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HOUSEHOLDS **HEADED** BY **WOMEN** IN IRAQ: A CASE FOR **ACTION**



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Households headed by women in Iraq: *a case for action*

On some nights, they sleep in tears. On others, they do their best to chase away their nightmares and pray for peace of mind. Widows, and women whose husbands are missing or detained, suddenly have thrust upon them the responsibility of putting food on the table, and the daily struggle to keep their children in school.

Over the past 30 years, armed conflicts and sectarian violence have ravaged Iraq, resulting in hundreds of thousands of casualties, and in widowed women suddenly being in charge of their families.

Although no official statistics are available, it is estimated that there are over one million women in Iraq who must head their households. In such a deeply patriarchal society, very few women work outside the home. So once they lose their

breadwinner, their lives undergo drastic and fundamental change.

After the death of their husband, many women find themselves obliged to flee to a safer place, away from familiar social networks. They seek refuge in their extended families. Often, however, they become a burden for their relatives, who are struggling with their own economic difficulties.

Women who suddenly find themselves alone, without an income of their own, have to find ways of coping with new and formidable difficulties. They find themselves performing tasks traditionally assigned to men, striving to make ends meet, very often without success.

Women heading households are particularly vulnerable in a country where violence remains widespread. Although Iraqi society has become more inclined to accept that these women have to work and gain independence, change is slow and job opportunities are scarce. By the time the women adapt to their new role as head of the family, their children could be plunged into absolute poverty.

Women heading households are therefore in urgent need of support from their community, from humanitarian organizations and, most importantly, from the State of Iraq. All eligible needy families must receive the monthly welfare

allowance they are entitled to, in all governorates of Iraq.

Since 2008, the ICRC has developed a range of programmes, such as relief distributions, micro-economic initiatives (MEI) and support for women seeking to register for the social welfare benefit, to help meet some of the needs of households headed by women.

In the last half of 2010, as part of the ICRC's continuing assessment of humanitarian needs, ICRC staff carried out 119 in-depth interviews with families headed by women in Iraq.

The results of the survey reveal a sad reality, while also providing some cause for hope. Above all, they demonstrate the urgent need to take action to help these women and their children in order to give them a chance for a better future.

METHODOLOGY:

This survey was conducted between September and December 2010 in five governorates directly affected by the conflict (North Ninawa, Kirkuk City, North Diyala, Baghdad and Anbar). Local and expatriate ICRC staff interviewed 119 women heading households who were found to be particularly vulnerable. In-depth interviews took place mainly in the women's homes. The vast majority (92%) of the women interviewed were widows; the others were wives of detainees or of men who had gone missing, or divorcees. City officials, village heads, religious leaders and local NGOs were also interviewed to find out how they viewed women heading households. To protect the privacy of the participants, their names have been changed in this report.



Coping with Loss



Tens of thousands of civilians have lost their lives to armed conflict and other violence in Iraq. Of the widows surveyed, 65% lost their husbands to armed conflict, the remaining 35% to disease or accident. Those who lost their husbands in violent circumstances often have to cope with deep psychological wounds. Frequently they are trapped in a vicious cycle of grief. Some witnessed their husbands being killed – in some cases by decapitation – with their own eyes.

"If it weren't for my children, I would pray Allah every day to take me away from this awful life."

Hiba, 30. Her husband was beheaded in front of the family home in 2006, in Kirkuk.

"Since I lost my husband, my heart has become black, just full of black."

Nour, 36, from Fallujah. She lost her husband in the wave of sectarian violence in 2007.

Some women can never overcome the loss of their husbands. The new and difficult realities they must face – adding to their despair – are too much for them. But all women heading households are riven by tremendous stress, intense pain and anger, and deep sadness.

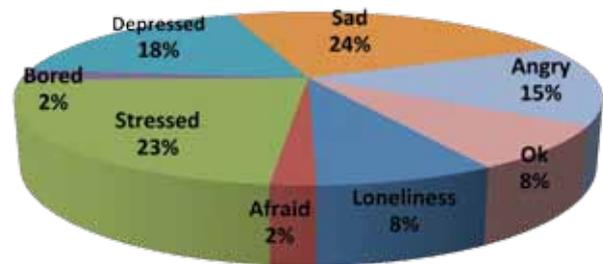


Figure 1: Wellbeing and psychological issues of the women heading households

"I like to cry because I am inhabited by sadness. I cry until my eyes run out of tears, and then I get tired, and fall asleep more easily."

