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DOUBLE BURDEN

The Lived Experiences of Displaced and Returnee Women in Iraq

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ACKNOWLEDGEMENTS

This is a joint report by the Danish Refugee Council (DRC), Justice Center Iraq (JCI) and Hawa Organisation. The report was authored by Jovita Sandaite and Jean-Patrick Perrin. Research was conducted by staff from JCI, Hawa, and DRC.

Authors would like to thank all colleagues from DRC, JCI and Hawa involved in field research and reviewing the paper for their significant contributions. This paper and the research component were funded by the Swiss Agency for Development and Cooperation (SDC). The findings and information in this report are accurate as of the publication date, Monday 24th February 2025.

Published by the Danish Refugee Council, Borgergade 10, 1300 Copenhagen, Denmark

Layout and design: Dalia Kharoufeh, Regional Communications Specialist (DRC Middle East)
Cover and back cover photos: Mais Salman, DRC 2019-2020

Being a widow is a huge responsibility. The widow bears more than she can bear, because she has two burdens on her shoulders now, the one of a woman and one of a man – a focus group participant

INTRODUCTION

The protracted displacement crisis in Iraq remains one of the most significant humanitarian challenges of the past two decades. Following years of conflict, including the rise and defeat of the Islamic State (IS) and earlier waves of violence, millions of Iraqis have been forced to flee their homes. While many have since returned to their areas of origin, over 1 million[1] remain internally displaced and around 4,9 million[2] face precarious conditions as returnees, struggling with destroyed or damaged infrastructure, limited access to services, scarce livelihood opportunities, and ongoing insecurity.[3] Women, in particular, encounter unique challenges in accessing durable solutions - be it return, local integration, or resettlement.

As the Iraqi government intensifies efforts to close internally displaced people (IDP) camps in the Kurdish Region of Iraq (KRI), in the wake of earlier waves of camps closure in Federal Iraq, understanding the obstacles faced by women IDPs and returnees is more relevant than ever. Shrinking humanitarian funding and shifting global attention away from Iraq makes it even more urgent to find sustainable solutions.

This briefing paper delves into the lived experiences of returnee and IDP women, exploring their views on access to durable solutions in the current context. By sharing the voices of women, this paper seeks to highlight their critical perspective and provide actionable insights for policymakers, humanitarian and development actors striving to support these populations.

SCOPE & METHODOLOGY

This paper presents findings from focus group discussions (FGDs) conducted with 120 women across Diyala, Salah al-Din, and Ninewa governorates during October and November 2024. These findings are based on 12 FGDs, involving women who identified themselves as heads of their households. The participants included both returnees (65 women) and IDPs (55 women) residing outside of camps.[4]

Additionally, 15 key informant interviews (KIIs) were conducted in November 2024. These included 5 interviews in each of the three governorates[5] with professionals and decision-makers involved in durable solutions. Participants included lawyers, NGO activists, local government representatives, and community leaders. All interviews were conducted confidentially to ensure the participants could share their insights freely.

The IASC Framework on Durable Solutions for Internally Displaced Persons (2010) offers guidance for achieving durable solutions for IDPs in situations involving armed conflict, generalized violence, human rights violations, and disasters. It identifies eight criteria to determine when durable solutions for IDPs have been achieved.

1/2 IOM DTM data, November 2024

3 Dire situation for returnees to Sinjar and Yathrib, DRC, 2024

4 The IDP women interviewed were either residing in informal sites or were internally displaced in various urban settings, this research did not focus on in camp population.

5 Diyala, Salah al-Din, and Ninewa

This research focused on capturing the perspectives of IDP and returnee women regarding some of these criteria. Due to the nature of the focus group discussions, it was not possible to address all eight. The study specifically examined the following criteria:

Adequate Standard of Living

Access to Livelihoods

Effective and Accessible Mechanisms for the Restoration of Housing, Land, Property, and Other Compensation

Participation in Public Affairs

Long-term Safety and Security

Using semi-structured conversations, the research explored women's insights and experiences regarding their progress and challenges in each of these areas.

