

IOM IRAQ

WHEN AFFORDABILITY MATTERS

THE POLITICAL ECONOMY AND ECONOMIC DECISION MAKING OF IRAQI IDPs

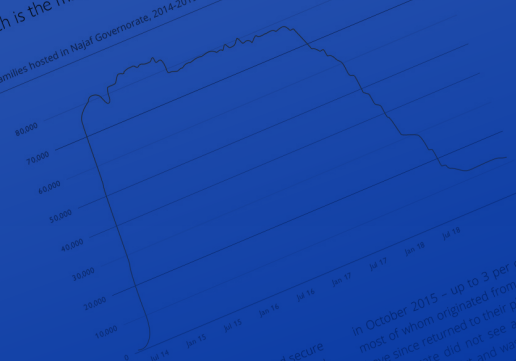
ECONOMIC DECISION MAKING OF IRAQI IDPs
Interview data was analysed to determine key themes and terms emerging across the sample. In identifying themes, this assessment sought to compare responses of interview participants within each governorate, looking for commonalities and differences between individuals based on gender, time and location of displacement, economic situation, etc. Findings were then compared across governorates for emerging cross-cutting themes.

NUMBER OF GROUPS	NUMBER OF INTERVIEWS
Bazian: 5 interviews (3 women, 2 men, Sunni Arab) Dukan Centre: 5 interviews (5 men, Sunni Arab)	10
Athamia Centre: 5 interviews (2 women, 3 men, Sunni Arab) Al-Mansoor: 5 interviews (3 women, 2 men, Sunni Arab)	10
Najaf Centre: 10 interviews (1 woman, 5 men, Shia Turkmen, 1 woman, Shia Shabak, 2 men, Shia Arab, and 1 man, Sunni Turkmen)	10
West Mosul: 5 interviews (2 women, 1 man, Sunni Turkmen)	5

NAJAF

The Najaf Governorate is on Iraq's central strip along the Euphrates River. Its population of about 1.4 million is most concentrated in the Shia holy cities of Najaf City and Al-Kufa, in the northern part of the governorate. Najaf is home to mainly Shia Arabs. The majority of IDPs hosted in the south of Iraq are in Najaf Centre, which is the main focus of this assessment.

Figure 3. Number of IDP Families hosted in Najaf Governorate, 2014-2019



Overall, Najaf Governorate has remained stable and secure since the end of sectarian violence in the post-2003 period. According to the World Bank, only 8 per cent of adults reported feeling unsafe with the level of security. And indeed, more IDPs who remain in the governorate cite their relative safety as a reason for staying.

In October 2015 – up to 3 per cent of the country's total, most of whom originated from Ninewa Governorate. Most have since returned to their place of origin (Figure 3). Najaf Governorate did not see any direct military operations during the conflict and was some distance away from the fighting. The governorate served as a main host of Shia IDPs fleeing the controlled areas, where they could face religious persecution. Many were initially housed and supported by religious institutions.

By mid-2019, Baghdad Governorate hosted 9,800 families (59,000 individuals) displaced due to the conflict with ISIL. This figure corresponds to 5 per cent of the total post-2014 IDP population in Iraq. Baghdad began hosting IDPs in July 2014. At the peak of the displacement crisis (early 2016), Baghdad hosted 100,000 families. Since then, the number of families has been steadily decreasing as people returned to their places of origin or moved elsewhere (Figure 2).

4. Iraq Central Statistics Office, Annual Abstract of Statistics (Baghdad: Iraq Central Statistics Office, 2017).

5. Iraq Household Socio-Economic Survey.

6. Royal Jubbah, "As Baghdad Life Improves, Some Still Seek Refuge in its Post-2014 Displacement Crisis," Washington Post, 23 August 2018, <https://www.washingtonpost.com/news/energy-environment/wp/2018/08/23/as-baghdad-life-improves-some-still-seek-refuge-in-its-post-2014-displacement-crisis/>.

WHEN AFFORDABILITY MATTERS: THE POLITICAL ECONOMY AND ECONOMIC DECISION MAKING OF IRAQI IDPs

Harsham Camp, Erbil
Age of HH
Gender of HH
Gender of interviewee (if different from HH)
Marital status
of people in HH
ER group
Place of origin
Condition
Place of displacement
Local situation
Pre-planned



ABOUT IOM

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ABOUT RWG

The Returns Working Group (RWG) is an operational and multi-stakeholder platform on returns, which was established in line with Strategic Objective 3 of the 2016 Iraq Humanitarian Response Plan “to support voluntary, safe and dignified return” of IDPs, to monitor and report on conditions in return areas, and determine to what extent durable solutions have been achieved- or progress made- for returnees.

The key objective of the group is to establish coherence of information, data and analysis, strengthen coordination and advocacy, give guidance on activities related to the key areas, and enhance complementary action among its partners with the overall goal of supporting and reinforcing the national response to Iraq's coming reintegration challenge.

ABOUT SOCIAL INQUIRY

Social Inquiry is an Iraq-based not-for-profit research institution focused on influencing policy and praxis that establishes civic trust and repairs social fabric within and between fragile communities, and communities and the state. Its research focuses on three thematic rubrics: (i) social cohesion and fragility, (ii) transitional justice and reconciliation, and (iii) post-conflict political economy, exploring intersecting political, social, psychological, economic, and historical dimensions within these themes.

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Report design and layout by Connard Co – www.connard.co

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INTRODUCTION

Understanding the context behind an internally displaced person's (IDP) stated financial inability to return helps to elucidate their reasons for not returning, as well as the impact of other related political and economic factors on their decision-making process and the pursuit of durable solutions. Contextual factors include the relationship between IDPs' economic situation in displacement vis-à-vis their place of origin, the financial restraints of the actual return that can make the process unsustainable (increasing the risk of secondary displacement), and the reality that some have not returned because they desire to remain and try to integrate, whether for financial reasons or otherwise.

This complex decision-making process is particularly relevant in Iraq where, while 4.3 million IDPs have returned to their place of origin since the end of the Islamic State of Iraq and the Levant (ISIL) conflict in Iraq, 1.4 million IDPs remain internally displaced as of October 2019. Of these IDPs, 5,185 families have attempted to return to their place of origin at least once before returning once again to their former place of displacement.¹ According to a household survey conducted in 2018 across Iraq among camp and non-camp IDPs, 17 per cent of respondents stated that they did not have the financial means to return when asked why they remained displaced.² This study seeks to understand, through in-depth qualitative interviews with IDPs, the political economy of internal displacement and the broader socioeconomic context within which IDPs make decisions regarding their displacement status.

This process includes answering some of the following questions:

- Is it the reported lack of money to make the actual move, or the perception that IDPs cannot economically sustain themselves in their place of origin that prevents return movements?
- Do IDPs understand the affordability of return primarily as an economic issue? What kind of difficult socioeconomic decisions and calculations do IDPs make to try to find a solution to their displacement?
- Is the lack of financial means to return a primary reason not to return, or is it one of several, compounded by other socioeconomic and protection issues IDPs experience in displacement?
- How does government assistance for IDPs, or lack thereof, in its many forms, impact their ability to return?
- Does a lack of financial security exacerbate other socioeconomic stressors, such as the long-term impact some

experience when exposed to highly stressful conflict-related events, that influence perceptions of "affordability"?

- For those with destroyed or damaged housing, how significant is the financial burden of reconstruction/rehabilitation of their home, especially in the absence of state compensation?

Taking such an approach allows for a more nuanced understanding of the political economy of decision-making in displacement. Rather than taking a top-down view primarily focusing on structures, institutions and the policy-making process in regards to displacement and durable solutions, this approach is bottom-up, valuing the lived, day-to-day experiences of IDPs who ultimately confront the need to make decisions regarding their own displacement. The approach individualizes the experience of IDPs and frames them as active economic actors in both displacement and return, rather than passive subjects or solely as beneficiaries of humanitarian and government assistance and policy "issues" that need to be dealt with and overcome. Thus, the social context of IDPs very much figures into this study's understanding of political economy. This report seeks to assist national and international stakeholders in crafting policies and programmes that assist IDPs as they seek to resolve their displacement in a way that is voluntary, dignified, safe and informed, by centering their experiences, concerns and preferences as the basis for support.

Ultimately, this research reveals that the political economy in which Iraq's IDPs make economic decisions cannot be reduced to one issue, but is rather an interconnected web of factors, including the conflation of non-economic factors with economic ones. The affordability of return is often not seen as primarily economic at all. Most have the means to borrow money to return. Rather, security and safety, housing conditions, livelihood opportunities, and the profound impact their experiences with conflict and displacement have had on their overall wellbeing are central factors IDPs link to affordability. Thus, some choose to remain displaced even when doing so seems to go against their own economic interests. The fact that the political economy of displacement is a complicated web of factors is taken for granted by those still displaced because it is simply how they experience life. If some of these more structural factors were resolved, many IDPs express a willingness to return. Yet others cannot return even if they want to and others still would not even if they could.

1 IOM-DTM, Round 112, 31 October 2019. For more information contact iraqdtm@iom.int.

2 Iraq Multi-Cluster Needs Assessment: Round VI (Erbil: Assessment Working Group and REACH, September 2018).

METHODOLOGY

This study used qualitative methodology to gain further insight into what “affordability of return” means for IDPs economically, socially and psychologically, as well as how these elements factored into the calculations IDPs make to determine how best to resolve their displacement. The research is based on a series of 55 semi-structured interviews with IDPs across governorates that had relatively high rates of in-camp and out-of-camp displaced populations who indicated that affordability of return was the primary reason for IDPs not going back to their places of origin and that had context factors validating the inclusion of these locations in this research (Table 1).³

Interviews took place between June and August 2019, with two-person interview teams comprised of Social Inquiry researchers and IOM field research teams. IDP participants were selected to ensure gender balance in the sample including with respect to heads of household and to provide a range of displacement experiences, particularly related to geographic diversity in places of origin.

IDPs were asked a total of 44 questions in relation to their displacement and current living situation, as follows:

- **Displacement experience:** This includes questions on when and how individuals first left their places of origin, the cost of their displacement journey, why they chose to go to their current displacement location (and other locations they may have stayed in along the way), and the debt, if any, incurred during this process.
- **Financial situation once displaced:** The questions here seek to understand how different individuals’ current economic situation is compared to before displacement, whether or not they are working and the process for IDPs in finding employment, the prevalence of IDP worker exploitation, and whether or not they resorted to coping strategies, such as reliance on child labour.

- **Current financial resources and assistance:** These questions are concerned with government assistance, including compensation for destroyed housing and returns packages, government salaries and/or other types of aid. The purpose being to gain insight into not only what individuals have received (if anything), but if they have knowledge of various assistance schemes that are currently in place as well.
- **Financial risk and decision-making:** The questions in this section focus specifically on the cost of return and the cost of starting over again. In addition, individuals are asked to consider the affordability of remaining displaced as compared to the affordability of returning and what this affordability means with respect to financial and other factors.
- **Intentions to resolving displacement:** Finally, these questions asked in more detail individuals’ thinking on resolving displacement, including intentions to return, and how they perceive themselves in the locations they currently reside in.

