

IOM IRAQ

# ACCESS TO DURABLE SOLUTIONS AMONG IDPs IN IRAQ:

## Experiences of Female-Headed Households



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## INTRODUCTION

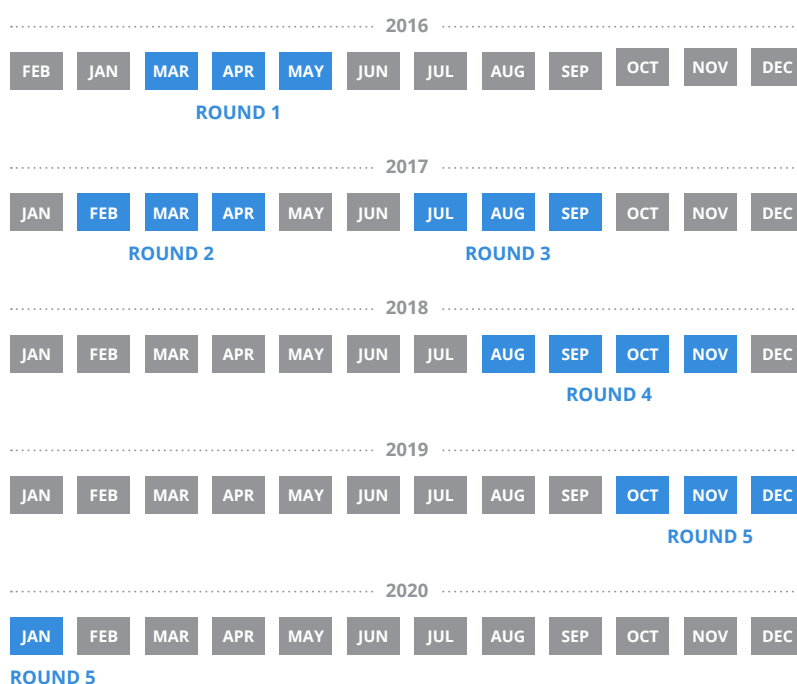
Women and internally displaced persons (IDPs) constitute two separate vulnerable groups defined by the United Nations (UN) Sustainable Development Goals (SDGs). The two groups, however, are not mutually exclusive. Displacement can exacerbate pre-existing gender inequalities and thus render displaced women as “twice disadvantaged.”<sup>1</sup> While the gender dimension of internal displacement—that is, the challenges, vulnerabilities, and gender-specific needs—have been well documented from case studies around the world, gender-disaggregated data on the various aspects of internal displacement has been less readily available.

This report on Iraqi female-headed households (FHHs) aims both to provide more information on the experiences specific to IDP women and also provide gender-disaggregated data. The report is one of a series using quantitative and qualitative data from *Access to Durable Solutions Among IDPs in Iraq*, an ongoing

panel study conducted by IOM Iraq and Georgetown University.<sup>2</sup> The mixed-method project collects data from surveys and interviews with almost 4000 households displaced between January 2014 and December 2015 by the Islamic State of Iraq and the Levant (ISIL) to understand how they develop and adjust strategies over time to access a durable solution to their displacement.<sup>3</sup>

The IOM Iraq-Georgetown study follows three categories of displaced persons: IDPs who remain in displacement, movers (who are IDPs who move to another location but do not return), and returnees. The approximately 4000 households in the study are part of the non-camp population displaced from Anbar, Babylon, Baghdad, Diyala, Kirkuk, Ninewa, and Salah al-Din (seven governorates of origin) to one of four governorates where the study was fielded: Baghdad, Basra, Kirkuk, and Sulaymaniyah.

### To data, five rounds of data have been collected



1 IDMC, “*Sex Matters: A gender perspective on internal displacement*,” February 2019, pg.3.

2 IOM Iraq-Georgetown University Study, *Access to Durable Solutions Among IDPs in Iraq*.

3 Durable solutions are generally considered to be return, integration, or resettlement/relocation. The Inter-Agency Standing Committee (IASC) 2010’s “*Framework on Durable Solutions for Internally Displaced Persons*” identifies a durable solution to displacement when IDPs “no longer have any specific assistance and protection needs that are linked to their displacement and can enjoy their human rights without discrimination on account of their displacement.” United Nations General Assembly. *Report of the Representative of the Secretary-General on the human rights of internally displaced persons, Walter Kälin: Framework on Solutions for Internally Displaced Persons, A/HRC/13/21/Add.4*, (9 February 2010), p. 1. Available from <http://www.un.org/Docs/journal/asp/ws.asp?m=A/HRC/13/21/Add.4>

## MAIN FINDINGS

The FHHs in *Access to Durable Solutions Among Iraqi IDPs* account for approximately 13 per cent of households who participated in all five rounds of the study (453 out of 3,463 households in Round 5).<sup>4</sup> Analysis of five rounds of data and interviews with these female household heads offers the following key findings:

**Nearly five years after being displaced, female-headed households are more likely to still be in displacement than male-headed households.** The majority (70%) of FHHs are still IDPs: 317 households (out of 453) remain in displacement, a number that is proportionally higher than male-headed households, among whom 62 per cent (1,854 out of 3,009 households in the study) remain in displacement.

**Female-headed households meet their basic needs by reducing food and other expenses rather than finding new sources of income. At the same time, they borrow money from family and friends.** While nearly 70 per cent of FHHs say that they can provide for their basic needs, doing so comes with difficulties. Many need to borrow money and cut down on food and other expenses to do so.

**Female-headed households are more likely to get aid as displaced persons than male-headed households; even so, only just over 1 in 10 gets any aid.** Only 12 per cent of FHHs in Round 5 (October 2019–January 2020) report getting any aid or assistance as displaced persons, a share that is nearly twice as large as the male-headed households reporting the same (7%).

**Female-headed households' social networks keep them alive and feeling supported.** Family, neighbors, and friends are crucial to the well-being and survival of FHH. They assist FHH with housing, food, and other

expenses, as well as emotional support, transportation, child and elder care, and they also loan money to FHH families.

**Almost three quarters of female-headed households in the study are widows.** Having documentation of a husband's death makes it possible for the family to access governmental social assistance for widows and orphans, as well as a husband's pension if he worked in a government job.

**Education and social status vary, and while most women did not or do not work outside the home, just over one quarter of women household heads in the study work or are retired from working.** Women with low levels of education express that they lack the skills to work outside the home. Training programs have provided some with personal care and salon services skills, food preparation and processing skills, and vocational tools to provide income.

**Education matters.** Women with low levels of education and who are functionally illiterate (41%) find navigating bureaucratic systems and paperwork a challenge, especially in displacement, and have to rely on other family members for assistance. Daughters often have higher levels of education than their mothers and are better positioned to find paid work to assist the household than their mothers are.