1.ONGOING CHALLENGES WITH HOUSING AND TENANCY

The living conditions of the women interviewed indicated a lack of stability, security, and autonomy. Most participants reported living in rented accommodations, with some houses being substandard, for example, constructed from clay or corrugated metal sheets, including unfinished structures that have no access to services. A significant number of participants reported living in illegal residences, and many reported having limited access or no access at all to services, such as sewage systems, electricity or water.

A recurrent theme among the interviewed women was relying on relatives for shelter, often leading to overcrowded living arrangements in already cramped accommodations. Those hosted by relatives talked about significant discomfort due to the lack of privacy and shared facilities. For example, one participant mentioned that she felt very embarrassed to perform her daily activities in a relative's house and could only bathe or carry out personal hygiene tasks after the male relatives left the house due to her need for privacy and modesty.

Only a minority of participants owned homes, and these often had been severely damaged, leaving them uninhabitable unless repairs are done.

Insecurity in tenancy was another recurring theme, with participants reporting frequent relocations due to evictions, rental disputes, or inadequate living conditions. For example, one participant mentioned she changed residences six times in the two last years due to rising rents and poor services in the areas where she lived. Another participant reported that she has changed her accommodation three times in the last six months because the accommodation that she was renting was put up for sale and eventually sold. This has caused significant discomfort and difficulty in finding a new rental accommodation, in addition to the expenses involved in moving belongings from one place to another.

Although some perceived that leaving the camps has improved their housing conditions, they also acknowledged that challenges persist in their original villages due to destroyed housing and orchards, or in other areas where they currently live due to unstable tenancy situations, and limited income opportunities.

The information received through the key informant interviews (KIIs) corresponded with FGD findings. For example, one of the officials interviewed stated that access to suitable or permanent housing is one of the main obstacles for IDP and returnee women to access durable solutions and that the state has not been able to provide sufficient support in this regard.

I own a house, but unknown people damaged it because my husband is an ISIS member and I cannot return to the house or restore it.

I am threatened with eviction by the Mukhtar from where I currently live and forced to return to my area of origin, but my house is completely destroyed.

I lived with my family in caravans for eight years, a life of displacement that can be described as the harshest lesson for a woman. Everything was difficult: access to bathrooms, access to aid, earn a living. After the camps were closed, I moved here. Life became somewhat better because we live in a house and not a caravan.

The current situation is better than the camps because we live in our own houses.

2.ACCESS TO LIVELIHOODS AND EMPLOYMENT

A majority of the participant women reported that they do not have jobs. Before displacement, some participants indicated being reliant on livestock and agriculture, especially those coming from rural areas. During displacement, however, access to these resources was lost. As a result, IDPs that are currently residing in urban areas lack skills for other employment opportunities, having gone from rural to urban settings.

Returnees who have returned to their Areas of Origin reported not having regained access to their primary sources of livelihoods. For instance, some women who returned to their original rural areas shared that they had worked in their orchards before displacement but found those destroyed upon their return. According to them, “unlawful forces” [non-state armed groups] restrict their ability to farm as they previously did. While these armed groups permit planting for personal consumption, they prohibit farming for commercial purposes. In some cases, planting orchards is entirely forbidden by the same armed groups, with water scarcity cited as the justification for these restrictions.

Some participants indicated living on a social welfare salary or martyr's salary. Social welfare salary is a social protection allocation for widows, orphans, persons with disabilities or families taking care of a person with disability, while a martyr's salary is support provided by the Iraqi government to families and relatives of individuals who have passed away due to war or terror operations in Iraq. All the participants agreed that those social protection mechanisms were not enough to cover their basic living expenses.