3 Using the MCNA VI as a baseline, 14% of out-of-camp IDPs and 22% of in-camp IDPs report not having the financial resources to return. Specifically, 33% of IDPs in Mosul City, 25% in Baghdad Governorate, and 16% in Najaf Governorate report this. Najaf was also included here as an opportunity to gain insight into a less-studied population of IDPs from this conflict, Shia Turkmen and Arabs originally from Ninewa Governorate. Sulaymaniyah was included in the study to capture more detail on the phenomenon of IDPs working in exchange for accommodation as well as presenting a case study of out-of-camp Sunni Arab populations in the Kurdistan Region of Iraq. Because Erbil contains the third largest share of IDPs, it was also included. The decision to focus on camp populations in Erbil as well as Baghdad and Anbar arose from the need to capture a wider range of displacement experiences and to understand similarities and differences between camp and out-of-camp populations in regard to affordability of return, particularly as camp closures have already begun.

Interview data was analysed to determine key themes and terms emerging across the sample. In identifying themes, this assessment sought to compare responses of interview participants within each of the seven governorates in the

study, looking for commonalities and differences between individuals based on gender, time and location of displacement, economic situation, etc. Findings were then compared across governorates for emerging cross-cutting themes.

Table 1. Study sample

GOVERNORATE / TYPE	NUMBER OF GROUPS	NUMBER OF INTERVIEWS
Baghdad / out-of-camp	Adhamia Centre: 5 interviews (2 women, 3 men, Sunni Arab) Al-Mamoon: 5 interviews (3 women, 2 men, Sunni Arab)	10
Sulaymaniyah / out-of-camp	Bazian: 5 interviews (3 women, 2 men, Sunni Arab) Dukan Centre: 5 interviews (5 men, Sunni Arab)	10
Najaf / out-of-camp	Najaf Center: 10 interviews (1 woman, 5 men, Shia Turkmen; 1 woman, Shia Shabak; 2 men, Shia Arab; and 1 man, Sunni Turkman)	10
Ninewa (Mosul City) / out-of-camp	West Mosul: 5 interviews (3 women, 1 man, Sunni Arab; 1 man, Sunni Turkman) East Mosul: 5 interviews (2 women, 3 men, Sunni Arab)	10
Erbil / in-camp	Harshem: 5 interviews (1 woman, 4 men, Sunni Arab)	5
Baghdad / in-camp	Al-Ahel: 5 interviews (5 men, Sunni Arab)	5
Anbar / in-camp	Amariyat Al-Fallujah: 5 interviews (5 men, Sunni Arab)	5
<i>Total Interviews</i>		55

CROSS CUTTING ANALYSIS

This study delves into the various issues and challenges that IDPs consider when assessing the affordability of return, and accordingly, the calculations they make when considering whether or not to remain in displacement. By examining IDP concepts of affordability as well as their thought processes when it comes to applying this concept to displacement decisions, the complex political economy of displacement begins to take shape.

Affordability according to IDPs consists of a combination of factors including economic concerns as well as security and social dynamics. IDPs described their own decision-making process to be chiefly a comparison of conditions prior to and following displacement. Key factors contributing to the overall understanding of affordability in this study include security, housing, rent and assets, livelihoods, and experiences of conflict. Based on the IDPs own accounts, while resolving one of these singular and significant issues might increase the probability of return, it does not guarantee return if all other factors remain the same. Rarely were any of these factors discussed in isolation of the others, suggesting that IDPs often place higher importance on the relationship between different factors than on each factor individually. Discussions on affordability often centered on which combinations of these factors would either motivate or demotivate the desire to return based on the context.

Security is perceived as a necessary condition to return, irrespective of financial affordability or economic opportunities. If a respondent did not feel their place of origin was safe, he or she would not consider returning irrespective of direct financial affordability or economic opportunities. The concept of affordability as a function of security also included fears related to potential discrimination and retaliation upon return to the communities of origin. When asked about the affordability of return, IDPs often launched into discussions about the security and safety they found in displacement. A sense of at the least, anonymity and at most, belonging in areas of displacement, in contrast to the perceived uncertainty and danger of areas of origin, seems to be an additional factor contributing to the affordability of return.

After security, housing is the second most-stated set of factors defining the affordability of return. The majority of IDPs had homes which were damaged or completely destroyed, making return to their areas of origin without adequate financial means impossible. Residing in camps removed the burden of paying rent in other areas of displacement out of camp or in areas of return. For example, all IDPs interviewed in Harsham Camp in Erbil had no homes to return to and chose this area of displacement due to their financial inability to rent a home. Lack of compensations for damaged housing was also a concern limiting affordability of returns, primarily expressed by IDPs in Baghdad.

Livelihood options in displacement and in return enter into the equation when IDPs consider affordability. For many, the primary means of livelihood prior to displacement is no longer tenable; for example, farms were burned and assets were destroyed. Working for daily wages, the most common form of work in displacement amongst all respondents, is often not available in their place of origin. The unreliability of money earned through daily wages, even if only a few days a month, with the use of other coping mechanisms described below, was seen as more sustainable in the places of displacement. IDPs with more stable or secure employment were more likely to report the desire to remain whereas unemployed IDPs mostly desired to return.

IDPs perceived the accrual of debt to be a necessary strategy to remain displaced. Another frequently mentioned aspect of affordability was the accumulation of debt, which factors into IDPs' desire or need to remain in displacement. For example, due to lack of steady employment and high rent costs, several IDPs in Baghdad have accrued debt in local markets. However, accruing debt was not perceived as a significant obstacle to return—rather, it was viewed as an accepted reality and mitigation measure. In Sulaymaniyah, debt was a constant “risk” mentioned in most interviews. For example, for those working in farms in rural areas of Sulaymaniyah, while harvest time provided enough work to mostly cover basic needs like rent for those who did not work for accommodation, debt was often incurred when daily labour was not available during times outside of harvest. Going into more debt was never discussed as a preference, but neither was it discussed as an insurmountable hurdle, even if respondents had to incur more debt to remain displaced with no idea how or when it could be paid back. Debt was understood to be a necessary risk taken, and as a mechanism to afford an acceptable standard of living in displacement.

Systems of charity and exchange in areas of displacement allow to afford displacement in the immediate term among the most vulnerable IDPs. For example, widows in east Mosul remain displaced in part because they are receiving donations and zakat from their neighbours, which they believed they would not be able to receive if they returned. Similarly, in Najaf, the vast majority of displaced Shia Muslims selected this location due to a combination of economic and religious factors—these families found either free or affordable accommodation in the Husseinia mosques, usually used to host pilgrims, and through the local imams. Families in Sulaymaniyah remain because they found accommodation in exchange for work, alleviating a huge burden normally encountered in displacement.

The majority of IDPs in this study do not desire to return, with the exception of IDPs in camp settings. When considering whether or not to move back to areas of origin based on affordability, most respondents to this study did not consider return to be an option. Although the vast majority of IDPs interviewed believe they could return if they wanted to, more than half did not or did not yet want to return. The desire to return or remain displaced also varied according to location type. In urban settings, IDPs were more inclined to remain displaced than those in peri-urban settings. Conversely, in camp settings almost half of IDPs did desire to return. It appears that while the IDPs in this study prefer to remain, the level of urbanization of the location and, correspondingly, the potential resources available influence their desire to return.

Thus, IDPs take risky economic decisions to remain displaced as an investment in future stability. Beyond their homes and livelihoods, those interviewed lament the loss of less tangible aspects of life prior to conflict and displacement that cannot be easily re-gained by a mere change of economic circumstances. Inextricably linked to these factors are the adaptive measures IDPs have taken in areas of displacement that have allowed them to rebuild in some small ways the identities, communities and systems which were disrupted by conflict and displacement—and which also contribute to their reasons to remain in displacement. For the subjects of this study, the benefits these adaptations provide in terms of economic and social stability often outweigh the perceived benefits of return, despite what a basic financial analysis may reveal. Therefore, although most of the IDPs in this study could not “afford” to remain displaced, they choose to do so nonetheless.

CASE STUDIES

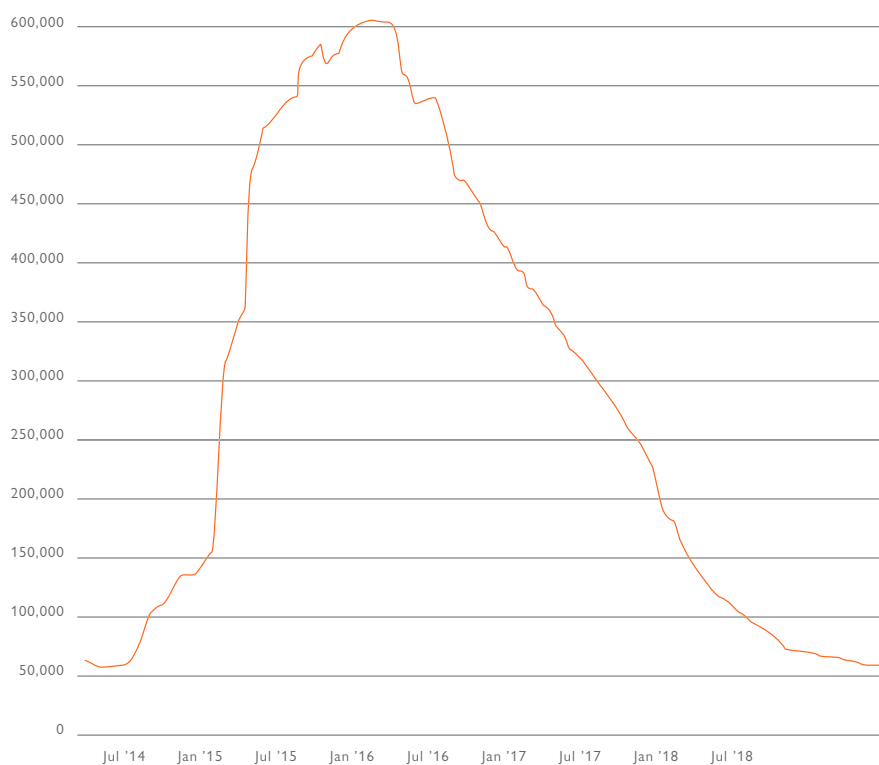
The report continues with locational case studies based on each governorate, a presentation of locational themes from the interviews and an individual portrait of one of the IDP's experience.

BAGHDAD

Baghdad Governorate, the Republic of Iraq's capital governorate, has an estimated population of 8.1 million (not including IDPs).⁴

The subdistricts where interviews were conducted for this study, Al-Mamoon (Kharkh district) and Adhamia Center (Adhamia district), are within the wider peri-urban boundaries of the city. The former is located close to the airport, southwest of the city center, and the latter to the northeast. The population of the governorate is mixed, comprised mainly of Sunni and Shia Arabs, with small pockets of Christians, Sunni and Shia Kurds, and Sunni and Shia Turkmen. The two areas of study are mostly Sunni Arab.