**Female heads of households are looking for opportunities to improve their income.** Women express desire for microloans for small or home-based enterprises (i.e. in food preparation or salon services offered from home) in order to be able to invest in more equipment, access more appropriate physical spaces to work in, or expand to neighborhoods where there are markets for what they do/make.

The report proceeds as follows: After first discussing the issue of "who counts" as a female-headed household and providing demographic information on the female household heads in the study, the report discusses findings related to their feelings of community acceptance and the economic security of female-headed households.

<sup>4</sup> The analyses in this report are unweighted and findings are not designed to generalize beyond the study. For more information on the design and methodology of the study, please see: IOM Iraq and Georgetown University, *"Access to Durable Solutions Among IDPs in Iraq: Three Years in Displacement"* February 2019, Appendix A: Methodology (pg. 68).

## WHO COUNTS AS A FEMALE-HEADED HOUSEHOLD?

This report uses data on the households where the head of the household's gender was listed as female. While households themselves determined the relationship status of each household member, the study did not specifically ask the women if they considered themselves "female headed households," and the resulting data suggest that this concept is perhaps one that necessitates more clarification than the nexus of a demographic characteristic (gender) with the socially-constructed concept of "household head."

FHHs have different household compositions, and ones that naturally vary with time. Who constitutes a female-headed household? Many cases were obvious: a single mother with children under the age of 18 or a single woman living alone. In other cases, a husband was present but had a disability, and thus the mother of the family was seen as the head of household. In these cases, she was often the person working and

responsible for taking care of others. Yet in other cases, when the husband was absent, some women were defined as heads of households while sharing housing with their adult children, who may have been full or partial income providers.

The demographics of the study illustrate the porousness of the self-described FHHs. Approximately 25 per cent (112 households) of female households listed their husbands as a member of the household, but of those 112 spouses listed, 49 per cent (55 husbands) were noted as "currently living with the household" in Round 4 (August–November 2018). The remaining 51 per cent (57 husbands) were listed as not living with the household: 36 were dead; 7 were kidnapped or disappeared (and the family has no knowledge about them); and the remaining 14 were alive and living elsewhere (in the place of origin, a different place in Iraq, went abroad, or are married to someone else).

## DEMOGRAPHIC PROFILE OF IRAQI FEMALE-HEADED HOUSEHOLDS

In total, female-headed households account for 13 per cent (454 of 3,463 households) of the households in Round 5 (October 2019–January 2020). Of those, 70 per cent (317 households) remained in displacement, while the other 30 per cent (137 households) have returned to their places of origin.<sup>5</sup> They may not have returned to their homes, which are either destroyed or not safe to return to, but they returned to very close to their homes, usually the same town or village or a

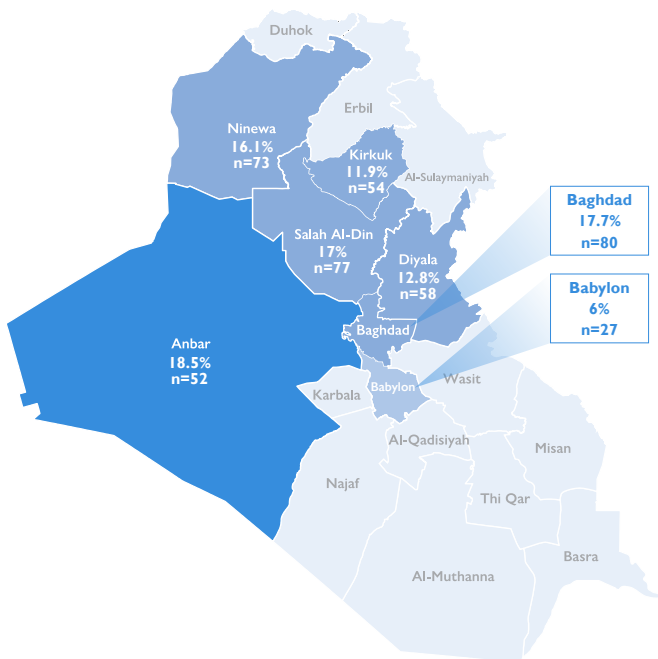
nearby one. In comparison, only 61 per cent of male headed households remain in displacement, while 39 per cent have returned. Geographically, almost half of all female-headed IDP households currently live in the capital, Baghdad, followed by roughly a quarter residing in Basra. Meanwhile, most female-headed returnee households returned to Anbar, followed by Ninewa and Salah al-Din.

*Table 1. Female-Headed and Male-Headed Households by Status*

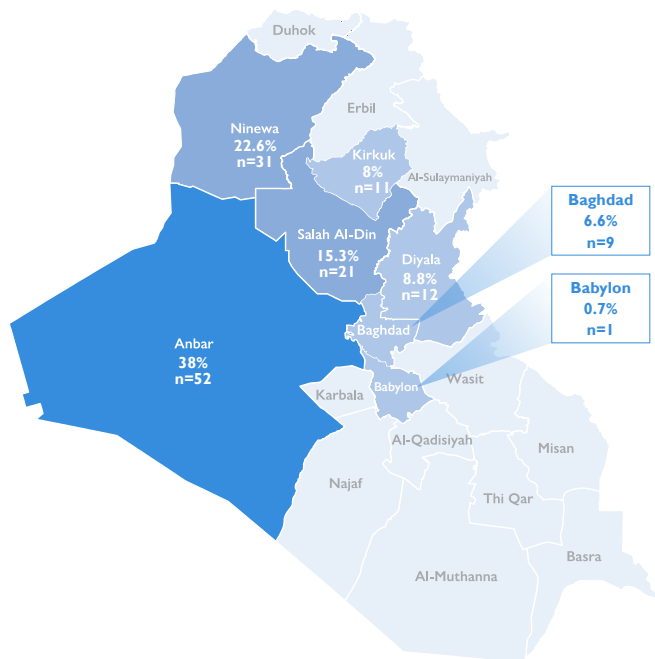
	FEMALE-HEADED HOUSEHOLDS BY STATUS (n)		MALE-HEADED HOUSEHOLDS BY STATUS (n)	
	Round 4	Round 5	Round 4	Round 5
IDP	345	317	2,061	1,854
Returnee	109	137	948	1,155
ALL	454	454	3,009	3,009

<sup>5</sup> Operationally, the study defined return at the district level. Iraq is divided administratively into 18 governorates [muhafazat] that have a total of 120 districts [qada, plural: aqdiyah].

