or not worth the effort." These barriers leave the poorest households, particularly female-headed, displaced, and undocumented families, without state support, reinforcing dependency on irregular humanitarian aid.

MHPSS services are scarce, intermittent, and centralized, with communities reporting frequent emotional distress, especially among female heads of households, children and adolescents, the elderly, and survivors of violence. Among KIIs, over half reported no known MHPSS provider. Where services exist, they are mostly NGO-run, minor government services. Stigma, lack of trained specialists, and short project cycles undermine continuity of care. The absence of school-based counseling and community-level PSS leaves most mental health needs unmet and untreated.

Vulnerability cuts across gender, displacement, disability, age, and income. The most affected groups are FHHs, IDPs/returnees, PwDs, elderly persons, minorities, and households with perceived affiliation. Exclusion is recurrent in livelihood programs, education, and civic participation, particularly where documentation is required or services are rationed. Children, unaccompanied minors, and older people face distinct risks, ranging from labor exploitation and school dropout to isolation and neglect, often compounded by psychosocial distress and lack of support networks.

Accountability to Affected People (AAP) mechanisms remain underdeveloped. Most feedback and complaints are still channeled through mukhtars, tribal leaders, or informal social media, while formal, safe, and responsive complaint systems are rare. Communities perceive short, stop–start projects, limited transparency on targeting or eligibility, and low follow-through on commitments, eroding trust.

Coordination between legal, protection, livelihoods, and basic services actors is improving but remains inconsistent, leading to duplication in some areas and persistent service gaps in others. Engagement of local authorities varies widely, and policy-level bottlenecks, such as restrictions in civil documentation, CAD/SSN access, and HLP compensation, require sustained, higher-level advocacy to achieve systemic change.

6. Recommendations

The following actions aim to address key gaps identified across legal documentation, protection, livelihoods, MHPSS, and accountability.

1

<u>Documentation and Legal Aid</u> (Government Authorities (CAD, Courts, MoMD, MoI)**, Legal Actors, and PCI Partners)**

- Establish Mobile Documentation Teams and/or Days. -comprising representatives from the CAD, courts, notaries, and legal aid NGOs—to provide **on-site documentation services**. These teams should include **fee waivers and transport stipends** to ensure accessibility. Priority groups should include FHHs, displaced families, persons with disabilities (PwDs), UASC, families with perceived affiliations, and households denied access to SSNs, education, or health services due to lack of civil documentation.
- Support individuals in preparing legal forms, verifying their tenure, and attending legal appointments, particularly for HLP restitution, heirs' deeds, and documentation corrections.
- Develop and implement safeguards for families with perceived affiliations, including standardized risk assessment tools, non-discrimination commitments across service providers, and discreet referral pathways.

2

<u>Protection & MHPSS</u> (PCI Partners, NGOs, and Health Authorities)

- Provide cash support for high-risk households, combining with legal case management, financial counseling, MHPSS, and childcare or assistive devices. Include seasonal top-ups (e.g., winterization, heat mitigation) to reduce negative coping strategies.
- Train frontline staff and caseworkers in Psychological First Aid (PFA) and establish caregiver and adolescent peer-support groups. Develop referral maps to specialized MHPSS providers to ensure continuity of care.
- Expand regular group sessions and targeted individual support for widows, adolescents, and survivors of violence, ensuring confidentiality and access to qualified MHPSS professionals.
- Implement anti-stigma campaigns through religious, community leaders, youth, and women's networks to reduce stigma and normalize psychosocial care across communities.

3

<u>Livelihoods</u> (NGOs, PCI Partners, and Local Authorities (Labor, Agriculture, Municipalities)**)**

- Provide micro-grants, apprenticeships, and wage subsidies for women and youth, paired with business coaching, childcare support, and safe work conditions. Establish monitoring systems to identify and mitigate any unintended increase in child labor.

- Align vocational training programs with local market demand (e.g., agriculture, tailoring, retail, mechanics) and link graduates to employers or small-grant packages.
- Launch Cash-for-Work (CFW) and community works schemes tied to service rehabilitation (water points, school repairs, accessibility upgrades), ensuring women's participation and universal design standards for PwDs.
- Expand climate-resilient agriculture support through input packages, irrigation rehabilitation, and farmer cooperatives, strengthening local adaptation and food security.

4 **Social Safety Net (SSN) Access (Government Authorities** (Ministry of Labor and Social Affairs – MoLSA, Governorate Social Welfare Offices) **and PCI Partners)**

- Conduct community awareness sessions on the SSN program, clarifying eligibility criteria, documentation requirements, and application procedures. Use mobile information desks, community meetings, and local media to reduce misinformation and reliance on intermediaries.
- Advocate for temporary documentation alternatives for applicants awaiting formal regularization to prevent exclusion from benefits.
- Coordinate with the Ministry of Labor and Social Affairs to align NGO referrals with active SSN intake cycles, reducing duplication and improving efficiency.

5 **Accountability to Affected Populations (AAP), Coordination and Information Sharing (All Actors)**

- Publish accessible information of eligibility, documentation, and complaint procedures in Arabic and Kurdish, using visual and audio formats for greater accessibility.
- Conduct quarterly micro-consultations with women, youth, PwD, caregivers, and minorities to adapt targeting criteria and improve inclusivity.
- Disclose beneficiary selection criteria and establish transparent appeals windows to strengthen community trust and accountability.
- Support local authorities and community committees to integrate inclusive planning, participatory data collection, and accountability mechanisms into district development frameworks.