Figure 1. Number of IDP individuals hosted in Baghdad Governorate, 2014-2019



Since 2003 through the time of this writing, the security situation in Baghdad Governorate could be described as unstable at best. As of 2012, Adhamia Centre was ranked as one of the most violent and insecure places in Iraq.⁵ Since then, and despite the outbreak of the ISIL-conflict, Baghdad has witnessed a dramatic improvement in its security situation—it is the safest it has been since 2003, enabling the removal of checkpoints and blast walls and the return of people to the streets.⁶

By mid-2019, Baghdad Governorate hosted 9,800 families (59,000 individuals) displaced due to the conflict with ISIL. This figure corresponds to 5 per cent of the total post-2014 IDP population in Iraq. Baghdad began hosting IDPs in July 2014. At the peak of the displacement crisis (early 2016), Baghdad hosted 100,000 families. Since then, the number of IDPs has steadily decreased as people have returned to their places of origin or have moved elsewhere (Figure 2).

4 Iraq Central Statistics Office, Annual Abstract of Statistics (Baghdad: Iraq Central Statistics Office, 2017).

5 Iraq Household Socio-Economic Survey.

6 Raya Jalabi, "As Baghdad Life Improves, Some Still Seek Refuge in Its Past," Reuters, 9 April 2018, <https://www.thestar.com.my/news/world/2018/04/09/as-baghdad-life-improves-some-still-seek-refuge-in-its-past>; Liz Sly, "Baghdad Gets Its Groove Back," Washington Post, 23 August 2018, <https://www.washingtonpost.com/graphics/2018/world/baghdads-nightlife-returns-as-iraqs-violence-recedes/>

THEMES FROM IDP INTERVIEWS IN BAGHDAD GOVERNORATE

IDPs displaced in Baghdad largely frame the affordability of return in terms of the financial cost of either repairing damaged or destroyed homes without financial compensation, or the difficulty in renting homes because of the lack of sustainable livelihoods in their places of origin. Without compensation or other financial means to rebuild, they do not foresee return as a viable option. One woman from Fallujah said, “I went back to see my house eight months ago. It was destroyed. I came back to Baghdad the same day” (Household 6). The high cost of rent is especially problematic for those in Adhamia Centre, a more middle-class area, whereas in the Forat area of Al-Mamoon district, IDPs overall paid less in rent and did not report rent to be as much of a problem. IDPs interviewed in Forat live in an old compound built under the previous regime by those in charge of protecting the airport. It now almost exclusively provides inexpensive housing for IDPs. Those in Adhamia Centre originally lived in free caravans along the river which they reported were later destroyed, forcing occupants to seek other accommodation. Most men worked as daily labourers, reporting that while they would work a few days a month, most of the time they were unable to find work. They simultaneously stated, however, that employment was non-existent in their places of origin, including daily labour jobs. Despite this monthly struggle to pay rent and cover other basic needs, remaining was, economically and otherwise, preferable than going home and risking almost certain secondary displacement.

Due to the lack of steady employment, combined with the high cost of rent, several of the IDPs stated that they go into monthly debt to the local markets, up to 500,000 IQD (the equivalent of 420 USD) on average per household and per month. Since most of the money earned goes towards paying rent, the only way to buy food is to ask the market owners to keep a tally of what they take, with the promise that they will eventually pay them back, despite not knowing when or how. These same households report that one of their coping strategies is eating no meat and, sometimes, eating less often than they would otherwise.

Despite significant economic barriers to return, IDPs understood the “cost” of return as intertwined with other seemingly non-economic factors that outweighed even monetary concerns, often related to fear for their safety in places of origin. Three IDPs (from different areas) reported direct threats from ISIL to their families, either because they had immediate family members who were members of the security forces, or because they did not join the group after pressure from ISIL. Each interviewee reported the fear of these threats remaining if they were to return. Several reported a fear that security was

still unstable and the rule of law had not yet been secured in their place of origin, which made them wary that return was sustainable. Without the resolution of these issues, enduring their lives in displacement is the only option they considered to be viable, no matter the cost.

Moreover, two interviewees who had directly witnessed or experienced instances of violence before displacement mentioned that having to confront these experiences made the concept of return untenable. “As my family fled, we were caught in a gun fight. I was shot in the stomach and my daughter was killed. The hardest decision I ever made was to leave her body, run, and not go back for her,” one older man from Fallujah shared (Household 1). To go back, he continued, “would cost me everything. I’d have to remember that I lost my daughter there. Everyone (here) is psychologically tired” (Household 1).

Economic decisions were not made strictly through an economic framework. Questions asked directly about economic affordability were often answered with non-economic considerations they deemed of more significance than economic ones.

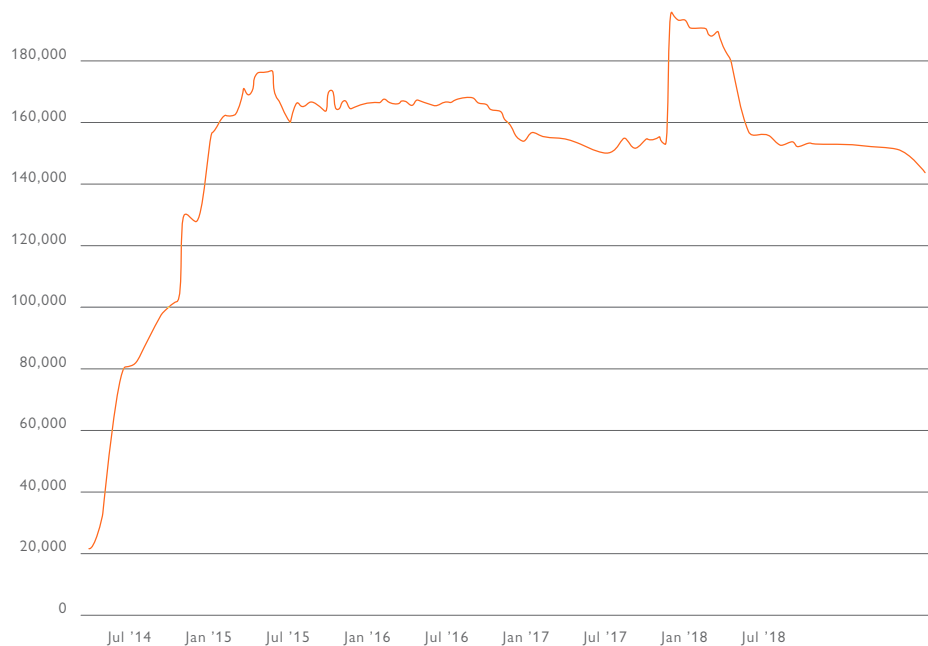
BAGHDAD INDIVIDUAL PORTRAIT: AMIRA

Amira is a 58-year-old widow from Mosul City. In 2014, she and her husband paid over 1 million IQD (the equivalent of 840 USD) to smuggle her out of the Old City in west Mosul and secure her safe arrival in Baghdad, where two of her adult and married daughters were living. Her husband, Mohammad, who had remained in Mosul, was killed there in 2016. Unlike the other female heads of household we interviewed, Amira relies very little on her extended family and network of friends to survive in displacement. Prior to displacement, she worked as a nurse in Mosul City with the Ministry of Health. After arriving in Baghdad, her employment was transferred to a hospital in Baghdad. While she desires to remain in Baghdad with her two daughters and their family, she has been requested to return to Mosul to continue working for the Ministry of Health hospitals or she will lose her salary and pension. The home that she and her husband rented, near the homes of their two grown sons who remain in Mosul, is destroyed. The landlord, however, has told her that if she rebuilds the home, she will only have to pay half the rent. She estimates that the cost to rebuild and start over in Mosul is around 2–3 million IQD (about 1,700 – 2,500 USD).

SULAYMANIYAH

Sulaymaniyah Governorate, administered by the Kurdistan Regional Government (KRG), has an estimated population of 2.2 million people. The assessed subdistricts, Bazian and Dukan Center, are not geographically far from the main urban metropolis of Sulaymaniyah Centre but are more peri-urban in character. The population in Sulaymaniyah Governorate is predominantly Sunni Kurd, with a much smaller representation of Shia Kurds, Sunni and Shia Arabs, and Christians.

Figure 2. Number of IDPs hosted in Sulaymaniyah Governorate, 2014-2019



Like the rest of the Kurdistan Region of Iraq (KRI), Sulaymaniyah has had a relatively stable security situation since 2003.⁷ Sulaymaniyah began hosting IDPs in July 2014, with a maximum of 30,000 families (approximately 180,000 individuals) at the peak of the crisis in early 2016. These families by and large still remain in the governorate (Figure 1), making Sulaymaniyah the governorate hosting the fourth largest number of IDPs in Iraq (9% of the total

IDP population). Sulaymaniyah also saw an increase of IDPs in late 2017, corresponding to population movements in the disputed territories. These most recent IDPs are predominantly Sunni Kurd, unlike the earlier arrivals, who are mostly Sunni Arab. Sulaymaniyah Governorate did not see any direct military operations within its boundaries during the ISIL-related conflict.

7 Iraq Household Socio-Economic Survey (Baghdad / Washington, D.C.: Central Statistics Office and World Bank, 2012).

THEMES FROM IDP INTERVIEWS IN SULAYMANIYAH GOVERNORATE

IDPs interviewed selected peri-urban locations due to the lower cost of living as compared to urban centres. “We lived in Sulaymaniyah City for three years but, in the end, we couldn’t pay rent. I used to work in daily labour. Dukan is more affordable.” (Household 4). Several IDPs had also previously migrated to the area prior to the recent conflict, and, as such, had networks in place that they could rely on. Once again, previous knowledge of the area was a major factor in their decision-making process to displace to this area. Moreover, respondents stated that it was not only easier to find work, but easier to find work that provided accommodation, either in exchange for work or in addition to a small salary. Not having to worry about making enough money to rent a home was a major factor for those IDPs working in exchange for accommodation in deciding to stay displaced, rather than risking the uncertainty of return. All households in Dukan Centre said they would not be able to afford to remain displaced if they had to pay rent. The draw to Bazian as a location of displacement for the remaining households was the relatively steady amount of work available as daily labourers, mostly on farms.

The affordability of displacement outweighed how IDPs perceived the affordability of return. A major financial obstacle to return was the extent to which homes were either totally destroyed or significantly damaged. “Our home and farm were destroyed, so we have nothing to go back to,” said one man from Salah al-Din (Household 2). What is more, safety remained a primary concern that compounded the financial risk associated with destroyed or damaged homes. “We know many families who returned but then had family members kidnapped. We won’t risk this,” said another respondent from Salah al-Din (Household 2). Safety remains one of the main reasons that IDPs cited as making return untenable, compounded by housing destruction and lack of livelihoods. Two respondents reported that until rule of law is re-established, return will not even be considered. Economic decision-making was never viewed through the lens of one primary factor, but intertwined with others that cannot be easily separated.

Debt was a constant “risk” mentioned in most interviews in Sulaymaniyah, particularly by those who worked as daily labourers on local farms. While harvest time provided enough work to mostly cover basic needs such as rent for those who did not work for accommodation, debt was often incurred when daily labour was not available during times outside of harvest. Back in their places of origin, however, they stated that even if they had housing, work was not available, even daily labour jobs, so the choice to remain displaced was made.