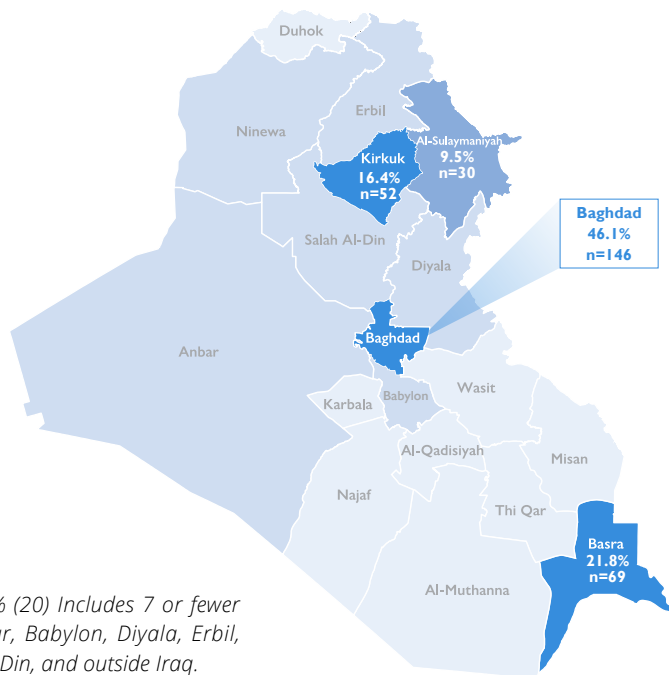
Map 1. Origin Governorates of Female-Headed Households



Map 2. Locations of Returnee Female-Headed Households in Round 5



Map 3. Locations of IDP Female-Headed Households in Round 5



Note: Other which is 6.3% (20) Includes 7 or fewer households in each Anbar, Babylon, Diyala, Erbil, Kerbala, Ninewa, Salah al-Din, and outside Iraq.

## HOUSEHOLD COMPOSITION

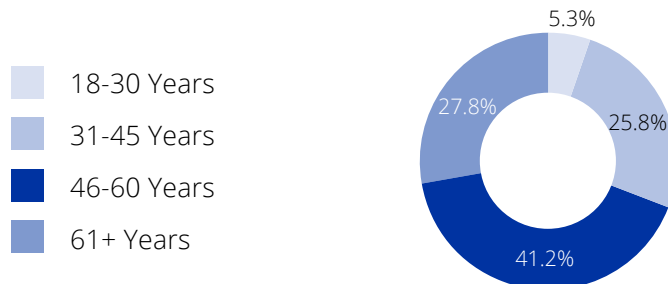
The women household heads in the study had three children on average and presided over households with five total members. The majority (69%) of the female household heads are widowed, and 51 per cent have children 18 years of age or younger living with them. The women themselves tend to be middle-aged: 41 per

cent of them are between the ages of 45 and 60. Some of these women have adult children who may or may not live with them but who likely assist their mothers with resources, based on the responses on income from the survey and the qualitative interviews.

Figure 1. Female-Headed Households: Marital Status



Figure 2. Female-Headed Households: Age

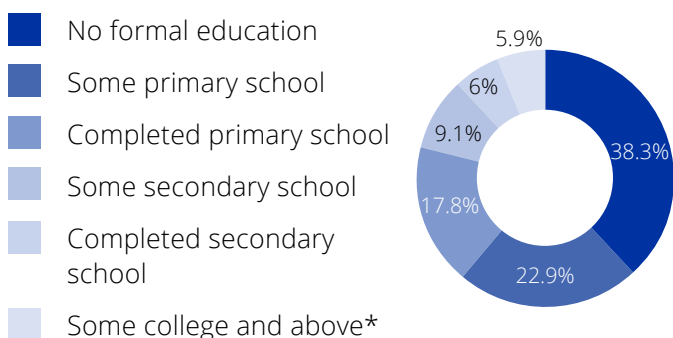


## EDUCATION AND EMPLOYMENT

The lack of education among the women in the FHH study seems to be a major hurdle to their ability to change their economic circumstances or navigate governmental systems and advocate for themselves. The majority (61%) of women have at most some primary school education. Only 18 per cent completed primary school and half that

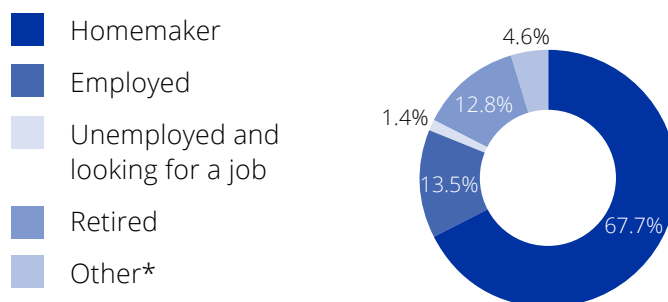
number (9%) completed their secondary education. A significant minority (41%) of the women are unable to write a letter, a key way of measuring functional literacy. In terms of formal employment, 68 per cent of women categorized themselves as homemakers, while 13 per cent are employed and another 13 per cent are retired.

Figure 3. Female-Headed Households: Education Level



\* Includes technical institute, some university, completed university, post-graduate studies or degree

Figure 4. Female-Headed Households: Employment



\* Includes cannot work because of a medical condition, student, and unemployed but not looking for a job

An interesting finding in the qualitative material is the changing employment of the children in the family over the five years in displacement. One example is the case of a family that fled to Basra, they discussed returning to Mosul. But the mother reported in Round 5 (October 2019–January 2020) different opinions in the family: the son who worked in Mosul wanted the family to return so he could go back to his job there. “But the other children do not want to return to Mosul because they have already adapted to the Basra community and feel comfortable living close to their cousins. The subject of returning is hard for me, and it’s become an especially difficult decision after the death of my husband. But after many discussions, we decided that staying in Basra

was the best solution, so we arranged to live here. It is easy for us to make this decision to stay here and not return to Mosul since my husband’s brother donated a piece of land for us to build our own house. This frees us from rent, even though we cannot afford construction expenses for a house right now. In addition, we don’t want to return to Mosul out of fear that ISIS will return after all we have been through, and out of fear of losing the life we’ve made in Basra.” In addition, one of her daughters “got a permanent job as a nurse in a hospital in Basra after graduating from nursing school at the Basra Bureau of Health, which appoints graduates immediately after graduation.”



## IN DISPLACEMENT: COMMUNITY ACCEPTANCE AND FAMILY LIVELIHOOD

### COMMUNITY ACCEPTANCE

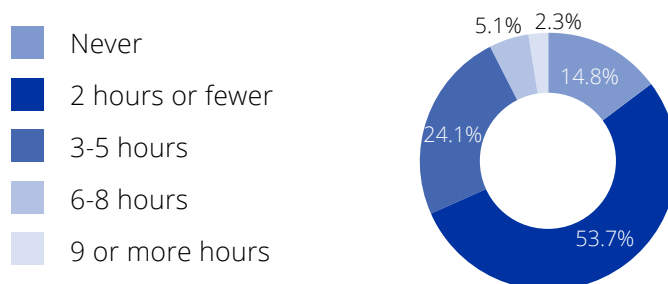
Households headed by women describe living in host communities that either welcomed them or facilitated their inclusion. Approximately 90 per cent of FHHs report feeling strongly or somewhat accepted in their communities. Of that 90 per cent, 72 per cent say the degree of hospitality shown by the community in which they are living has remained the same through the duration of their residence there, and 24 per cent say the level of hospitality they have been shown has increased. [Of all FHHs—regardless of whether or not they feel accepted, 94 per cent say host community hospitality has stayed the same or increased.] If problems were to arise and that affected the entire community, more women (55%) think that entire neighborhood or community leaders and authorities acting together would solve it, rather than having each person or family deal with the problem individually (36%). Overall, trust is relatively high: 76 per cent of FHHs trust their neighbors somewhat or completely, and 46 per cent trust local officials.