A majority of the women interviewed mentioned they depend on community or relatives' support, humanitarian or faith-based organisations, Ramadan offerings and loans. Most participants stated they rely on loans from shop owners and markets to purchase food and household necessities, with significant difficulty repaying these debts.

Child labour was frequently reported as a coping strategy. Many participants reported sending their children to work to help meet the family's basic needs. These children were often sent to sell items like water, juice, tissues, and cakes on the streets to add to their family's income. Some would take on hazardous jobs, such as carrying bricks or working in construction. One participant shared that her 15-year-old daughter had to drop out of school and marry because the family could not find other ways to reduce expenses.

Very few had jobs or were involved in other income generating activities, and if they did, that was mainly daily work that is often less reliable. Others stated having skills for specific kinds of employment, such as sewing, but did not own tools, for example a sewing machine. The majority, however, demonstrated readiness and willingness to work to support their families.

Although the experts interviewed acknowledged the work done by international organisations to support returnee and IDP women with livelihood opportunities, some of the interviewees were sceptical about the impact and relevance of such activities, especially workshops and trainings. According to them, the lack of financial support to small projects of the participants to those trainings limited their ability to engage in the job market on the long term.

Another challenge for women to engage in employment opportunities was perceived to be the lack of access to comprehensive information about business opportunities and lack of professional networks. Interviewees from key informant interviews also believed that both central and local governments should demonstrate a stronger role in creating such opportunities for IDP and returnee women.

I clean the house rugs and wash the dead at the mosque, in exchange for a fee.

We live in a rented house and live on the social welfare salary, which is enough for one week of the month.

My husband is in prison, and we depend on the ration card, and we have no other source of money.

I worked for three years in a grocery store. Of course, the living conditions are difficult at the time when I am required to provide everything for my family. We live on a social welfare salary, which is not enough for one person. The social welfare salary is a salary of humiliation.

We sold what we had so we could get back on our feet for a while.

It is very difficult to manage my living, the medicine costs 190 000 IDQ per month, I take the salary, distribute it to pay debts, and go back to borrowing again.

2.1 Specific challenges faced by women: my family does not know that I work

The findings highlight two opposing perspectives. A smaller group of women expressed the view that being a woman poses no unique challenges to working outside the home, aside from the broader issue of limited job availability—a difficulty faced by both men and women alike.

In contrast, another group of participants pointed to significant cultural and societal factors as barriers to employment for women. They emphasized two key challenges: the lack of permission from family members and societal disapproval of women pursuing work outside the home.

According to some participants, it is still considered shameful and socially stigmatizing for a woman to leave the house frequently or to engage in certain activities of work. Some of the women in the FGDs mentioned not telling their relatives or other family members that they are employed to be able to keep that work opportunity. Others mentioned their family members cutting ties with them due to their choice to be employed. This finding corresponded with the perceptions shared by experts in almost all KIIs, who believed that the main challenge for female employment was the lack of acceptance from the closest family members, tribes and society.

I am unable to leave the house for work or to seek job opportunities because my brother forbids me from doing so due to social norms and traditions. He is concerned about the family's reputation and the gossip that might circulate after I start working.

I have orphans, and I work as a cleaner. My family disowned me because I am doing this job. I have no other solution. How can I live with the orphans, since I am displaced and a widow with no income? I must provide for a living, no matter how hard the work is, as long as it is an honourable job.

When a woman becomes responsible for her home, her psychology is destroyed because she is a man and a woman at the same time.

I am afraid to go out or let my daughters go out. I am afraid of what people will say.

My family doesn't know that I work, only my children know about it.

Working at home is normal, and if outside the home, society does not accept that. Although there is some change here, for example, it is okay to be a government employee. I think there are people who do not accept that women work and people who encourage women to work, the situation has changed from before, there is now some understanding.

Even if I am an employee, they talk about me working night shifts at the hospital. People at the hospital say that night shifts are for men.