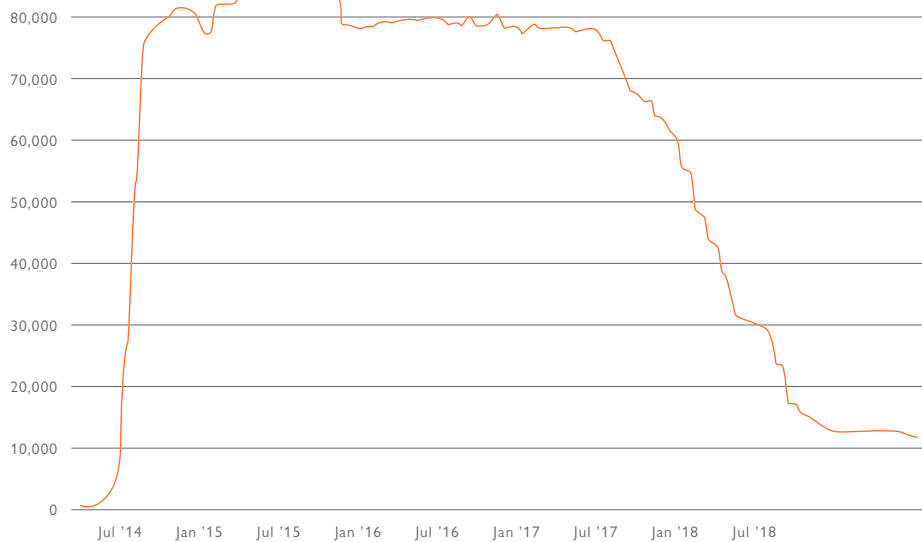
SULAYMANIYAH INDIVIDUAL PORTRAIT: ABDULLAH

Abdullah, 40, married with three children, originally moved from Diyala to Dukan in 2009, due to security issues. It was then that he found a job taking care of a large villa along the river in Dukan; he received free accommodation in a caravan behind the villa in exchange for his work. Three years later he went back to Diyala but displaced again in 2014, and the owner of the villa welcomed him back into the same job. Due to security issues and lack of services, Abdullah had no intentions to return to Diyala. However, two months before the interview, the owner sold the house to another man, who told Abdullah that he was no longer needed for the job. Unable to find work or another affordable housing situation, Abdullah borrowed 3 million IQD (about 2,500 USD) to return and rebuild his destroyed home in Diyala and open a small butchery business. Two weeks after he returned to Diyala, however, the new owner in Sulaymaniyah called him and asked if he wanted his old job. Abdullah left Diyala back to Dukan with his family immediately, despite the debt that he took out to rebuild his home in Diyala. When asked why he was so quick to return, Abdullah said that the security situation was bad, that electricity was only available a few hours a day; the security and economic situation was so bad, he wouldn’t have been able to survive. Now back in Dukan, the family survives off of the small salary his 17-year-old son makes cleaning government offices and the free rent he receives in exchange for guarding the villa.

NAJAF

The Najaf Governorate is on Iraq's central strip along the Euphrates River. Its population of about 1.4 million is most concentrated in the Shia holy cities of Najaf City and Al-Kufa, in the northern part of the governorate. Najaf is home to mainly Shia Arabs. The majority of IDPs hosted in the south of Iraq are in Najaf Centre, which is the main focus of this assessment.

Figure 3. Number of IDP families hosted in Najaf Governorate, 2014-2019



Overall, Najaf Governorate has remained stable and secure since the end of sectarian violence in the post-2003 period. According to the World Bank, only 8 per cent of adults reported feeling unsatisfied with the level of security.⁸ And indeed, those IDPs who remain in the governorate cite their relative safety as a reason for staying.⁹

With respect to recent internal displacement, Najaf Governorate hosted more than 85,000 IDPs (14,000 families) in

October 2015—up to 3 per cent of the country's total, most of whom originated from Ninewa Governorate. Most have since returned to their place of origin (Figure 3). Najaf Governorate did not see any direct military operations during the conflict and was some distance away from the fighting. The governorate served as a main host of Shia IDPs fleeing ISIL-controlled areas, where they would face religious persecution. Many were initially housed and supported by religious institutions.

⁸ Iraq Household Socio-Economic Survey.

⁹ Integrated Location Assessment III (Erbil: IOM-DTM, May 2018).

THEMES FROM IDP INTERVIEWS IN NAJAF GOVERNORATE

Initially, IDPs' decision to displace to Najaf (all but one of whom are Shia Muslims from Ninewa Governorate) stemmed from both economic and religious factors. Najaf is the location of a major annual Shia pilgrimage that hosts over 4 million Shia pilgrims, and Najaf residents provide free accommodation or food for all pilgrims without cost. "We knew that the people of Najaf provided free housing here to the pilgrims for 4 or 5 days every year," said one Shia Turkmen from Tal Afar (Household 2). Three of the families were so determined to flee to Najaf that, not having the resources to do so, they begged for gasoline, money and other services along the way.

Three of the ten individuals interviewed still live in free accommodation inside a mosque compound in areas that normally would have been set aside for religious pilgrims. Others initially lived in free accommodation before moving on to either rented homes or informal settings. "When we arrived, someone sent us to the mosque and we lived there for free for two years. All of my relatives came here, 40 to 50 people. We stayed because of the imam and good people who helped us" (Household 9).

Most interviewees shared photographs on smart phones of completely destroyed housing in their places of origin, which they had either taken themselves when they briefly checked on the condition of their homes or had been provided by friends who had gone back for the same reason. Without compensation or financial assistance, rebuilding their homes is untenable, a problem that is compounded by the lack of sustained livelihoods to financially sustain life in their places of origin.

Concerns about safety and social cohesion dominated the interviews. "Of course, we want to return but we stay here, in large part, to keep my family away from danger," reported one Shia Turkmen from Tal Afar (Household 2). To remain in Najaf was perceived as safer, free of the fear of potential conflict or violence, even if to remain was economically precarious.

The knowledge of free accommodation and hospitality of Najaf's residents assuaged fears about the affordability of displacement. Furthermore, living in a Shia community, even in very poor conditions, eased concerns of inter-group conflict happening again.

NAJAF PORTRAIT: HUSSEIN

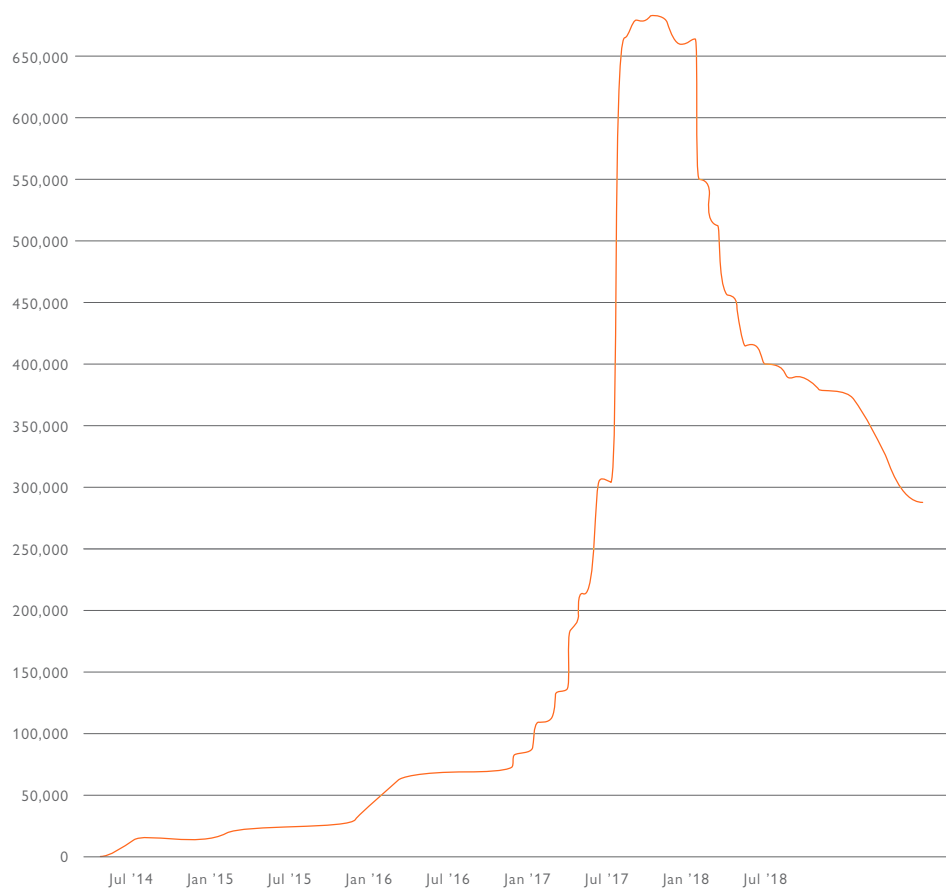
Hussein, a 45-year-old Shia Turkmen from Tal Afar, originally displaced to Sinjar in June 2014 where he and his family stayed for 25 days, sleeping in a garden. Twenty-six of his relatives decided to stay in Tal Afar. After these 25 days, they rented a car but begged along the way to cover food and gasoline expenses to get to Najaf, where they knew they would be able to stay for free as they had been many times to the Arbaeen pilgrimage. Since their arrival in Najaf, Hussein and his family, including two sons and four daughters, have lived in a makeshift space made of corrugated metal at a Husseinia mosque. Hussein's significant health problems prevent him from working regularly; when he feels able to work, he drives a taxi owned by another man. He gives the owner of the car 10,000 IQD (9 USD) for every day he drives. In Najaf, his family largely survives thanks to the free rent in the mosque, and the work of his sons, who carry produce at a fruit market. The family does not always eat regularly. When asked if he would return if given the financial ability to do so, Hussein remarks, "I used to be a very rich man. I can't just go back to sit in a room. It would be shameful. And I think what happened will happen again. I don't think we will go back. It's just not safe." The relatives of Hussein who did return to Tal Afar did so to avoid losing their government salaries and wish they had remained displaced.

MOSUL

Mosul City, in Ninewa Governorate, is Iraq's second largest city. Prior to the ISIL conflict, Mosul City was home to almost 1.4 million people.¹⁰

It had long been a major industrial and commercial center in the country. Nonetheless, pre-2014 Ninewa Governorate, overall, had higher rates of poverty and inequality than other governorates, which increased in the areas surrounding Mosul City. After the arrival of ISIL to the city in 2014, many businesses closed, leading to near economic collapse and raising unemployment.

Figure 4. Number of IDPs hosted in Mosul District, 2014-2019



The city was also known for its demographic diversity, including relatively large ethno-religious minority populations. Many of these communities fled the city when ISIL arrived in 2014. While many Mosul City residents fled, populations from the surrounding rural areas of Ninewa as well as from Salah al-Din and Anbar governorates displaced into Mosul. These population movements into Mosul City were difficult to track given ISIL's presence, however an additional wave of population movement was recorded when the military operations to retake the city began in late 2016 and into 2017. The influx of IDPs documented in July 2017 correspond

with the retaking of the city, with the largest share of those displaced coming from other parts of the city in addition to those originally from the rural surroundings in the governorate who had come into the city before military operations there (Figure 4). The city has also experienced the return of its own displaced population since mid-2017; however, it is unclear how many residents have come back.