In part, levels of community acceptance are high because moving residence location in Iraq is not uncommon, especially for women who often go to live at their husband's area of origin or return to their own area of origin in times of trouble or need. It is also in part because women who head households are perceived as in need of protection. A common cultural response, based in Muslim religious values, is to take care of and protect widows and orphans,<sup>6</sup> which of course is not the status of all the FHH. However, in all cases, FHH would

be seen as a vulnerable population of concern to the community although stigmatization can occur as well, particularly for divorcees.

One woman from Diyala now living in Baghdad said, "The neighbors know that we are IDPs because we are new to the area, but the neighbors and the general population have treated us well. Even my daughters in the schools have not had any problems in how they're treated. As an example of that, my daughters' entry to the schools was facilitated because we are IDPs." While the displacement caused by ISIL caused suspicion among host communities about the displaced being "ISIL supporters," FHH that fled between 2014 and 2016 seem to have encountered less suspicion from host communities than those who were displaced or fled as part of the liberation of areas controlled by ISIL in 2017.

**Figure 5. How much time do FHH spend each week visiting their neighbors?**



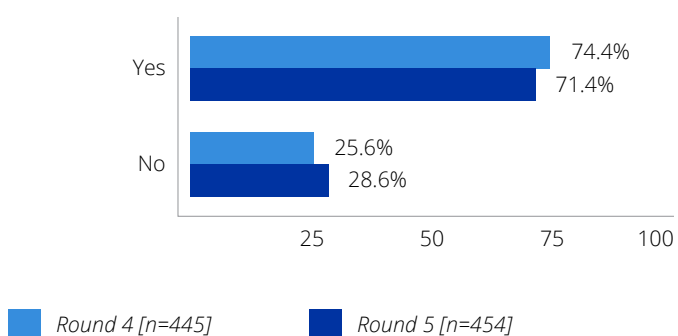
Female-Headed Households [n=311]

<sup>6</sup> There are numerous examples from the Qu'ran and Hadith about how taking care of widows and orphans (who are defined as those who have lost a father) is pious and virtuous behavior. For example, from the sayings of the Prophet Mohammad and narrated by Safwan bin Salim: "The Prophet said 'The one who looks after and works for a widow and for a poor person, is like a warrior fighting for Allah's cause or like a person who fasts during the day and prays all the night.' Narrated Abu Huraira that the Prophet said as above. (Sahih Al Bukhari 1: Chapter 79, Hadith 6006). From the Qur'an (2:177): "Virtue is to believe in Allah, the Judgment Day, the angels, the Holy Book and the prophets, [the virtuous are those who] despite their love for money, give it away to their relatives, to orphans, the needy, the wayfarers, those who ask [for charity], and for freeing those held in slavery, and [the virtuous are those who] observe their prayers, pay Zakah, keep their pledges when they make them, and are perseverant in hardship and adversity, and in times of distress. Such are the true believers, and such are the pious ones."

## STANDARD OF LIVING

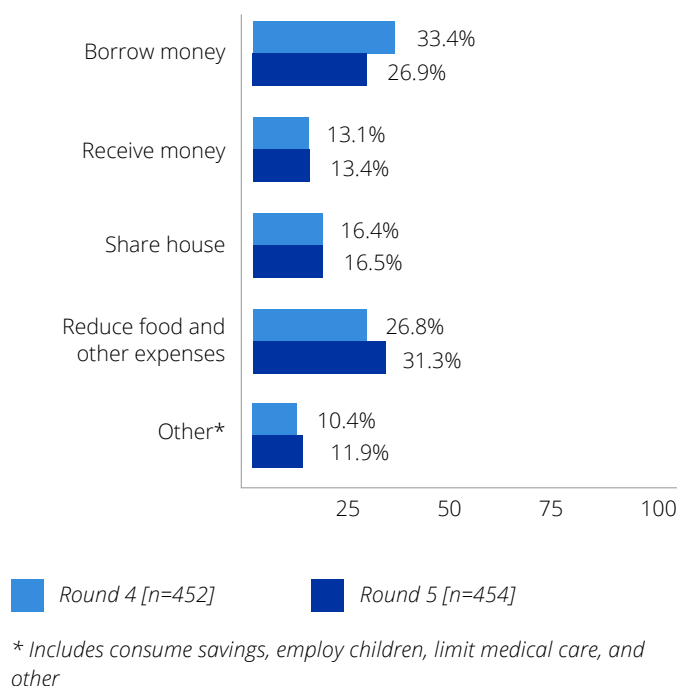
While female heads of household feel included in communities for the most part, like male-headed households, their ability to meet their basic needs is not assured. Just over a quarter of the female-headed households have not been able to meet their basic needs in both Rounds 4 and 5 (August–November 2018 and October 2019–January 2020), a share which is statistically indistinguishable from their male-headed household counterparts.<sup>7</sup>