Marwa, 42. She lost her husband and their son in a car explosion in 2007, Ramadi.

Lacking Skills

Almost all (96%) women heading households rely at some point on relatives and existing social networks for assistance. Limited education and professional experience, coupled with scarce job opportunities, make it difficult for them to be independent.

Nearly half (46%) of the women surveyed have received only a minimal education. Only 9% – mainly those trained as teachers – have more than a primary-school education. In general, education was not seen as a priority for them when they were little girls, especially in the countryside. Almost 45% of the women surveyed are illiterate.

Most of the women surveyed were married before they were 20 years old, and after that they remained in the home. They therefore never



acquired professional skills. It should be noted that, in traditional Iraqi society, women are valued for their domestic work, not for income-producing labour outside the home.

The role assigned to them is that of a mother and manager of the home. Even those interviewed who had some professional experience ceased working after marriage.

Living on Their Own

In accordance with Iraqi tradition, when a woman loses her husband, she moves back to her father's or her in-law's household. Today, however, only about one widow in four does so. Of the women surveyed, only 13% returned to live with their parents, while another 13% stayed with their in-laws. All said they felt like a burden, and wished they could live on their own.

The many conflicts that have ravaged Iraq have weakened the society in economic terms to the point that extended families can no longer afford the extra burden of helping a woman who finds herself heading a household. Many women find their relatives, if still alive, simply too poor to provide for them.

Security concerns also explain why the women have to look beyond the households of parents or in-laws for places to live. The assessment shows that 43% of the women interviewed were displaced because of the conflict – most of them having left their original homes after the loss of their husband. Some women had to flee two or three times, adding to their traumas. While struggling to

adapt to their new life, some women failed to register for State assistance or enrol their children in school. Given the fact that these women also lost their familiar charity networks, it is understandable that those who stayed close to their relatives coped better emotionally.

"Just days after my husband was killed I was threatened, and forced to leave my house in Mosul. My three daughters and I eventually moved to my brother-in-law's. We now stay in this room, and they are nice to us ... but I feel we are a burden for them. My brother-in-law now has four additional mouths to feed. I'm not comfortable, but we have nowhere else to go. What I want is a house of my own, and the chance to earn money on my own. I don't want to depend on my husband's relatives, who are already poor."

Amina, 39, Faida, North Ninawa.

Over 70% of the women surveyed live independently, although near their in-laws. About a third of these women own the houses they live in, while another third rent. This reflects a change in gender roles: a woman living alone with

her children is no longer perceived as threatening social values.

Nonetheless, almost half of the women heading households live in poor conditions, with only basic amenities. Relatives and neighbours usually donate a number of household items. Almost a third of the residences occupied by the women lack insulation and basic furniture. About 10% of the women interviewed have resorted to illegal squatting in abandoned buildings. They live in constant fear of eviction.

"This building used to be a school, now it is a temporary residence for internally displaced people. I've been living in this room with my seven children since 2008, and during that time I've received two eviction orders, but I have nowhere else to go. Our entry door does not close and we have no glass on our windows. Fortunately, the neighbours are nice. I have no money to either repair the door or install new windows. And even if I had, I don't think I would because I don't know how long I will stay here."

Mariam, 46. Displaced widow, Diyala.



Tea and Bread

Bread, rice, pasta and basic vegetables are the mainstays of the women’s unbalanced diets. These and other findings in this survey relating to food have been analysed by a nutritionist. Two in three (66%) of the women interviewed said they rarely buy meat because it is too expensive. Oil consumption is heavy, which partly explains why the average daily calorie intake is 2,657, slightly above the recommended 2,400 calories per day. In the arid countryside, the diet is even simpler, lacking many vitamins and minerals found in fresh vegetables.

Food is 20% more expensive in towns than rural areas, but urban women also earn twice as much and have better job opportunities. While the standard of living in cities is higher, households headed by women in rural areas often have some livestock and can rely on the willingness of neighbours to help.