My neighbour attacks me verbally, he says I am a shameful woman, I go out at four in the morning. Yes, I wake up at four in the morning and I go to the date factory and work there. One day I complained against him, because he does not leave me alone with his harmful words. The rest of the neighbours all understand me.

My children do not accept that I work, but my family agrees, even if I am a cleaner. My elder brother said, "Today I helped you, but tomorrow I might not be able to help you" You are a widow, and you have orphans, working is better for you.

2.2 Specific challenges related to IDP or returnee status: no one will hire us

When asked how their status as internally displaced persons (IDPs) or returnees influences their employment prospects, women across focus group discussions shared varied opinions. Some felt that their displacement status worked in their favor when seeking support or job opportunities. These participants noted that, in the past, organizations were more inclined to assist displaced individuals, though such support has become increasingly rare. For instance, one returnee described how an international organization provided her with training and assistance that enabled her to open a small shop selling sweets, drinks, cakes, and household essentials. Today, this shop serves as her primary source of income.

Other participants felt their displacement status diminished their chances of finding work. These women believed that members of the host community, unfamiliar with them initially, were hesitant to offer them employment. Women perceived to have affiliations with ISIS reported facing even greater challenges. They described significant barriers to entering the job market, highlighting the stigma and exclusion they experienced in their search for employment opportunities.

All participants agreed that job opportunities are scarce for both displaced and non-displaced women.

No one will hire us, and there is discrimination because they accuse us of belonging to ISIS.

My husband died, and I took responsibility to provide to the house. Whoever is looking for a job must find one. At first, it was difficult to work as a cleaner, but then I realized that it was an opportunity that no one else had.

3.ACCESS TO COMPENSATION AND SOCIAL SAFETY NETS

Experiences with government assistance and compensation differed between returnees and internally displaced persons. All interviewed IDP women reported having received no support from the government. Among returnees, some mentioned receiving a one-time payment of IQD 1,500,000 (between USD 850 and 1,000 depending on exchange rate) after returning to their Areas of Origin. However, others stated they had not received this assistance despite being promised it. According to the IOM Displacement Tracking Matrix data for Iraq, 37 percent of families who left camps between April 1 and November 21, 2024, did not receive the Ministry of Migration and Displacement (MoMD) grant. Various reasons can explain this gap, including system inefficiency, perceived discrimination based on religious or ethnic affiliation and in some cases due to perceived affiliation to ISIS. While there is no data to support the discrimination claims, multiple testimonials from the women consulted for this report corroborate those claims.

As mentioned previously in this report, a number or participants lived on social welfare salaries or martyr's salaries of their deceased husbands. However, a substantial part of interviewed women stated they were not able to receive any of those as either their applications were rejected, or they are still waiting for the answer from the government.

Across all governorates and all demographic groups, the participants perceived they needed to have connections or pay bribes to access compensation. Participants across all governorates also agreed that the high costs of filing compensation cases and lack of awareness of legal procedures and rights were major barriers. For example, in the focus group discussion in Salah al Din, all participating women reported not submitting any compensation claims because they lack funds to pay a lawyer or lack certain documents.[6] For women whose husbands are missing, the death certificate and martyrdom certification are[7] required to complete the necessary procedures. Without completing these legal processes, they are unable to submit compensation claims.

According to experts interviewed, although social security is available, the procedures take time, and delays of up to a year or two are normal and expected. These substantial delays create major challenges as displaced persons are normally the most vulnerable and relay on the social protection schemes. Difficulty in proving eligibility for compensation due to loss of required documents was also mentioned as a challenge by the experts.

Most participants reported having very little or no information about available support from the government or humanitarian organisations. They perceived this is partly because assistance is minimal or non-existent in recent times. Some groups also expressed the belief that local authorities discourage interaction or communication with IDPs and returnees. Another common perception was that information about assistance and support is selectively shared, reaching only certain groups favoured by local authorities, mukhtars, or other influential actors. Those who did receive information about potential support opportunities said it came from various sources, including humanitarian organisations, mosques, mukhtars, or neighbours within their communities.