**Figure 6. Has your family been able to provide for your basic needs in the past three months?**

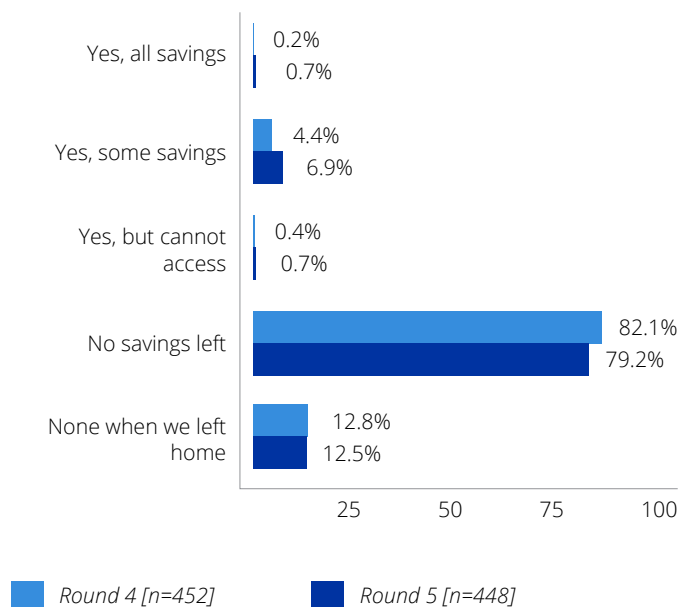


While more than 70 per cent of female-headed households in both Rounds 4 and 5 (August–November 2018 and October 2019–January 2020) say that their families can provide for their basic needs, doing so comes with difficulties. Many (27% in Round 4 and 31% in Round 5) need to cut down on food and other expenses, and nearly a third need to borrow money to meet their basic needs. In Round 5 (October 2019–January 2020), 62 per cent say they have needed to borrow money in the past 12 months (and 95% have actually been able to), almost the exact same as in Round 4 (August–November 2018). Likewise, four out of five households (8%) say they have used up all of their savings. Also, almost one fifth of female-headed households report that they share housing to reduce expenses. It is clear from the strategies these FHHs use to meet their basic needs that they are not finding other sources of income; instead, they are engaged in reducing their standards of living, relying on quickly depleting savings, or putting themselves in potentially precarious situations of debt.

**Figure 7. Main Strategy To Provide for Basic Needs**



**Figure 8. Does the family have saving now?**

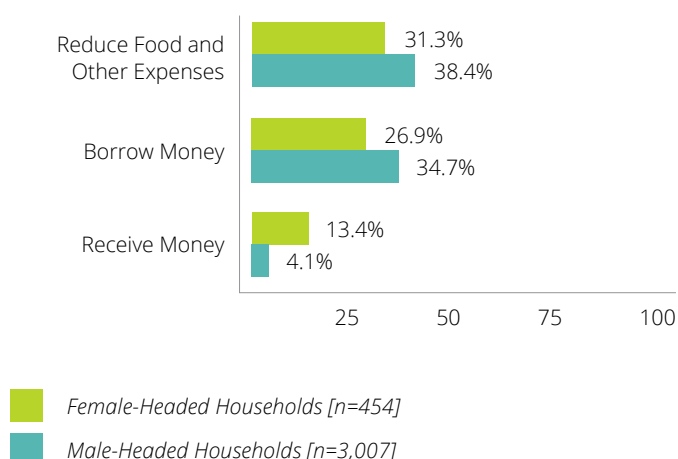


<sup>7</sup> The unit of analysis in the study was the household, defined as the usual members of the family—nuclear or extended—who had been living together for three months or more prior to being displaced. Each household has one household head. As such, on the study questionnaire, the word “household” and “family” were used interchangeably.

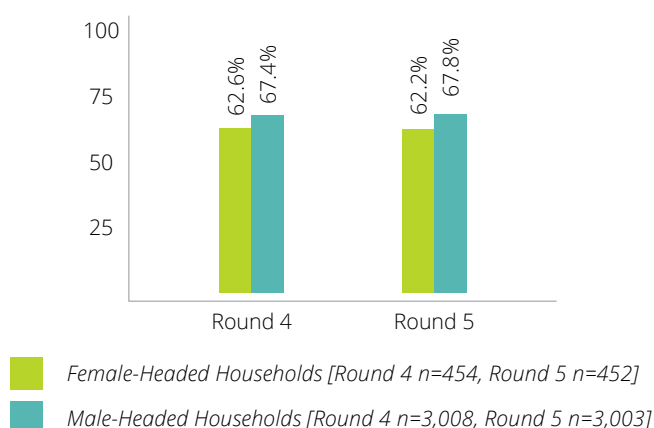
Male-headed households also have needed to adopt difficult strategies to meet their basic needs, but there are a few key differences between the two groups. The share of male-headed households who report needing to reduce food and other expenses is seven points higher and the share reporting to borrow money is eight points higher than their female counterparts. But while fewer female-headed households report borrowing money, nearly three times more women than men report receiving money, which is likely given as a gift, an act of charity, or family support.

While borrowing money is the main strategy for meeting basic needs for minority shares of female and male-headed IDP households, more than six in 10 households reporting having to borrow money in general. A slightly higher share of male-headed households report needing to borrow money, but the vast majority of both male and female headed households (over 95% of each group in both Rounds 4 and 5) were able to borrow it.

**Figure 9. Female- vs. Male-Headed Households: Round 5 Main Strategy to Meet Basic Needs**



**Figure 10. Female- vs. Male-Headed Households: Those reporting needing to borrow money in the past 12 months**



This slight discrepancy in the need to borrow money between female- and male-headed households could be because a slightly higher share of female- than male-headed households (28% versus 23%, respectively) reported receiving assistance and more female-headed households reported receiving money than male-headed households (13% versus 4%, respectively).

The history of aid received by a mother from Ramadi, now living in Anbar with adult and underage children, tells of one story of how aid is received by those in need. Her husband died two weeks after she fled Ramadi due to an untreated illness. Round 2 (February–April 2017): “I received the grant for one-million IQD (~USD800) and the grant for 250,000 IQD (~USD 200) on two instances. I also received a monetary grant from the High Commission for Refugee Affairs, practically continuous food items for one year from the World Food Program, and the monthly stipend from IOM.” Round 4 (August–November 2018): “I received food items and health items from the Department of Displacement and Migration three times this year, but the items were not good for use. Also a grant for house items and electric devices from the IOM which helped me establish a small business selling sweets and pastries, and simple gifts for the children and a day for entertainment during the celebration of World Refugee Day. There used to be cash assistance which helped us pay rent for almost four months. There was also the monthly food items which all were a benefit for us, as people who have lost many things. Now they have been cut by the authorities that provide them and I don’t know why. Now we receive [assistance] twice or three times a year. Only simple food items and most of it is expired and not good for use. Round 5 (October 2019–January 2020): “I received four rations of food and non-food items from the Department of Migration and the Displaced, including beans, lentils, rice, milk, sugar, tea, and oil. Non-food rations contained supplies for teeth hygiene, detergent, shampoo, soap, and Dettol disinfectant. The aid also included kitchen utensils like dishes, small and large spoons, and other utensils. All these things did not meet our basic needs as there were few items and one of the food items was expired so we couldn’t use it. We also received financial assistance twice from a local NGO which enabled me to pay off part of my debt.”

That said, both male and female-headed households experienced a significant decline in the amount of aid they received between Rounds 4 and 5 (August–November 2018 and October 2019–January 2020).

This decline in aid and assistance is particularly problematic for the female-headed households who rely on assistance from others as a part of their income. A 40-year-old mother originally from al-Musayab, Babylon and living with three children between 9 and 16 and an older female relative in Sulaymaniyah explains that “being the head of the household is very difficult in this living situation, when we do not have any income, and we must rely on the help of neighbors.” In Round 4 (August–November 2018) she was forced to borrow money: “I have taken on debts from my relatives, and I have not repaid them yet. They know my situation so they do not force me to pay back the debt.”