Mosul city was the frontline of the conflict with ISIL. As the group crossed the border from Syria into Iraq, it took over the rural areas in between and even overran Mosul to the east before its advance was halted. The military campaign to retake the city was the largest of the conflict. Particularly, the operations to retake west Mosul entailed heavy and widespread destruction of infrastructure and residential property. Interviews for this report were conducted in both west and east Mosul.

THEMES FROM IDP INTERVIEWS IN MOSUL CITY

Destroyed housing in their place of origin, fears regarding safety and experiences of violence are all related to IDP economic decision-making in Mosul. IDPs in Mosul displaced from the surrounding Ninewa Governorate in part due to their financial inability to displace to other parts of Iraq when ISIL took control of most of Ninewa Governorate in 2014. “We wish we had just gone to Erbil, but we had no money to go there,” one Sunni Arab female from Sinjar reported (Household 3). As Sunnis, they gambled that they would not face overt discrimination in Mosul and felt that they might be somewhat anonymous, rather than staying in areas where ISIL particularly targeted their neighbours of other ethno-religious groups. For this reason, some do not consider returning due to fears of retaliation from other ethno-religious groups. Despite the severity of their situation, none of the interviewed IDPs had received assistance in Mosul City since its retaking.

All ten IDPs interviewed had their homes fully destroyed or severely damaged in their places of origin, making return without the financial resources to rebuild or rent a major factor in their continued displacement in Mosul. Two IDPs specifically stated that they had applied for compensation to rebuild their homes, with no response to date. The combination of destroyed homes and fear of return keep people in Mosul, despite living in precarious conditions. West Mosul respondents were noticeably poorer than interviewed IDPs in east Mosul. One family lives in an unfinished building, with 40,000 IQD per month (34 USD), and survives by eating food leftover from other families. One man from Sinjar, who used to work as a policeman but has not been able to find work in displacement, said, “I go to the bazaar with my children and I can buy them nothing. Sometimes they cry themselves to sleep” (Household 1). Another man from Tal Afar said that “all IDPs fight for daily labour paid jobs,” he, like many others, “works one day, and then stays home for ten” (Household 7).

Limited financial resources hindered the ability of IDPs to make changes to their economic situation. The affordability of return, again, was expressed through a prism of issues not immediately seen as economic and safety was prioritized. IDPs reported a lack of willingness to return to their place

of origin in part because of their inability to be confronted with all that they lost beyond material losses and related this challenge to their concept of “affordability”. One woman from Al-Qayyarah could receive her deceased husband’s pension if she were to return even only once for this purpose, but she claimed: “If I went back to that place, I would be reminded of all that I lost” (Household 10).

Both female heads of household interviewed are taking care of larger households of 6 and 13 members respectively, and rely largely upon the charity of their neighbours and wealthy families in the city—a safety net they claim does not exist in their places of origin (Tal Afar and Al-Qayyarah, respectively). This form of charity would not exist if they returned, and so they prefer to remain in Mosul despite the precarious nature of this situation. While the cost of remaining displaced is high both economically and otherwise, it is a cost they are nonetheless willing to bear.

MOSUL PORTRAIT: FATIMA

When ISIL entered Ninewa in 2014, Fatima's husband moved the family to east Mosul from their home in Tal Afar, in order to stay close to his pharmacy and medicine trading company. They lived under ISIL until military operations began in 2016. Shortly after, Fatima's family, along with 20 other families, went by foot to a safer part of Mosul. Once the conflict in Mosul City was declared over, she returned to east Mosul where she largely lives on the charity, of neighbours and others who know of her situation. She currently rents a house for herself and her children. Fatima is highly in debt, including monthly debt to the local market. She plans to remain in Mosul, where she can more easily receive assistance from neighbours and friends. When asked if she considers herself an IDP, Fatima pauses, and then replies, “IDP is a mental state. People in Mosul are good to us. But I don't have another solution, so I just have to deal with it. People are good, but this is how I feel. We will stay.”

CAMPS

In June 2014, the first camps were established as a response to the displacement crisis in Iraq; within the first year, more than 250,000 IDPs were hosted in camps run by international and national NGOs, United Nations agencies, and government bodies (see figure 5).

By the end of the military operations to retake Mosul in mid-2017, more than 800,000 displaced people—of the 3 million plus IDPs—were housed in camps (see figure 5). Some camps are relatively homogenous with respect to the place of origin of its residents, while others are more demographically mixed. The living conditions vary widely

depending on location. Moreover, as respondents report, camps in different governorates have differing restrictions on movement; some camps allow residents to leave the camp freely, while others require permissions and have time limitations, and others still restrict movement outside entirely.

Figure 5. Total number of IDPs hosted in camps, 2014-2019 (IOM-DTM, Rounds 1 – 112)

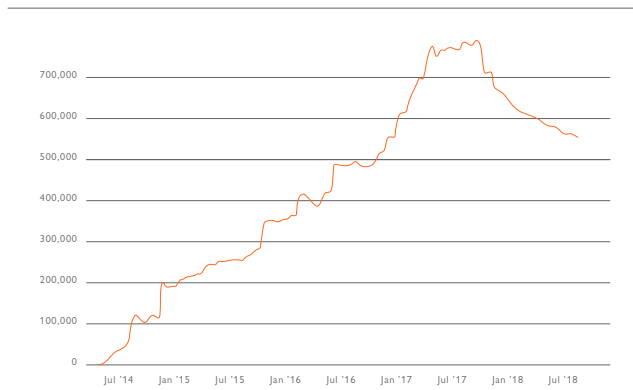


Figure 6. Number of IDPs hosted in Amariyat Al-Fallujah Camp, 2016-2019 (IOM-DTM, Rounds 36 – 112)

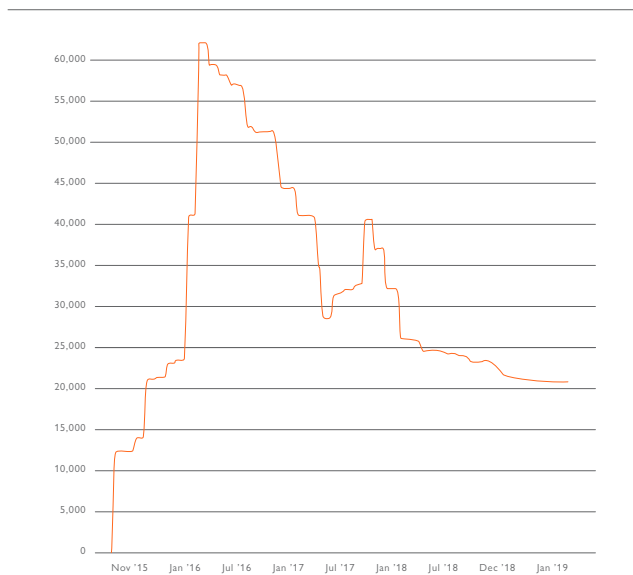


Figure 7. Number of IDPs hosted in Al-Ahal Camp, 2015-2019 (IOM-DTM, Rounds 8 – 112)

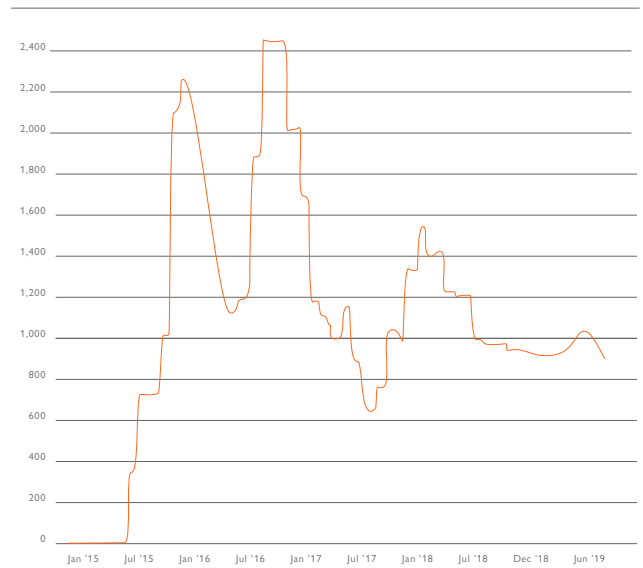
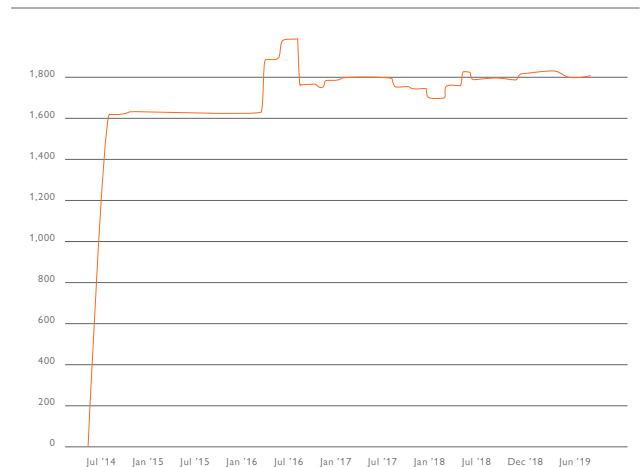


Figure 8. Number of IDPs hosted in Harshem Camp, 2014-2019 (IOM-DTM, Rounds 1 – 112)



This study includes interviews in camps in Fallujah (Anbar), Abu Ghraib (Baghdad), and Erbil. In Anbar Governorate, Amariyat Al-Fallujah Camp began hosting IDPs in November 2015.¹¹ It consists of 31 sub-camps¹² and hosted more than 60,000 IDPs at its peak in March 2016 (see figure 6). Shortly after that, its population started decreasing, and by mid-2019 the population was down to about 20,000. In Baghdad Governorate, Al-Ahel Camp began hosting IDPs in mid-2015, with a peak of 2,400 in mid-2016¹³; the population has since hovered around 1,000 residents (see figure 7). In Erbil Governorate, Harshem Camp is currently home to about 1,800 IDPs. The camp began hosting IDPs in April 2014¹⁴ and has hosted a nearly constant population since then, with a peak of 2,000 residents in August 2016 (see figure 8).

THEMES FROM IDP INTERVIEWS IN HARSHEM CAMP (ERBIL)

All IDPs at Harshem Camp ultimately selected the camp as their place of displacement due to their lack of financial resources to rent a home. "I sold my small house in Ba'aj to cover the cost of displacing and came to Erbil with no money. If I had any money, I'd have rented a house. I have no salary, so the camp was our only option," shared a man who displaced from Ninewa in 2014 (Household 1). The female respondent, originally displaced in Erbil city but relocated to the camp because rent was too high, found no sustainable livelihood opportunities. Employment was difficult to secure for residents, which made remaining in the camp even more economically viable. Those who do work earn very little, with all reporting that they don't make enough money to leave the camp. "I've now opened a small shop in the camp, but I barely make any money" (Household 2).