> *I have applied for a welfare salary from the state more than once, but I have not received anything, and they have not set a salary for me yet.*

My family and I did not receive anything from the government, and even if there was assistance, this assistance goes to connections.

My husband's brother is wanted, and one of the lawyers told me that I cannot submit the claim because of that.

Through the Mukhtar we sometimes get information, if he hears about any distribution, he informs us, but there is nothing coming from neither the government, nor the organisations.

I have three children without any identification documents, and my husband is missing. I was subjected to harassment and was asked to bribe the official to obtain legal documents.

I swear I had to pay bribes to be able to get my martyr husband's salary. One feels that life has become ugly. Everyone wants to eat each other.

3.1 Specific challenges faced by women: it requires speed and pushing, and we are shy

Participants from all governorates highlighted a range of challenges specific to women in navigating the compensation process as female-headed households. Feelings of discomfort and unease while speaking with government officials was common in all groups. Some felt discriminated against or overlooked because they were widows without a male family member to accompany or advocate for them. Accessing government offices was another significant barrier, as transportation options were often inaccessible to women or unaffordable.

The women also highlighted physical demands of navigating government offices, noting that the process often required assertiveness, including physically pushing through crowded spaces, which they found particularly difficult.

They do not accept paperwork presented by woman. We had to arrange it through intermediaries and connections… someone you know can sort out the paperwork with government offices, he is either a relative or takes a bribe.

If someone hires a lawyer, then will be able to get the compensation and you can't get it without a lawyer. The lawyer will take 20% of the compensation. It is difficult to deal with men, they are like monsters, they look down on women.

Nothing works without money. I obtained Civil IDs for my children with money. The civil registry employee doesn't issue your Civil IDs without money and I have to be in a queue from early morning until the office closes, because I don't have a man with me, I am a widow and they don't fear me. I started screaming at the civil registry. I said enough. Where should I get you money from? I am sick, I have orphans, and I am a displaced woman. If I had a husband, he would have done these things for us.

I also obtained Civil IDs. They left my paperwork and did not work on it until I paid money. If I had a man, he would fight with them. From time to time, I cry because it is difficult to bear this responsibility. I wish I could sit back and relax and have someone take this responsibility away from me.

Being a woman in those offices is difficult. I enter the queue between men. It requires speed and pushing, and we are shy.

Yes, of course, it is difficult, because it is difficult for a woman to use different types of transportation, it is difficult for her to complain, it is difficult for her to push between people, and it is difficult for her to face all these things.

As a woman, I cannot go at any time to the agencies that provide aid because I have responsibilities towards my family and also there is sometimes a preference for men over women regarding aid.

4.SOCIAL (RE)INTEGRATION, PARTICIPATION IN PUBLIC AFFAIRS & GOVERNANCE

The findings reveal significant differences in how the interviewed IDP women describe their relationships with the host community. Some IDP participants reported positive relationships, describing them as a bond of brotherhood or sisterhood, with host communities offering help and support. However, others shared experiences of suspicion and discriminatory treatment from the host community.

Similar perceptions were expressed by the returnees upon their return to their original community. A number or returnees expressed a feeling of unity when returning to their original villages all together, while the others perceived to be received with suspicion.

The greatest challenges were faced by women perceived to have affiliation with ISIS. These women reported being rejected by their original communities and having no connection with their host communities. Many expressed concerns about the impact of such alienation on their children, who are often called derogatory names at school or in the community overall. One woman shared that she no longer leaves her home to avoid accusations and hostile remarks, including questions about why she returned. Another participant, who had returned from Al-Hol camp, admitted she avoids telling anyone she was displaced there, fearing the stigma and rejection from the society and unwillingness to accept returnees from this camp.