## LIVELIHOODS

In 285 out of 454 FHHs (63%), there is at least one employed member of the household: 181 households have only one member employed; 76 have two members; and 28 households have 3 or more members employed. In 40 of 58 households where the female head works, she is the only employed member; she and an additional one member are the only two people employed in 15 of the households; and she and an additional 2 members employed in the remaining three FHHs. These additional employed members are most often the female household head’s adult children.

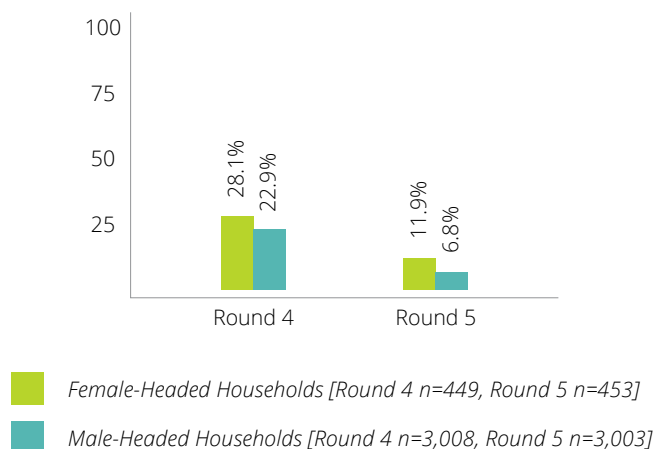
Of the 13 per cent of female household heads who are employed (58 women), 46 per cent are salaried employees in the public sector; 41 per cent are daily workers/laborers, and 5 per cent are each in the private sector or seasonal laborers. Yet, even when women

**Table 2. Family’s Most Important Source of Money**

		Round 4	Round 5
		%	%
Female-Headed Households [Round 4 n=453, Round 5 n=454]	Public job	21.4	25.1
	Pension	23.4	24.5
	Informal commerce	23.8	22.0
	Business	9.9	13.2
	Receive money	11.0	5.5
	Private job	5.3	1.5
	Agriculture	0.9	0.4
	Other	1.3	2.2
	No source of revenue	2.9	5.5

While informal commerce is equally important for both female- and male-headed households, the male-headed households rely on this sector at a much higher rate—(35% versus 22%)—than the female-headed

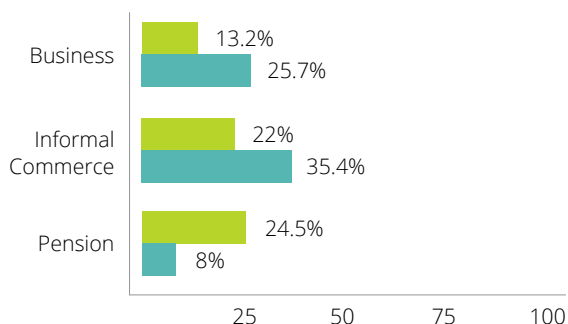
**Figure 11. Female- vs. Male-Headed Households: Those reporting receiving humanitarian assistance**



household heads are employed, their sources of income are not always considered the family’s most important: In Round 4 (August–November 2018), for example, in the 27 households where female heads employed in the public sector, only 22 households said the family’s main source of income was from the same source. The female head’s sector of income is the household’s main source of income in approximately 65 per cent of cases (38 out of 58 households) where the female head is employed in Round 4 (August–November 2018). In the remaining 20 households where the female head is employed, and the 396 households where she is not employed, other family members’ livelihoods—primarily those of adult children or pensions of deceased husbands—constitute the families’ most important source of money.

households. Male-headed households are also twice as likely to report that their most important share of money is business, while female-headed households are three times as likely as males to rely on pensions.

**Figure 12. Female- vs. Male-Headed Households: Round 5 Family's Most Important Source of Money**



■ Female-Headed Households [Round 5 n=454]

■ Male-Headed Households [n=3,009]

Pension income among female-headed households is either from women who have retired or widows receiving their late-husbands' pensions. The latter shows the importance of FHHs in being able to register husbands' deaths with the authorities, which is sometimes difficult if the husband went missing in the fighting or because they may not have been able to receive death certificates for those killed by ISIL. The mother who now heads her family described how the family fled Ramadi to live in Basra, where her husband died. In Round 2 (February–April 2017), she reported that the aid she received, "helped us a lot in paying our rent some months, in addition to hiring a lawyer to prepare the pension documents for my deceased husband."

In addition, navigating the state bureaucracy to get pensions or social welfare assistance for widows while in displacement, means learning where these offices are and how to proceed through new bureaucracies in places and with people they do not know. A woman from Mosul city who fled to Baghdad with her children and grandchildren described the bureaucratic challenges she faced: "Fortunately, we didn't lose any of our documents... but I had difficulty in replacing my nationality card that changed my status from "married" to "widow". I returned several times to the administrative department here in Karkh in Baghdad, and I gave them all of my identity papers in order to switch my status. They told me that I would have to come back in a month. I waited and then returned and I was shocked to learn that they had only changed my picture and had not changed the marriage status. So, I placed another request and presented additional documents and after going back and forth, it took more

than two and a half months until it was properly switched."

The low levels of literacy for the FHHs make understanding bureaucratic systems a challenge for some women, and some express the need for a male companion to help navigate the system. A woman in her 50s who fled to Thawra1 (Al-Sadr), Baghdad and is living with her two children (ages 25 and 15), reflected on her inability to manage the welfare system: "Among the things that most affected me and continues to happen to me as a widow: There is no respect for widows here by the administrations charged with social welfare payments. Whenever I go to that place, I have difficulty receiving my monthly payment. I usually take my brother-in-law with me because of the assistance he provides me."

Family and community support have been crucial to the ability of FHH to get by over all five rounds of the study. A widow displaced from Anbar governorate now living in Baghdad with her children described their situation as follows: "The neighbors, people of the area, family friends, some local organizations and some relatives that live far from me provided me with aid when they could. Also, whenever I was in need, I would call them, and they would help me. I am a special case and people have become aware about me and know about my circumstances and inability, so they help me. They take care of me by paying for my basic needs. Additionally, the issue of trust is an important matter and it has become scarce because most people do not trust the poor unless they see their home and their situation with their own eyes. This is what happens with me and encourages people to help me."