None of the IDPs interviewed had homes intact to which they could return. Combined with the perceived lack of livelihoods in their place of origin, return seemed economically impossible for all of them. Four of the respondents mentioned fear of returning to their place of origin. Even if these IDPs had homes to return to, they did not believe it would be in the best interest of their families.

Scale of loss influenced two of the respondents to the point of refusing to even consider the possibility of return. These IDPs, one from Mosul and the other from Salah al-Din, report having been very wealthy prior to their displacement. The man from Mosul owned a successful car trading company. He lost his company and assets, and his home was partially destroyed. He currently lives in the camp with his wife, eight children, and

a severely disabled brother. When asked if he went back, he exclaimed, "I wouldn't go back even if you built me a castle" (Household 3). The man from Salah al-Din reportedly lost over 400,000,000 IQD (about 336,000 USD) when his money transferring business was bombed. In the course of the conflict and subsequent displacement, he also lost all four of the homes that he owned. Their decision to remain in the camp was deliberate and active, not one made passively or out of convenience.

ERBIL CAMP PORTRAIT: SELWA

Selwa is a widow with five children. Her husband was killed early in 2014 by a suicide bomber in the bazaar in the city centre. One or two days after her husband was killed, she left Al-Ka'im with her brother, mother, and other relatives for a nearby village, where she stayed for one month. She returned a month later to continue her job as a seamstress in the bazaar, as she had to make money for her family. However, after one month, when she realized the situation would get worse, she left for Erbil with her children and other relatives. Initially, they rented a house, but when she could not find any work, they moved to the camp because of the access not only to free accommodation, but to other sources of aid. When asked about returning to Al-Ka'im, she explicitly says that she has no intentions of moving back. Her family in Al-Ka'im have encouraged her to not return. Even if she had the 5 million IQD (about 4,200 USD), the amount she estimates it would take to rebuild her damaged house, "No one will give me a job, I will not be able to provide for my basic needs or have a monthly salary."

THEMES FROM IDP INTERVIEWS IN AL-AHEL CAMP (BAGHDAD)

"Until now, no one has been compensated to rebuild their destroyed houses," a man from Al-Ka'im stated. "I wish to return, I really miss home and (I would) like to return, only the house is a problem. Financial cost comes first, before everything, and if they compensate us, we will return" (Household 3). While respondents in this camp report similar levels of house destruction or damage as other respondents in other locations, Baghdad camp respondents specifically mention the lack of government compensation to rebuild their homes as a primary economic barrier to return.

¹¹ IOM-DTM, Round 110, June 2019.

¹² REACH/CCCM Cluster, "IDP Camp Directory: Comparative Dashboard & Camp Profiles Round XI," February 2019 https://reliefweb.int/sites/reliefweb.int/files/resources/irq_factsheet_idp_camp_profile_round_xi_february_2019r.pdf.

¹³ IOM-DTM, Round 110, June 2019.

¹⁴ Ibid.

Three of the Baghdad camp respondents relocated their families two to three times between different camps before settling in Al-Ahel camp. One respondent lived in Baghdad for a year before moving between two different camps because they had run out of financial resources to rent their own accommodation. The camp serves as an economic last resort, both for those who left other camps and for those who could no longer afford to stay in urban areas.

Fear and safety impact these economic decision makers. One woman said that there was not a great deal of financial risk in staying, despite the poor conditions, but, "My concern is from going back to my place of origin because it's unsafe. We stay here because it's safe. At least in this camp, we're protected, and they provide us with services... Returning is a difficult decision, it's a dangerous decision" (Household 3).

One female head of household says that, even if she were to return to her place of origin, she would not be able to work as her husband divorced her and it would not be culturally acceptable for her to work. She would not be able to work to support herself and her children because she says it is looked down upon in Ramadi for women to work. She also claimed that her husband's family would not support her, and so she prefers to remain displaced where she is able to work in a hair salon in the camp.

Moreover, the lack of viable options for medical treatment is another factor in understanding the affordability of return. A man from Al-Ka'im incurred a spinal injury as a result of the conflict and cannot receive medical treatment where he is from, in Al-Ka'im. Another woman, a female head of household, is undergoing cancer treatment and explained that this treatment is only available in Baghdad hospitals.

AL-AHEL CAMP PORTRAIT: HIND

Hind is 35-year-old Arab Sunni from Ramadi. She and her family fled Ramadi in 2014. The family currently live in the camp because of the free rent and other assistance provided by humanitarian organizations. They rely mostly on a salary her husband has maintained as a soldier, but she claims the salary is not very consistent because her husband was a soldier under the previous regime. Her 13-year-old son works in an ice factory to support the family. Their home was destroyed, which is one of the most significant factors driving their continued displacement. Hind has never returned to her place of origin. She would have to confront, she says, all that she has lost and the traumatic memories she has.

THEMES FROM IDP INTERVIEWS IN AMARIYAT AL-FALLUJAH CAMP (ANBAR)

For residents of Amariyat Al-Fallujah Camp in Anbar Governorate, the affordability of the camp provided an economically viable choice in the absence of livelihood opportunities outside of the camp. Three of the five respondents initially displaced to urban areas: two within Baghdad and one in Samarra. They moved into the camp because they could not find work that provided enough monthly income to continue renting a home. One family from Fallujah returned to their place of origin after they left their rented home only to find their house completely destroyed. It was then that they decided their only option was to live in a camp. Similar to other respondents, most report their houses as being completely or partially destroyed in their places of origin. Similar to the camp respondents in Baghdad, the lack of governmental compensation to rebuild their homes was named as a significant barrier to return. When asked about going home, a man from Fallujah said, "It's better to stay here until the central government compensates us to rebuild our house. Then we can go back to our place of origin" (Household 2).

Without many work options in the camp and the difficulty of leaving the camp to work, families cannot see themselves returning to their places of origin, where work would also be difficult to find and renting or rebuilding their homes would be untenable. Without any steady income, living rent-free in the camp is the only viable option for those who remain.

AMARIYAT AL-FALLUJAH CAMP PORTRAIT: MAHMOOD

Mahmood, a 40-year-old Sunni Arab from Fallujah, along with his wife and five children, originally displaced to a neighbourhood in Baghdad where they rented a home. He made some money as a daily labourer, but the income was too inconsistent, working one day and then not having any work for up to two weeks at a time. After two years, when they completely ran out of money, they decided to return to their home in Fallujah. Finding their home completely destroyed, he says their only option was to find a camp where they would at least receive free food and shelter. Back home, he ran a small shop which was also destroyed, along with his home, and says that he and other IDPs currently lack capital. If he and others had the money to rebuild their homes and could rely on regular income, they would return to their place of origin.

KEY TAKEAWAYS

Perceptions about the affordability of return and related economic-decision making reflect the needs and concerns IDPs experienced in their day-to-day lives in displacement. These are not experienced in isolation from one another, but rather are conflated and intertwined.

As such, the resolution of any one key issue will not necessarily increase returns to places of origin. Affordability was thus not seen as a purely economic issue—IDPs often answered questions about affordability with discussions of issues that they considered to be of greater importance than economic feasibility, such as feeling safe in displacement. While remaining in displacement is typically not a sustainable option financially, IDPs prefer to remain due to a combination of perceived challenges at home and the mitigation measures and systems they have access to in areas of displacement. Most IDPs in this sample are willing to endure the cost of displacement, including accruing debt each month, for the opportunity to move on from painful experiences and losses, both physical and emotional.

This study finds that IDPs do not understand the affordability of return as primarily an economic issue, nor do they report that a lack of funds prevents them from returning. Rather, security issues and the lack of rule of law were mentioned by many IDPs as the top issues of concern, which were often further exacerbated by home destruction, lack of sustainable livelihood opportunities and capital in their place of origin, and other socioeconomic issues such as prolonged exposure to violence and stressful events. Stated differently, even if IDPs could rebuild their homes, secure jobs and overcome painful memories of conflict, perceived lack of security in their location of origin and weak rule of law prevented them from considering return. Therefore, the lack of financial means to return is not a primary reason to remain in displacement, but one of several socioeconomic issues that factor into the calculation IDPs make to remain.

A lack of financial security does seem to exacerbate other socioeconomic stressors for IDPs in this study; for example, many mentioned the sense of social shame and loss of dignity they would experience if they returned to areas of origin after undergoing a significant financial loss, such as the loss of a business or diminished economic status. Financial insecurity also contributed to IDPs' concerns about housing, given the need for adequate wages to afford rent; IDPs considered livelihoods and housing challenges to be inextricably linked.

What is now known from these findings is how some IDPs are adapting in displacement, while still not necessarily making steady progress toward an objective measure of durable solutions. IDPs in displacement have taken fragile but immediate measures to attempt to overcome their economic and social challenges and have demonstrated resilience in their ability to construct new systems of stability. These findings not only reveal vulnerabilities, but also capacities to endure difficult circumstances. Evidence suggests that the majority of IDPs engage in behaviors such as daily paid labour and relying on charity-based accommodation because they feel more secure and confident in these arrangements than in their circumstances in areas of origin.

IDPs interviewed during this study understand affordability and make decisions regarding return based on perceptions of conditions at home as well as the resources and mitigation measures available to them in areas of displacement. Affordability is less an economic calculation than a holistic concept comprised of multiple factors that determine safety and wellbeing. While barriers to return such as destroyed housing and inadequate economic opportunities are critical components of affordability, it is crucial also to consider the tenuous yet viable networks and safety nets constructed by IDPs in displacement that also contribute to their decision to remain. The notion of overcoming not only financial losses but destroyed social resources and stressful memories all factor into the analysis that IDPs make when they consider the affordability of return. These perspectives are legitimate and must be considered when designing programmes and policies to support durable solutions for displaced populations.