According to the experts interviewed, there still is a certain negative connotation attached to the status of “displaced”. One of them mentioned:

Today we are instructed to call the Lebanese as guests, but then all our people who were displaced, we called them “displaced” or “immigrants”. This is a very difficult subject, because society does not fully accept them [IDPs] or feel safe towards them, largely because of perceived affiliations with ISIS. We are reluctant to give them jobs, although they are simple and poor people, victims of circumstances. Until today those displaced people remain afraid of any terrorist act that might be attributed to them, although they are not guilty of this, but this is the perception of the society.

Being a woman in those offices is difficult. I enter the queue between men. It requires speed and pushing, and we are shy.

I am being harassed by a man living next to my house, who justifies his behaviour by saying I am a 'Daesh wife.' He uses bad words to describe me, he thinks he has the right to do so.

No... there is no hatred or enmity...we are brothers and sisters.

Yes, there is discrimination and separation between people, especially between the families of those affected by ISIS and the families of ISIS members. ISIS families are not comfortable or safe today, they fear revenge.

There is discrimination here...there is racism and hatred... this is the truth... you don't want to believe it!.

On the contrary, their (host community) treatment was good, when we first arrived, they brought us lunch and dinner. Our neighbours gave us a water pump. The local community embraced us and did not make us feel that we were displaced people.

The displacement is humiliating. When we returned, everything is destroyed here, but at least we are together in the same village, and we all are relatives.

4.1 Participation in any community activities: we don’t know about initiatives

Participants across three governorates unanimously stated they had not taken part in any local governance or community planning initiatives or activities. The primary reason cited was the absence of such initiatives or projects or a lack of awareness about them. All participants reported knowing of no initiatives they could join. Some of them mentioned that those opportunities are often for men or for those that have connections with the local government.

Some women noted that even if such opportunities were available and they were aware of them, it would still be difficult to participate due to restrictions imposed by male family members on their movements outside the house. Their ability to participate would be also limited by their dual responsibilities as caregivers and heads of households. Additionally, they felt that being IDPs, and

particularly those perceived to have ISIS affiliations, excluded them from accessing or being considered for existing opportunities. Both IDP and returnee women perceived that local governments do not engage sufficiently with women in their area.

The experts' interviews confirmed the above-mentioned reasons for women's non-involvement in community planning, highlighting their personal situation as the main challenge. Becoming a female headed household significantly worsens their economic situation where seeking livelihood opportunities becomes a priority, de-prioritising all the other issues, including participation in community planning and governance.

> *I want to participate and benefit the community but there is no opportunity... most of the opportunities are taken by men and also go to connections.*

> *We are isolated from society, and society rejects our presence among them, even greeting them is not possible.*

> *There are challenges such as… how can I participate actively while I have the responsibility of my daughters and sons…I need to clean the house, wash the clothes and prepare food for them also work to earn money…I don't have time.*

> *I want to participate in these activities, but I don't know how…I mean, where do I go? Who is responsible for this?*

> *I wish there was an initiative or any activity so I could join it, but unfortunately, there is none. Maybe because I do not look for it or because of the officials who do not want women to participate or maybe because of favouritism.*

> *We don't know about the initiatives in the village and the family men don't let us go out for everything. I am a widow and because I am young, my family doesn't accept me going out a lot.*

5. FEELING UNSAFE

Access to safety and security, a key IASC criterion for durable solutions, elicited mixed responses from participants. Some reported feeling safe in their current areas of displacement or their areas of origin, noting they were supported and welcomed by the host community.

However, others expressed scepticism about their safety in both locations. Particularly concerning were the experiences of women perceived to have affiliations with ISIS. These participants feared for their families' safety, citing risks of retaliation, harassment, and discrimination by community members.