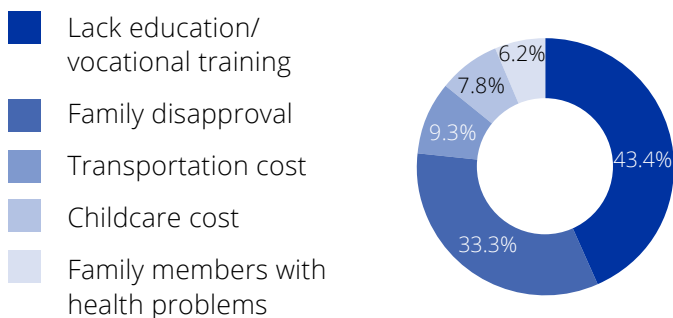
Family and community support is especially true as aid has become more limited, as the study found starting in Round 3 (July–September 2017) and continuing to the present.<sup>8</sup> Family and community support provide housing, food, money, and other things, as well as a source from which to borrow money. A young woman from Sinjar, now living in Sulaymaniyah and who takes care of her siblings describes their life: "My parents used to provide for our needs in our place of origin, but now we have no money to spend. I don't have any source of income for me or my brothers. My uncle assists us also, as do my cousins, and some neighbors. They give us food and things. But it is never enough because we are a big family." In Round 4 (August–November 2018), she reported that the limited aid they received had stopped. "It has been more than a year since we received assistance from any organization or the government. We only get help from neighbors and my uncle."

8 IOM Iraq and Georgetown University, "Access to Durable Solutions Among IDPs in Iraq: Three Years in Displacement," February 2019.

## TYPES OF WORK AND FEMALE EMPLOYMENT

A number of issues surfaced when women heads of households responded to questions about work and working challenges.

**Figure 13. If you are not currently employed but would like to be, what is the main challenge you face in finding work?**



Female-Headed Households [n=129]

First, 43 per cent of the interviewees reported wanting to work but not knowing how to proceed due to a lack of (or perceived lack of) marketable skills or training. For many of the mothers, given the low levels of education, many felt unprepared to work a job for pay or described not having the type of skills that would get them a job. A 40-year-old mother from al-Musayab, Babylon living in Sulaymaniyah with three children between 9 and 16 and an older female relative, thought that those who have degrees have more of a chance of employment. “Those who have a certificate or university diploma can find jobs easily, but for others it is difficult, especially for women.”

Second, the costs associated with working (transportation, childcare, the need for care for household members) together were cited as barriers in almost one quarter of the responses.

Third, in some families, younger generations (both sons and daughters) are taking on roles as economic providers. This is possible given the higher educational achievements of the younger generations allowing them to work outside the home. For young women, working marks a shift seen across the world in which the educated daughters of illiterate women enter the work force. While many celebrate this milestone, it is worth noting that sometimes these changes are accelerated due to conflict or family need, rather than a woman’s desire to work. Thus, some families may not see their daughters entering the work force as a good change, while others express pride at their accomplishments. In the qualitative interviews, a number

of women commented on the skills and qualifications of their daughters whose work income was part of the support for the family. A 55-year-old woman with two adult children, all born in Baghdad, said that. “I can’t work, but my daughter initially worked in a bookstore/office to help us with rent payments. More recently, she has worked providing assistance to people in the region and has helped at the town council as a secretary, even though she has a university degree in economics. She applied to several government jobs, but did not receive any response.”

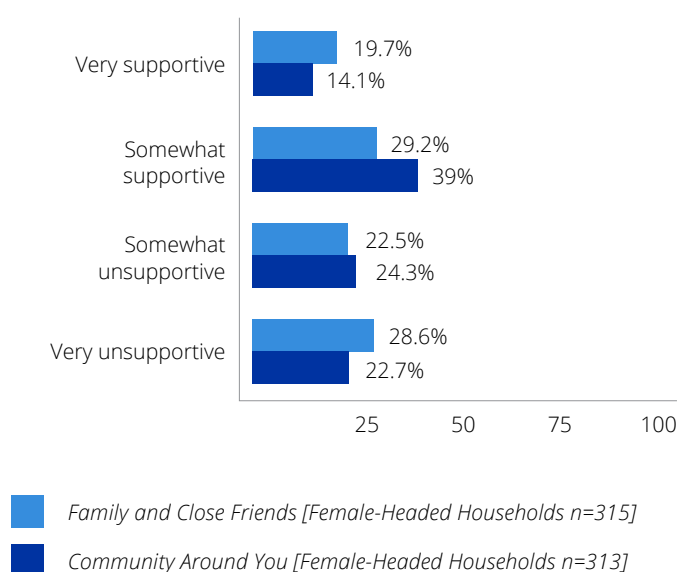
Fourth, cultural and societal expectations were cited as a factor inhibiting women working in certain jobs, including administrative positions. Two main reasons drive the lack of support for women working: one is due to security and fears about the safety of the woman, both as she goes to and from work, and about harassment in the work place; and the second centers on gendered notions of family honor—that men should be the providers for the family—and the impact that the woman working outside the home will have on family care at home. Of course, many women in Iraq do work, and when they do, other family members provide child or elder care and there are childcare centers as well. A widow from Mosul describes the role she plays for her family: “[We all live in the same house and so] I take care of my grandchildren when their parents go to work. Because of our closeness, I get to share with them many beautiful memories during our years of displacement here in Baghdad. One time when one of the children had a high temperature, I did not know what to do except to apply pads on him but I called my daughter and she came from work to saved me from this situation.”

For many, women not working outside the home is seen as the ideal; the reality is that educated women often want to work, and in other cases, women have to work because of financial need. The daughter of a FHH family from Baghdad governorate was interviewed in Round 5 (October 2019–January 2020) and described herself as looking for a job, but noted that: “it is difficult. I cannot work anywhere; it has to be a respectful workplace. I sought the employment offices but they asked me to practically commit to not holding them responsible for the behavior of the employer that I would work for, so I stopped looking.” Another woman in her 40s described how she could do piece work for money or “start up a sewing shop or hair salon,” but she could not take on “a paid job with people who I don’t know because of our values and traditions that don’t allow women to work.”

There is significant variation in the extent to which female household heads assess the approval of their immediate families or the communities around them of women working: half of women saying their families or communities support women's working and half saying this support is lacking.

It is worth noting that women who perceive that their families support women's right to work are also more likely to say that the communities around them also support this: Of women who believe their families and close friends support women working, 82 per cent say that the communities around them also support it. The reverse is also true: of women who believe their families and close friends are unsupportive of women working, 87 per cent believe that the communities around them are unsupportive of women working.

**Figure 14. Degree of Support for Women Working Among Family and Close Friends vs. Community**



## Finding Solutions for Work and Skills in Displacement

One way that women have tried to ensure income—despite low levels of functional literacy, their lack of job skills, and community and family lack of support for working outside the home—is in seeking out opportunities for home-based work, such as food preparation and hair styling and sewing. Even if it doesn't bring in income, it can help offset expenses, as a widow living with her family describes: "I myself do not work, because I am a housewife... The ones who work are my daughters' husbands... The doctor works in one of Baghdad's hospitals and the other goes from one job to another... In Mosul, I would use a sewing machine during my free time to make some clothes for my children and my grandchildren. At present, I don't have sufficient funds to buy a machine like that."