All of the women interviewed who live in the countryside said they receive financial support from relatives. Overall, although half of their food comes from donations, women heading households spend over a third of their income on food.



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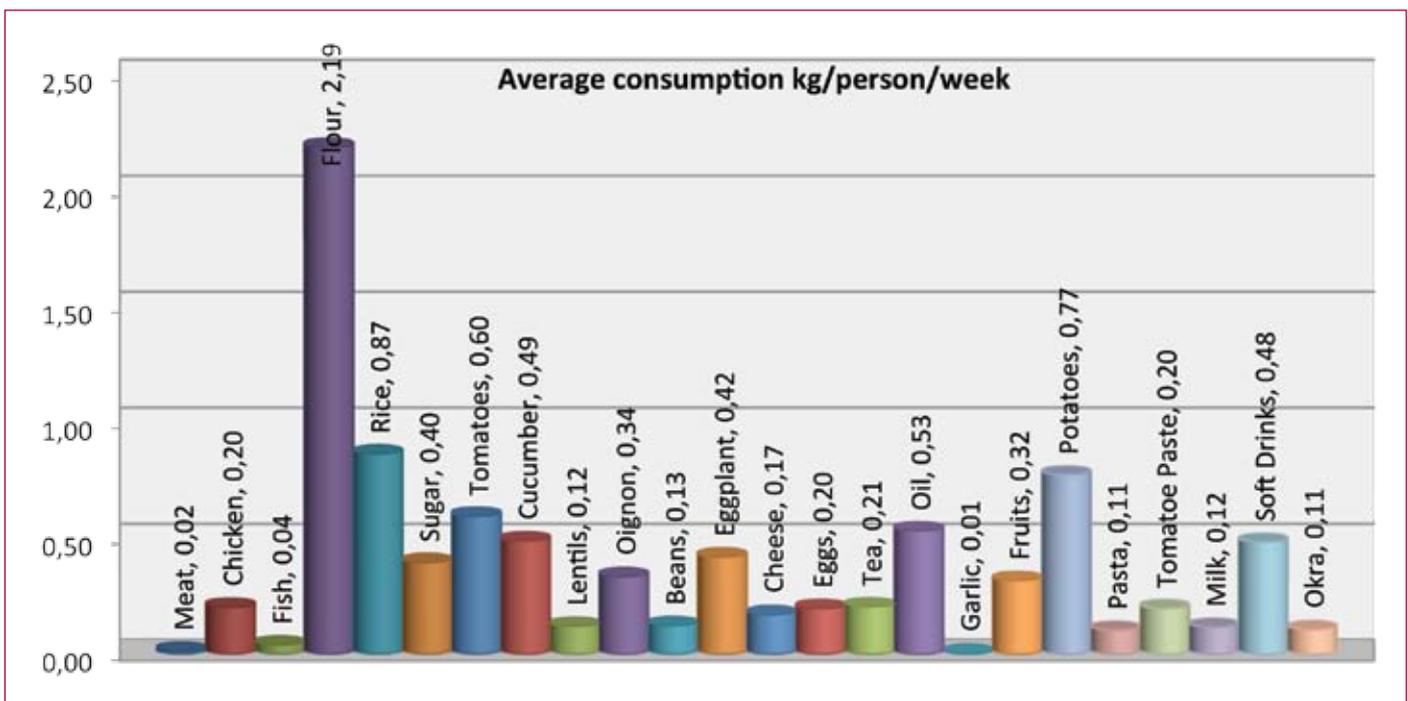


Figure 2: Average consumption of food in kg per week.