Some women also highlighted experiences of harassment and violence against women, often linked to their status as widows. For instance, one participant from Salah al-Din recounted an incident two years prior when an individual violently entered her home and destroyed her belongings, exploiting the absence of her husband, who has been missing since 2016. Another woman from the same focus

group revealed she is routinely followed by an unknown individual who photographs her, threatens her, and accuses her of improper behaviour, warning that he would inform her family.

Several participants also reported feeling unsafe within their own homes or family environments. One woman disclosed that her brother frequently abuses her verbally or physically if she leaves the house without his permission. These accounts report significant safety and security challenges for many participants, both in public and private spaces.

Similar challenges were confirmed through KIIs. One of the key informants expressed:

> *Security issues are basically the core of the current displacement and the reason that we still have IDPs. Many displaced women refuse to come back because they might be killed or blackmailed, especially if their husbands were perceived to be part of Daesh.*

> *I am subjected to harassment, discrimination and violence by everyone in the area because I am a woman, I have no man behind me. I have complained to the police, but to no avail.*

> *I am afraid of everything, even I have locked the door on myself and my daughters and prevented my daughters from going out. I am afraid for them of what their uncles will say or do.*

> *There is nothing currently and we feel safe, but we are afraid of the return of ISIS and displacement and another displacement.*

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6. FUTURE ASPIRATIONS

The women interviewed consistently emphasised the importance of economic and financial support alongside access to job opportunities. Many expressed a desire for women-only workplaces, such as bakeries, sewing shops, grocery stores, and fabric shops exclusively for women. These spaces would allow them to become self-reliant and earn their own income, fostering greater financial independence and security.

The women also shared their intentions to return to their original villages, stay where they are or relocate along with their fears and hopes for the future. While many intention surveys quantify whether or not IDPs wish to return, this study approached this exercise differently. Instead of focusing on numbers or percentages, this report aims to amplify their voices, allowing their words to convey their experiences directly. Below are some quotes that provide a glimpse into their emotions and perspectives, highlighting the sense of being unheard and unseen that many have endured throughout their years of displacement and beyond.

> *We don't want to return; we got used to being here after all and our life became better despite the difficulties. Before displacement, we had crops and orchards in our lands, and everything is gone now, why would we return?*

What prevents me from returning? The people of my area have not returned. Nobody had returned. How can I return alone to a destroyed land?

We have returned, and we want to stay here, because here are our lands, our homes and our orchards. We do not want to leave again, but we hope that they [the government] will provide services such as schools, a health centre, and transportation.

If there was support for agriculture and compensation for our homes that were burned and destroyed, our village would be a paradise now.

I mean, displacement means that someone forgets their previous life. I told you before, a displaced person is someone who forgets his homeland.

Being a widow is a huge responsibility. The widow bears more than she can bear, because she has two burdens on her shoulders now, the one of a woman and one of a man. I feel myself older than my age.

I mean, sometimes the plans that are put in place by the government are good plans, but did they ask us what do we want? What is on us and what is on the government? They threw everything to the wind; a force came and closed the camps.

CONCLUSION

Displaced and returnee women in Iraq face a broad scope of challenges and impediments to realizing their rights, from deeply rooted systemic and structural matters to recent conjunctural barriers. The individual and cumulative impacts of barriers and impediments including, but not limited to, patriarchal norms, community tension and mistrust, lack of socio-economic agency, income opportunities, and loss of property or documentation require a complex, multifaceted analysis and response involving a broad range of actors to allow these women to reach meaningful durable solutions. Moreover, addressing complex structural issues, such as social norms and community mistrust, requires a multigenerational approach to peacebuilding and women's empowerment.

While this report does not aim to address these critical components in detail, it sheds light on the direct lived experiences of affected women and constitutes an important step for furthering policy development to address the vulnerability of displacement affected women in Iraq. To this end, there are immediate steps that both the Iraqi government and the aid community can take to alleviate some of the challenges displaced and returnee women face and improve their access to much needed social services. This can pave the way for a more holistic and coordinated approach to upholding their rights.