ANNEX 1: INTERVIEW DATA

Baghdad Governorate

	Household 1	Household 2	Household 3	Household 4	Household 5
Age of HH	59	45	39	39	58
Gender of HH	Male	Male	Male	Female	Female
Gender of interviewee (If different from HH)	-	-	-	-	-
Marital status	Married	Married	Married	Married	Widow
# of people in HH	8	7	5	2	4
ER group	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab
Place of origin	Falluja, Anbar	Balad, Yath-rab, Salah al-Din	Hay Al-Tayaran, Mosul, Ninewa	Hay Al-Askavi, Al-Hawiga, Kirkuk	Old City, Mosul, Ninewa
Condition of house	Destroyed	Burned	Rented	Rented	Rented
Place of current displacement	Qahira, Adhamia Center, Baghdad	Qahira, Adhamia Center, Baghdad	Qahira, Adhamia Center, Baghdad	Qahira, Adhamia Center, Baghdad	Qahira, Adhamia Center, Baghdad
Location type	Urban	Urban	Urban	Urban	Urban
Pre-existing network in place of displacement	No	No	No	Yes	No
Year of displacement	2014	2014	2014	2014	2014
Number of times moved	3	1	4	1	1
Previous displacement (post-2014)	Rutba, Anbar	None	Erbil, Baghdad, Diyala	None	None
Displaced pre-2014	No	No	No	No	No
Previous displacement (pre-2014)	No	No	No	No	No
Secondary displacement	No	Yes	No	No	No
Movers	Yes	No	Yes	No	No
Pre-2014 job	Had a market	Farmer	Worked at tech- nology school	None	Ministry of Health
Current job	None	Daily wages	Taxi	None	Ministry of Health
Amount of debt	3,750,000	None	None	1,000,000	1,000,000
1,000,000 government support	None	None	None	None	One time
Cost of return (transport)	150,000	150,000	130,000	None	30,000
Cost of return (overall)	10,000,000	30,000,000	None	None	2-3,000,000
Desire to return?	No	Yes	Yes	No	Yes
Blocked (Perception)	No	No	No	No	No
Consider themselves IDPs?	Yes	Yes	Yes	Yes	Yes

Baghdad Governorate

	Household 6	Household 7	Household 8	Household 9	Household 10
Age of HH	62	49	48	31	47
Gender of HH	Female	Male	Male	Female	Female
Gender of interviewee (If different from HH)	-	-	-	-	-
Marital status	Widow	Married	Married	Married	Married/ Separated
# of people in HH	3	9	6	NA	7
ER group	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab
Place of origin	Falluja, Anbar	Yathrab, Salah al-Din	Hay Ta'meen, Ramadi, Anbar	Yathrab, Salah al-Din	Rutba, Ramadi, Anbar
Condition of house	Destroyed	Destroyed	Damaged	Destroyed	Unknown
Place of current displacement	Al-Mamoon, Baghdad	Al-Mamoon, Baghdad	Al-Mamoon, Baghdad	Al-Mamoon, Baghdad	Al-Mamoon, Baghdad
Location type	Urban	Urban	Urban	Urban	Urban
Pre-existing network in place of displacement	Yes	Yes	No	No	No
Year of displacement	2014	2014	2014	2014	2014
Number of times moved	1	1	1	1	1
Previous displacement (post-2014)	None	None	None	None	Kirkuk; Saydia, Baghdad; Ghazalia, Baghdad
Displaced pre-2014	No	No	No	No	No
Previous displacement (pre-2014)	No	No	No	No	No
Secondary displacement	No	No	No	No	Yes
Movers	No	No	No	No	Yes
Pre-2014 job	None	NA	Government salary	None	Hospital
Current job	None	Supermarket	Factory and daily wages	None	Local authority
Amount of debt	500,000	1,000,000+	800,000	500,000	3,000,000
1,000,000 government support	One time	One time	One time	None	One time
Cost of return (transport)	30,000	75,000	200,000	35,000	None
Cost of return (overall)	2-3,000,000	15-20,000,000	20,000,000	50,000,000	6-7,000,000
Desire to return?	Yes	No	No	Yes	No
Blocked (Perception)	No	No	No	No	No
Consider themselves IDPs?	Yes	No	No	No	No

Sulaymaniyah Governorate

	Household 1	Household 2	Household 3	Household 4	Household 5
Age of HH	43	43	32	50	36
Gender of HH	Male	Male	Female	Male	Male
Gender of interviewee (If different from HH)	Female	Female/Male	-	-	-
Marital status	Married	Widow/Single	Widow	77	Married
# of people in HH	8	8	8	10	9
ER group	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab
Place of origin	Yousfeen, Mahaweel, Babylon	Dajeel, Yathrab, Salah al-Din	Tarmia, Baghdad	Al-Thaer, Tarmia, Baghdad	Baladrooz, Diyala
Condition of house	Unknown	Destroyed	Unknown	Destroyed	Destroyed
Place of current displacement	Bazian	Bazian	Bazian	Bazian	Bazian
Location type	Peri-urban	Peri-urban	Peri-urban	Peri-urban	Peri-urban
Pre-existing network in place of displacement	Yes	No	Yes	Yes	Yes
Year of displacement	2014	2015	2016	2015	2017
Number of times moved	1	2	2	3	2
Previous displacement (post-2014)	None	Baghdad	Baghdad	Bazian and Al-Thaer	Kalar, Sulaymaniyah and Beladruze, Diyala
Displaced pre-2014	Yes	No	No	No	No
Previous displacement (pre-2014)	Babylon	None	None	None	None
Secondary displacement	No	No	No	Yes	Yes
Movers	No	Yes	Yes	Yes	Yes
Pre-2014 job	Shepherd (HH, male)	Daily labourer	Farmer	Farmer	Sales rep
Current job	Daily labourer (HH, male)	Daily labourer	Farmer	Farmer	Sales rep
Amount of debt	None	3,000,000	3,500,000	300,000	100,000
1,000,000 government support	No	Yes	NA	No	No
Cost of return (transport)	NA	Did not answer	NA	NA	NA
Cost of return (overall)	NA	10,000 USD	NA	50-60 million	25-30 million
Desire to return?	No	Not yet	Not yet	Not yet	Not yet
Blocked (Perception)	No	No	No	No	No
Consider themselves IDPs?	No	Yes	Yes (female) No (male)	Yes	No

Sulaymaniyah Governorate

	Household 6	Household 7	Household 8	Household 9	Household 10
Age of HH	42	21	40	30	33
Gender of HH	Male	Male	Male	Male	Male
Gender of interviewee (If different from HH)	-	-	-	-	-
Marital status	Married	Married	Married	Married	Married
# of people in HH	6	4	5	2	5
ER group	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab
Place of origin	Al-Khalis, Diyala	Jurf al-Sakhar, Babylon	Sharaban, Diyala	Jurf al-Sakhar, Babylon	Markar Al-Badj, Ninewa
Condition of house	Burned	Unknown	Damaged	Unknown	Destroyed
Place of current displacement	Dukan Center	Dukan Center	Dukan Center	Dukan Center	Dukan Center
Location type	Peri-urban	Peri-urban	Peri-urban	Peri-urban	Peri-urban
Pre-existing network in place of displacement	Yes	Yes	Yes	Yes	Yes
Year of displacement	2014	2014	2014	2014	2014
Number of times moved	1	1	1	2	2
Previous displacement (post-2014)	None	None	None	Ranya, Sulaymaniyah	Ranya, Sulaymaniyah
Displaced pre-2014	Yes	No	Yes	No	No
Previous displacement (pre-2014)	Dukan, Sulaymaniyah	None	Dukan, Sulaymaniyah	None	None
Secondary displacement	No	No	Yes	No	No
Movers	No	No	No	Yes	Yes
Pre-2014 job	Gardener/ Butcher	Farmer/worker	None	Guard	Shepherd/guard
Current job	Gardener/ Butcher	Farmer/worker	None	Guard	Shepherd/guard
Amount of debt	None	1,193,450	3,000,000	3,000,000	6,000,000
1,000,000 government support	NA	No	NA	No	Yes
Cost of return (transport)	150,000	500,000	NA	500,000	500,000
Cost of return (overall)	30,000,000	5,000,000	500,000/month + house	NA	10-15 million
Desire to return?	No	Yes	No	Not yet	No
Blocked (Perception)	No	No	No	Yes	No
Consider themselves IDPs?	No	Yes	No	No	No

Najaf Governorate

	Household 1	Household 2	Household 3	Household 4	Household 5
Age of HH	45	39	38	47	61
Gender of HH	Male	Male	Male	Woman	Male
Gender of interviewee (If different from HH)	-	-	-	-	-
Marital status	Married	Married	Married	Widowed	Married
# of people in HH	6	7	6	13	10
ER group	Shia Turkmen	Shia Turkmen	Shia Turkmen	Shia Shabak	Arab Shia
Place of origin	Tal Afar, Ninewa	Tal Afar, Ninewa	Tal Afar, Ninewa	Karakwein, Mosul, Ninewa	Sinjar, Ninewa
Condition of house	Destroyed	Destroyed	Destroyed	Destroyed	Damaged
Place of current displacement	Husseinia Mosque, Najaf	Husseinia Mosque, Najaf	Husseinnia Mosque, Najaf	Najar Rathawia, Informal Housing	Hay Jihad 5
Location type	Urban	Urban	Urban	Urban	Urban
Pre-existing network in place of displacement	No	No	No	Yes	Yes
Year of displacement	2014	2014	2014	2014	2014
Number of times moved	2	2	2	1	1
Previous displacement (post-2014)	Sinjar	Sinjar	Sinjar	-	-
Displaced pre-2014	No	No	No	Yes	No
Previous displacement (pre-2014)	None		No	Najaf	-
Secondary displacement	No	No	No	No	No
Movers	Yes	Yes	Yes	No	No
Pre-2014 job	Farmer, land owner	Car Trader	Daily wages	Housewife	Teacher
Current job	Taxi driver	Daily Laborer	Daily wages	Shop owner	Teacher
Amount of debt	None	Unknown	NA	3,000,000	2,000,000
1,000,000 government support	Yes	Yes	No	Yes	Yes
Cost of return (transport)	500,000	400,000	200 USD	120,000	1,000,000
Cost of return (overall)	50-60 million	7,000,000	80 million	NA	10,000,000
Desire to return?	No	No	No	No	No
Blocked (Perception)	No	No	No	No	Unknown
Consider themselves IDPs?	Yes	Yes	Yes	Yes	Yes

Najaf Governorate

	Household 6	Household 7	Household 8	Household 9	Household 10
Age of HH	55	63	49	38	41
Gender of HH	Male	Male	Male	Male	Female
Gender of interviewee (If different from HH)	-	-	-	-	-
Marital status	Married	Married	Married	Married	Widowed
# of people in HH	12	8	13	10	7
ER group	Arab Shia	Shia Turkmen	Sunni Turkmen	Shia Turkmen	Shia Turkmen
Place of origin	Sinjar, Ninewa	Shelekhan, Tilkaif, Ninewa	Qariyat Salam, Tal Afar, Ninewa	Tal Afar, Ninewa	Hay Al-Ma'alameen, Tal Afar, Ninewa
Condition of house	Damaged	Damaged	Unknown	Rented	Rented
Place of current displacement	Hay Al-Nasar	Hay Al-Naser	Najaf City	Jilawia, Najaf	Hay Al-Deen, Najaf
Location type	Urban	Urban	Urban	Urban	Urban
Pre-existing network in place of displacement	Yes	Yes	Yes	Yes	Yes
Year of displacement	2014	2014	2014	2014	2014
Number of times moved	1	1	1	2	2
Previous displacement (post-2014)	No	No	No	Sinjar	Sinjar
Displaced pre-2014	No	No	No	No	Yes
Previous displacement (pre-2014)	No	No	No	No	Najaf
Secondary displacement	No	No	No	No	No
Movers	No	No	No	Yes	Yes
Pre-2014 job	Teacher	Agriculture business	Truck driver	Truck driver	Housewife
Current job	Teacher	Nothing	Taxi Driver	Nothing, sick	No
Amount of debt	8,000,000	250,000,000	2,000,000	2,000,000	1,500,000
1,000,000 government support	Yes	Yes	Yes	Yes	Yes
Cost of return (transport)	1,000,000	1,000,000	900,000	400,000	300,000
Cost of return (overall)	10-12 million	150,000,000	3,000,000	Unknown	10,000,000
Desire to return?	Yes	No	Yes	Unknown	No
Blocked (Perception)	No	No	No	No	No
Consider themselves IDPs?	Yes	Yes	Yes	No	No