Vocational trainings designed to support self-employment are cited by the women heads of household as helping provide them with some income, especially when accompanied with additional tools or cash to purchase equipment. The account provided by a 42-year-old widowed mother with three children between the ages of 7 and 13 living in Basra illuminates these cases. Living with her dead husband's adult children as well, the mother was born in Basra, but all the children were born and raised in Ramadi in Anbar governorate. She describes how an IOM training helps her have an income while still being seen as acceptable: "I joined a program to learn food preparation skills which was held by IOM at a training center. This training helped me learn how to make sweets and all kinds of pastries, and in developing and gaining necessary business

skills. When the training was finished, I was given food items and electronic devices, through which I was able to establish a business that brings me some income. I found the business successful among my family and some acquaintances. My family, my husband's children and I are all in agreement and my work does not present any problems at home nor does it affect the community."

Developed skills that she could turn into an income were critical for a 46-year-old woman displaced from Anbar, and now living in Basra, with four children between the ages of 6 and 15. Due to a marital dispute, she was separated from her husband in Rounds 2 through 4 (February–April 2017 through August–November 2018) when he lived in Baghdad. They reunited in Round 5 (October 2019–January 2020). She describes in Round 4 (August–November 2018) one way she was getting by: "I was able to establish my own business at home, which is making pickles and selling them to my neighbors, friends, and acquaintances. I obtained this job from participating in a training workshop for food preparation established by the UNHCR, where I was provided with all the requirements of the project to start the business. Getting professional training is very helpful. Because of it, I was able to have my own business that helped me a lot in paying for some of the needs of my children."

Women's assessment of the trainings they receive point to the importance of not only the provision of skills but also support provided in terms of equipment and materials. Few of them have the necessary resources to invest in establishing home businesses, and as the other examples show, some 62 per cent report needing

to borrow money from family and friends to provide for their families in both Rounds 4 and 5 (August–November 2018 and October 2019–January 2020). Even if such a

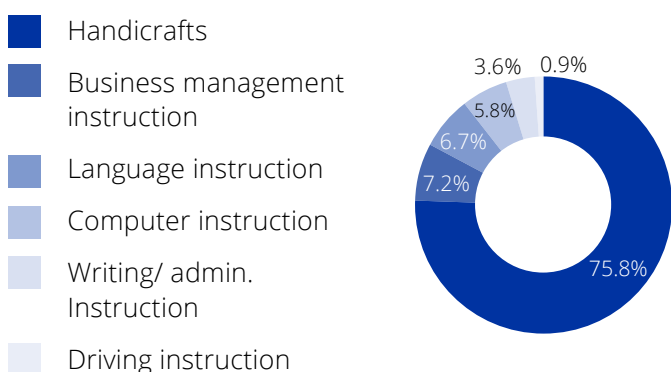
training does not result in a full-time income for a FHH, it does provide a woman with a skill that she can use as part of her participation in family and community life.

### IOM's Sustainable Livelihoods and Economic Recovery Programming

IOM implements a complementary livelihood approach that addresses 'push and pull' factors that impact the ability of vulnerable communities to enter job market in Iraq. The 'push' strategies builds capacities of individuals through the delivery of individual livelihood assistance such as vocational training (VT), farmer training (FT), job placements (JP), on-the-job training (OJT), and the provision of support for the establishment or expansion of micro-enterprises. By doing so, IOM strengthens human capital by making individuals more employable. This will contribute to the subsequent alleviation of poverty and debt amongst supported beneficiaries and their families. The 'pull' strategies, on the other hand, consists of the creation of sustainable job opportunities by supporting SMEs through the Enterprise Development Fund (EDF). The EDF seeks to overcome issues facing the private sector such as a lack of credit, low wages, and recovery from during the conflict, thus allowing employers to hire greater numbers of workers and pull more jobseekers in the formal wage economy.<sup>9</sup>

When the women who head households were asked about what types of vocational training or skills would be most useful, 167 of 222 (75%) female household heads said handicrafts, rather than language, computer, or administration skills. Such a choice makes sense in light of the education levels and literacy rates among this sample of female household heads. In fact, lack of education and training is the number one challenge to finding work that the plurality of women cite (56 out of 129 households, 44%), followed by family disapproval (43 out of 129 households, 33%). In addition, handicraft work makes sense for women who may not be able to spend long hours away from home because they are needed for family or elder care.

**Figure 15. Which of the following vocational or skill training would be most useful to you?**



Female-Headed Households [n=223]

A number of women in the qualitative interviews expressed their desires for microloans to help them invest in something for the family. A widow in Basra saw the limitations but still had a vision of what she would do: "I want a loan, but as it is known, in order to get one from the bank you must have a government employee as your sponsor, which has not been available for us. If I got a loan, I would use it to buy a piece of land and build a small house for my family or open a small business as a source of income for us." Likewise, a widow now living in Baghdad expressed how a loan would help them with healthcare costs as well as establish a small business: "I am in dire need for money for my disabled daughter to continue the treatment because the medications are expensive. The other part of the loan will enable me to start up a small business, such as a tailor shop and hire some people to help as I can only supervise the work."

<sup>9</sup> Anna Garloch, "A Framework For Push/Pull Approach to Inclusive Market Systems Development," United States Agency for International Development, ACDI/VOCA, January 2015.



## CONCLUSION

Female heads of household are not notably different than male-headed households in their abilities to meet their basic needs. However, in most other respects they are. What makes female-headed households different?

First, the majority of female-headed households in this study count themselves as widows and almost 70 per cent are 46 years of age or older. If they have not worked before, and their children are not yet of working age, they are faced with no income or support other than from savings, property, family, and friends.

Second, because of a relatively high rate of illiteracy (41%) among these female-headed households, they are not likely to enter the workforce. In addition, they may face family and cultural pressures for them to not work outside the home with strangers and instead to take care of home, children, and elders. Thus, these women are interested in training programs for handicrafts, hair styling, and food preparation projects that they can engage with at home and make some money. They also struggle with governmental bureaucracies designed to assist them, as literacy shortcomings and cultural expectations create access issues.

Third, they rely on adult children to acquire jobs and support the family. As such, making the decision to stay in displacement or return home often involves the consideration of how the family has adapted in their location of displacement – including family members' access to educational and employment opportunities there.

Fourth, they get by through reducing food and other expenses and sharing housing, rather than finding new income streams. They also get slightly more aid than male-headed households (but still only 1 in 10 women reported getting assistance in Round 5, down from more than 1 in 4 in Round 4). While both male- and female-headed households borrow money to get by, women borrow less money but receive more in money that they do not have to pay back.



Finally, from the quantitative statistics and qualitative interviews it seems clear that households headed by women have to rely on the goodwill and compassion and financial generosity of others, whether that is family, friends, or neighbors.

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