Surviving with Limited Means

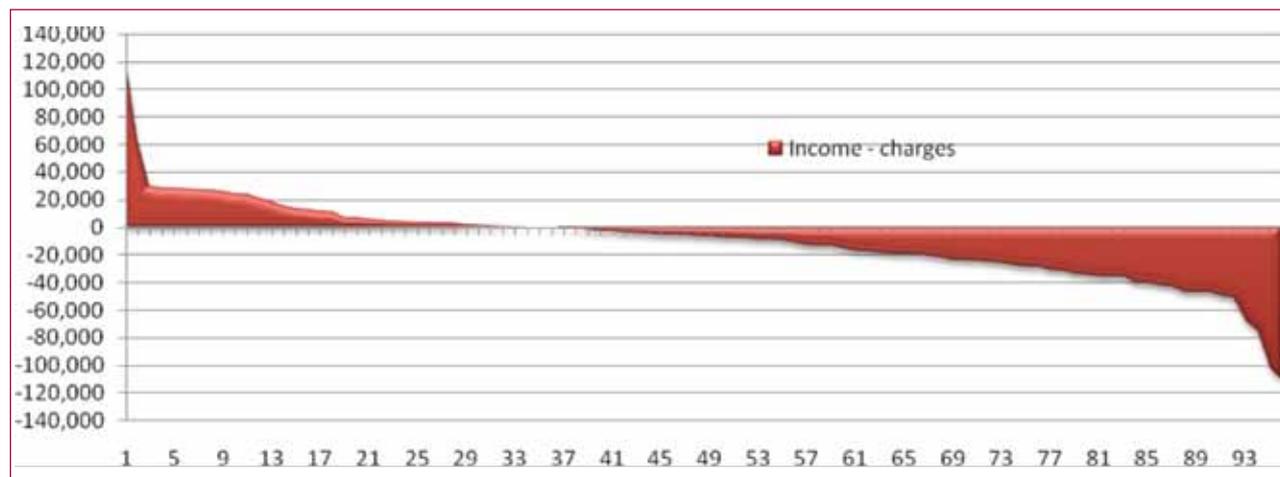


Figure 3: Total revenues vs. Expenditures on a monthly basis of the visited women heading households

Despite working and/or receiving assistance, most women heading households struggle to make ends meet. Nearly 70% of the women surveyed spend more than they earn. They have amassed an average debt of 900,000 Iraqi dinars (approximately 770 US dollars), borrowing from relatives or neighbouring shops. The loans are used to cover basic needs, such as food, housing, health expenses or clothes.

The above graph illustrates the gap between the women's monthly earnings and their monthly expenses, in Iraqi dinars. They have been arranged, from left to right, from most to least fortunate.

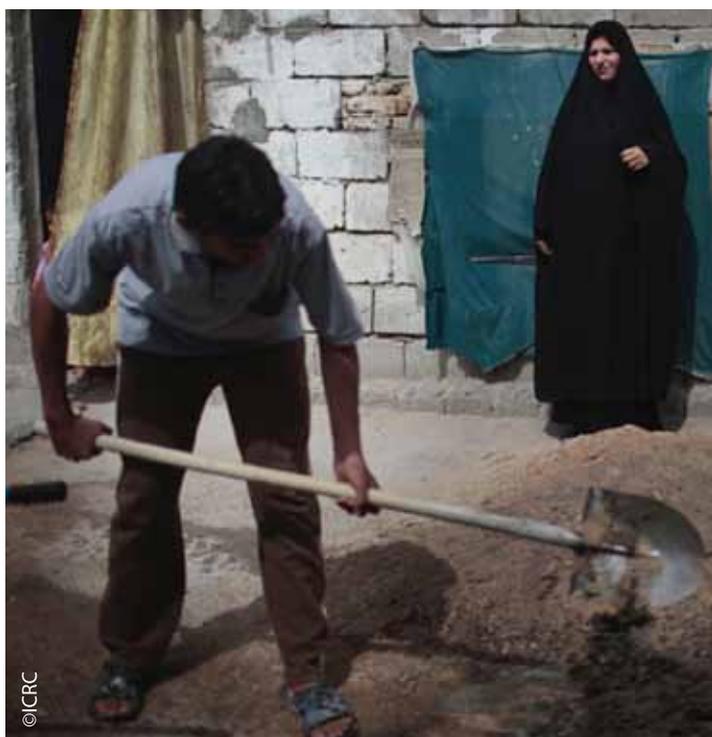
Only those above the "zero" level (the horizontal line), who constitute about 30% of the women interviewed, earn more than they spend. The others – almost 70% of women heading households – spend more than they earn.