Mosul City

	Household 1	Household 2	Household 3	Household 4	Household 5
Age of HH	41	55	47	40	49
Gender of HH	Male	Male	Male	Male	Male
Gender of interviewee (If different from HH)	-	-	Female	-	Female
Marital status	Married	Married	Married	Married	Married
# of people in HH	7	9	14	7	9
ER group	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab
Place of origin	Qayarawan, Qasr al-Hus-seiniat, Sinjar, Ninewa	Rubiya, Tal Afar, Ninewa	Qayarawan, Al-Khalisi, Sinjar, Ninewa	Al-Asher, Tal Afar, Ninewa	Qayarawan, Al-Khalisi, Sinjar, Ninewa
Condition of house	Damaged	Destroyed	Destroyed	Destroyed	Destroyed
Place of current displacement	West Mosul	West Mosul	West Mosul	West Mosul	West Mosul
Location type	Urban, Rented House	Urban, Rented House	Urban, Chinko	Urban, Illegal Squat	Urban, Rented House
Pre-existing network in place of displacement	No	Yes	No	Yes	No
Year of displacement	2015	2014	2016	2014	2014
Number of times moved	2	3	3	3	3
Previous displacement (post-2014)	Chamakur Camp	West Mosul, Camp Cheark-ham	West Mosul, Hasan Sham Camp	West Mosul, Jedda Camp	West Mosul, Haji Ali Camp
Displaced pre-2014	No	No	No	No	No
Previous displacement (pre-2014)	No	No	No	No	No
Secondary displacement	No	No	No	No	No
Movers	Yes	Yes	Yes	Yes	Yes
Pre-2014 job	Police	Farmer	Housewife	Housewife	No job
Current job	Daily Laborer	No job	Not working	Housewife	No job
Amount of debt	1,000,000	400,000	2,000,000	4,000,000	2,000,000
1,000,000 government support	No	No	No	No	No
Cost of return (transport)	Unknown	Unknown	500,000	50,000	200,000
Cost of return (overall)	100,000 USD	25,000,000	2,000,000	5,000,000	20,000,000
Desire to return?	Yes, but does not see it happening	Yes	Yes	Yes	Yes
Blocked (Perception)	Yes	No	No	No	No
Consider themselves IDPs?	Yes	Yes	Yes	Yes	Yes

Mosul City

	Household 6	Household 7	Household 8	Household 9	Household 10
Age of HH	46	50	43	66	48
Gender of HH	Female	Male	Male	Male	Female
Gender of interviewee (If different from HH)	-	-	Female	-	-
Marital status	Husband missing	Married	Married	Married	Husband missing
# of people in HH	6	10	10	14	13
ER group	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Turkman	Sunni Arab
Place of origin	Hassan Kway, Tal Afar, Ninewa	Zummar, Tal Afar, Ninewa	Talabta Village, Tal Afar, Ninewa	Hay Al-Muthana, Tal Afar, Ninewa	Gayana, Al-Muhandis
Condition of house	Destroyed	Destroyed	Destroyed	Destroyed	Destroyed
Place of current displacement	East Mosul	East Mosul	East Mosul	East Mosul	East Mosul
Location type	Urban, Rented House	Urban, Chinko	Urban, Unfinished house	Urban, rented house	Urban, rented house
Pre-existing network in place of displacement	Yes	Yes	No	Yes	No
Year of displacement	2014	2014	2014	2014	2014
Number of times moved	2	1	3	1	2
Previous displacement (post-2014)	West Mosul	None	West Mosul, Al-Khazar Camp	None	West Mosul
Displaced pre-2014	No	No	No	No	No
Previous displacement (pre-2014)	No	No	No	No	No
Secondary displacement	No	No	No	No	No
Movers	Yes	No	Yes	No	Yes
Pre-2014 job	No job	Governmental salary (military)	Farmer	Retired Pilot	Housewife
Current job	None	Unemployed	Daily wages	Retired Pilot	Seamstress
Amount of debt	3,000,000	2,000,000	750,000	4,000,000	500,000
1,000,000 government support	No	No	No	No	No
Cost of return (transport)	Refused to answer	200,000	100,000	250,000	150,000
Cost of return (overall)	Refused to answer	25,000,000	10,000,000	30,000,000	Unknown
Desire to return?	If husband returned	No	Yes	Yes, mild	No
Blocked (Perception)	No	Yes	No	No	No
Consider themselves IDPs?	Yes	Yes	Yes	Yes	No

Harsham Camp, Erbil

	Household 1	Household 2	Household 3	Household 4	Household 5
Age of HH	40	55	39	41	53
Gender of HH	Male	Male	Male	Female	Male
Gender of interviewee (If different from HH)	-	-	-	-	-
Marital status	Married	Married	Married	Widow	Married
# of people in HH	13	6	12	5	6
ER group	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab
Place of origin	Al-Ba'aj Center, Ninewa	Khwayha, Sinjar, Ninewa	Al-Salah al-Ziray, Mosul, Ninewa	Al-Ka'im Center, Anbar	Al-Bajji, Salah al-Din
Condition of house	Don't own	Rented	Partially destroyed	Unknown	Destroyed
Place of current displacement	Erbil Camp	Erbil Camp	Erbil Camp	Erbil Camp	Erbil Camp
Location type	Camp	Camp	Camp	Camp	Camp
Pre-existing network in place of displacement	Yes	Yes	Yes	Yes	Yes
Year of displacement	2014	2014	2014	2014	2014
Number of times moved	2	1	3	3	2
Previous displacement (post-2014)	Qaraj Bajar	No	Erbil City	Quriaytra, Erbil City	Sulaymaniyah
Displaced pre-2014	No	No	No	No	Yes
Previous displacement (pre-2014)	No	No	No	No	Al-Bajji, Salah al-Din
Secondary displacement	No	No	Yes	No	No
Movers	Yes	No	No	No	Yes
Pre-2014 job	Sold produce	Owned ice cream shop	Owned car store and had cars	Sewing clothes	Trader
Current job	Daily wages	Works at ice cream shop	Works at a car store	None	None
Amount of debt	40,000,000	200 USD	1,500,000	None	200,000,000
1,000,000 government support	Two times in 2015 and 2016	Two times	None	Two times	Two times
Cost of return (transport)	300 USD	400 USD	Did not answer	200 USD	Did not answer
Cost of return (overall)	1,300 USD	20,000,000	Did not answer	5,000,000	Did not answer
Desire to return?	Not yet	No	No	Didn't answer	No
Blocked (Perception)	No	Yes	No	No	No
Consider themselves IDPs?	No	No	No	Yes, outside of camp No, inside camp	No

Al-Aher Camp, Baghdad

	Household 1	Household 2	Household 3	Household 4	Household 5
Age of HH	35	35	47	39	42
Gender of HH	Male	Male	Male	Female	Male
Gender of interviewee (If different from HH)	Female	-	Female	-	-
Marital status	Married	Married	Married	Divorced	Married (two wives)
# of people in HH	10	8	9	6	10
ER group	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab
Place of origin	Hay Al-Jamea, Al-Tash, Ramadi, Anbar	Al-Ka'im, Anbar	Al-Ka'im, Anbar	Ramadi, Anbar	Al-Ka'im, Anbar
Condition of house	Destroyed	Destroyed	Destroyed	Divorced, no home	Destroyed
Place of current displacement	Al Ahel Camp, Baghdad	Al Ahel Camp, Baghdad	Al Ahel Camp, Baghdad	Al Ahel Camp, Baghdad	Al Ahel Camp, Baghdad
Location type	Camp	Camp	Camp	Camp	Camp
Pre-existing network in place of displacement	No	No	No	Yes	Yes
Year of displacement	2014	2017	2015	2014	2015
Number of times moved	1	4	3	2	2
Previous displacement (post-2014)	No	Al-Ka'im Desert, Habania Camp, Al-Ghazalia Camp	Amariyat Al-Fallujah, Ghazalia Camp	Owairaj Camp	Al-Kashfi Camp
Displaced pre-2014	No	No	No	No	No
Previous displacement (pre-2014)	None	None	None	None	None
Secondary displacement	No	No	No	No	No
Movers	No	Yes	Yes	Yes	Yes
Pre-2014 job	No job	Government employee	No job	Housewife	Stone shop owner
Current job	No job	No work	No job	Humanitarian Coordinator	None
Amount of debt	35,000	0	Unknown	Did not answer	Did not answer
1,000,000 government support	No	No	No	No	No
Cost of return (transport)	Unknown	Unknown	Unknown	500,000	600,000
Cost of return (overall)	2,000,000	10,000,000	15,000,000	7,450,000	4,250,000
Desire to return?	No	Yes	Yes	Yes	Yes
Blocked (Perception)	No	No	No	No	No
Consider themselves IDPs?	Yes	No	Yes	No	No

Amariyat Al-Fallujah Camp

	Household 1	Household 2	Household 3	Household 4	Household 5
Age of HH	26	40	60	21	28
Gender of HH	Male	Male	Male	Male	Male
Gender of interviewee (If different from HH)	-	None	None	None	None
Marital status	Married	Married	Married	Single	Married
# of people in HH	5	7	5	6	5
ER group	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab	Sunni Arab
Place of origin	Baghdad, Abu Ghraib, Zaidan	Falluja, Anbar	Jurf Al-Sakhar, Al-Musayab, Babylon	Heet, Anbar	Haseiba, Al-Ka'im, Anbar
Condition of house	Destroyed	Destroyed	Unknown	Partially Destroyed	Destroyed
Place of current displacement	Amariyat Al-Fallujah Camp	Amariyat Al-Fallujah Camp	Amariyat Al-Fallujah Camp	Amariyat Al-Fallujah Camp	Amariyat Al-Fallujah Camp
Location type	Camp	Camp	Camp	Camp	Camp
Pre-existing network in place of displacement	No	Yes	No	No	No
Year of displacement	2016	2014	2014	2014	2016
Number of times moved		2	2	2	2
Previous displacement (post-2014)	No	Baghdad	Baghdad	Samarrah	None
Displaced pre-2014	No	No	No	No	No
Previous displacement (pre-2014)	None	None	None	None	None
Secondary displacement	No	Yes	No	No	No
Movers	No	Yes	Yes	Yes	No
Pre-2014 job	Agriculture	Sold car parts	Agriculture	AC Repair Shop	Unknown
Current job	No job, not allowed to work outside camp	Unemployed	Unemployed	Unemployed	Unemployed
Amount of debt	750,000	1,000,000	500,000	1,500,000	1800 USD
1,000,000 government support	No	No	No	No	No
Cost of return (transport)	1,000,000	Unknown	1,000,000	375,000	360,000
Cost of return (overall)	25,000,000	20,000,000	20,000,000	10,000,000	10,000,000
Desire to return?	Yes	Yes	Yes	Yes	No
Blocked (Perception)	No	No	Yes	No	No
Consider themselves IDPs?	Yes	Yes	Yes	Yes	Yes

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