RECOMMENDATIONS

The government of Iraq should:

- Strengthen IDPs and returnees' access to social safety nets by simplifying the application processes for these vulnerable groups and ensuring timely disbursement of social security benefits. Possible avenues to explore to improve access to social safety nets could include:
  - Reducing the number of required documents and focusing on essential official documentation, such as identity. This includes not requesting all civil documentation during the application process, as many women, particularly IDPs and returnees, do not have access to all their documents. For example, one of the required documents is the residency card, which in Iraq is issued for households. If a woman's husband does not provide her to use it, or if she is single and her parents refuse to provide this document for submission, she will not be able to complete her application.
  - Allowing document approvals at governorate level rather than central approval in Baghdad.
  - Allocating more financial and human resources to relevant government bodies across the country in order to process applications for benefits in a timely and consistent manner and avoid straining applicant's resources due to lengthy waiting periods.
  - Reviewing and limiting the criterion allowing for submission of exceptional cases for the Social Safety Net outside of the regular application system, as exceptional applications have negatively impacted eligible applicants in claiming benefits.
  - Government and civil society organizations should proactively raise awareness on the online application process for the Social Safety Net, to enable more potential recipients to directly submit online applications instead of using third parties such as printing shops which charge fees for filing and submitting the application. This is of particular relevance for women-headed households with often more constrained financial resources.
- Include the displaced and returnee women in the planning and execution of local and national policies, especially those related to durable solutions, and create platforms for women to take on leadership roles in governance at the local and national levels.
- Enhance security in the areas of origin through stabilization programs and conflict resolution mechanisms, rebuilding local governance structures to promote law and order, reducing the risk of violence or instability.
- Ensure that policies, laws and their implementation pertaining to providing for the needs of IDP, returnee families and female-headed households are cognizant of the specific social pressure and violence that women and girls face and prevent their negative impacts. *The International donor community* should take a similar and consistent approach in both humanitarian and longer-term aid strategies and programmes for durable solutions.

Both the government of Iraq and the international community should:

- Implement social cohesion programs to foster trust, ensure integration among IDP, returnee and host communities and reduce stigmatization, especially with regards to women with perceived ISIS affiliations.
- Ensure thorough monitoring and evaluation of the government and donor programs, policies and decisions, by regularly collecting data on displaced and returnee families' needs, preferences, and progress in both return and displacement areas and establishing regular and effective communication channels for displaced families to voice concerns about policies and propose adjustments.

The international community should:

- Continue providing financial support to rebuild and repair damaged homes in areas of origin with the aim of improving access to housing and tenancy by returnees and IDPs.
- Continue funding projects expanding livelihood opportunities for the displaced and returnee women, such as providing targeted vocational training and loans for women to establish small businesses.

REFERENCES

1/2 IOM DTM data, November 2024
3 Dire situation for returnees to Sinjar and Yathrib, DRC, 2024
4 The IDP women interviewed were either residing in informal sites or were internally displaced in various urban settings, this research did not focus on in camp population.
5 Diyala, Salah al-Din, and Ninewa
6 A compensation claim procedure requires the following documents: identification document, Unified National Card, Residence Certificate Card or Housing card, proof of ownership of the property or title deed, evidence that the property is damaged including photos or videos of the damaged property, signed statement by a Mukhtar or a mandated humanitarian organization proving the damages, two witness statements by a neighbor or a person who witnessed the incident causing the damage. Opening a compensation claim costs IQD 150,000 (about USD 85-100), to which the cost of transportation to and from the administration must be added. Both the cost of the procedure and transportation costs add to the financial burden of families or individuals with little to no income and those living in more remote areas.
7 Martyrdom Certification is an official document issued by the Iraqi government to recognize individuals who lost their lives in terror attacks, during military service, or other national causes. The certification entitles the family of the deceased to certain rights, benefits, and compensations, such as financial support, housing assistance, or educational support.

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