The average debt of 900,000 Iraqi dinars is enormous considering that average monthly earnings range between 40,000 and 187,000 Iraqi dinars (between 34 and 160 US dollars). Clearly, the women will never be able to pay the money back, because they simply do not have enough income.

In rural areas, women often have no choice but to sell what little they own. In some cases, they cannot feed their cow or sheep and therefore have to sell it, or even their furniture, to survive.

In big cities, women beggars are not rare. They often approach cars at traffic lights. Three of them were interviewed for this survey. They said they resorted to begging after losing their husbands.

Working Children



The widows interviewed have 6 children on average. While their girls stay at home and help with domestic chores, the boys go to work. Alarming, working children are becoming more common in households headed by women. Almost 40% of the families surveyed have at least one boy under 16 working, usually in markets or on farms. A working child gets only a third of an adult worker's wage.

Iman Jasim, from Missan, is a mother of eight. Her husband disappeared four years ago. She sends her three sons to the market with wheelbarrows, hoping they will find work delivering vegetables. When her husband was still at home, neighbours were helping the already destitute family. Now support has almost dried up; only one neighbour still gives them food once a week.

Sajad Fathil, her son, 13:

"My contribution to our family is the food I bring home for lunch and dinner. We are all sitting here with nothing much. We work with the barrow. We are all so broken by the hard work. All I want is to go to school. I just want to learn."

Saving on health and education

When money is short, women tend to save on education and health care. Up to 47% of the children in households headed by women do not attend school. Some mothers explained that they could not afford the school-related costs, such as transportation and books. Others needed the boys' meagre earnings to feed the family.

In rural areas, financial constraints and cultural mores hinder girls' education. Often, male relatives forbid girls from attending school because they deem it unsuitable for a female of marriageable age to move about by herself. Teenage girls therefore usually stay at home and learn how to do housework from their mothers.

Although health care in public hospitals is affordable, medical treatments and consultations with specialists are expensive. Since 38% of the women surveyed suffer from chronic illnesses such as high blood pressure, diabetes or kidney stones, they cannot afford proper treatment. Even if most women heading households live within 30 minutes of a hospital, transportation costs can be too much to bear. If a woman undergoes a major operation, she has to rely upon her community to provide the money to pay for it.



Working Women

Working is the coping mechanism most commonly used by women who head households. One in two of the women interviewed were working at the time the survey was taken. Most started working only after the death or disappearance of their husbands. One in three of the women interviewed run their own small businesses, earning 27% more than the others. They are less dependent, and less likely to send their underage children to work. Others work as farmers, seamstresses, bakers or cleaners.

In general, women in Iraq earn much less than their male counterparts. In a war-ravaged job market, women say that it is difficult to find a convenient job. Most women would like to have a small business that they could run from home. This would allow them to take care of their children and avoid moving about alone.

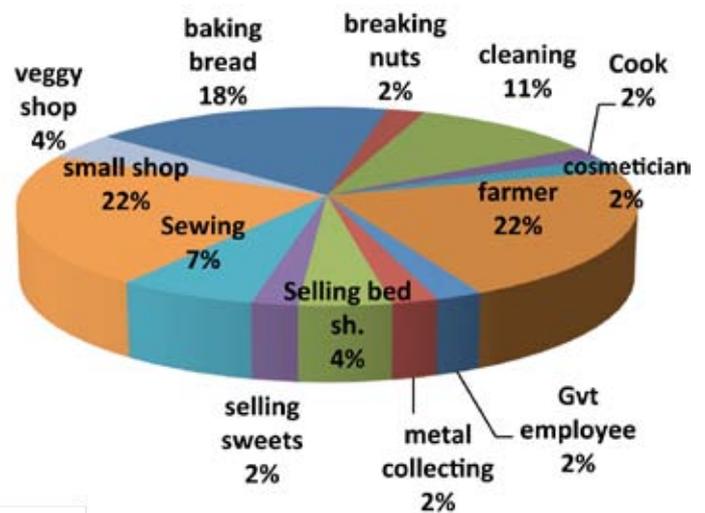


Figure 4: Income generating activities of the women heading households who work.

“Women in my neighbourhood were complaining that they did not feel at ease going to the market to purchase clothes and items for the house. Last year, I started a clothing business, selling outfits for children and women as well as bed linen. My son helps me purchase all items in the central market, and then I resell them in my living room. My prices are slightly higher, but I have my clients. At the beginning I only sold to relatives, but now I have neighbourhood customers. These women come and try on the clothes while we drink tea. Now, I want to add flowers to my business.”

Fatima, 32, widowed with two sons. Her husband was killed in crossfire in 2007, in Baghdad.

Some opt to work with other women who find themselves in similar circumstances. Umm Faisal’s husband was killed in sectarian violence in 2006. She decided to set up a tiny farmstead with another widow in Baghdad. “I said to my friend: let’s put our money together and buy a cow. I will benefit from that and so will you. We will be able to support our orphaned children. Neither of us gets any support or payments from the government. This way we would be able to help each other.”

Years of war and destitution have changed attitudes towards women’s work and their roles in the community. Financial constraints have forced them to become independent breadwinners – a role that has become more and more acceptable. In fact, a vast majority of the women interviewed stated that it was acceptable for them to work.

State Support



While the social welfare system has suffered greatly since 2003, benefits still exist for the most vulnerable people in Iraq. It is the responsibility of the newly founded (2008) Women’s Directorate, which reports to the prime minister’s office, to help households headed by women. The directorate continues the assistance work previously handled by the protection network run by the Ministry of Social Affairs.

The benefit for each family varies from 50,000 to 175,000 Iraqi dinars (from 43 to 150 US dollars) per month, according to the number of children. It may not be sufficient to cover all their needs, but could make the difference between being trapped in acute poverty and maintaining the ability to cope.

Unfortunately, obtaining the documents required to register for the benefit takes time and effort, and entails travel expenses. The Women’s Directorate is unable to

process all applicants because of a lack of resources and staff. The directorate suffers from a meagre budget and other shortcomings. Since its creation, it has dedicated its limited resources to streamlining procedures and improving the disbursement process rather than to increasing the number of beneficiaries. As a result, not all women eligible for the benefit are registered – official figures put the national registration level at 40%. Only 19% of the women interviewed in the ICRC survey – which focused on particularly vulnerable women – were receiving the benefit.

Most Iraqi citizens – all except the wealthiest – are entitled to receive food rations through the public distribution system. Almost all women heading households receive the rations, although not on a regular basis. The women interviewed reported that they receive rations once every 10 weeks on average. Even the rations they do receive sometimes come as a disappointment, for example when they consist of only rice and oil.

Overstretched Support Network

Households headed by women are among the country's most vulnerable. Local communities make a determined effort to help them, with extremely limited means.

Women heading households rely mainly on their relatives for support, less so on neighbours and mosques. Some 30% of the women interviewed have no stable source of income at all – they do not work and they do not receive a regular allowance from relatives or others – and therefore depend on random aid, such as the Islamic welfare contribution *zakat* (a once-a-year cash or in-kind donation made during the month of Ramadan), food donations and household gifts.

More than 60% of the women interviewed receive food from the community. Some live in houses donated by sympathetic neighbours.

The women are therefore entirely dependent on charity and have no control over the stability or duration of the assistance they receive.

On a positive note, hardship often brings out solidarity and goodwill. Fully 89% of the women interviewed felt they were receiving strong support from their communities. On the other hand, it is clear that charity systems of this kind, which make the households headed by women dependent on handouts and drain the community's already scarce resources, are unsustainable in the long run.

Therefore, while various community leaders interviewed acknowledged that assistance should be given to households headed by women as a matter of priority, they encouraged the women to become independent

and so reduce the burden on others. This shows that communities are becoming more inclined to accept that women may sometimes have to work, especially when the traditional breadwinner is gone.

"As long as the economic activity does not injure the image of a woman, she can work. And if she is living without a husband, she even should work," one Imam said, Zafaraniya, Baghdad.

THE ASSISTANCE THEY PREFER

The women interviewed were asked to choose three kinds of support they would find appropriate in the long term and to rank them from first to last choice: cash allowance from the State, food aid, and support for an income-generating activity, job as an employee or vocational training. Their answers are given in the table below.

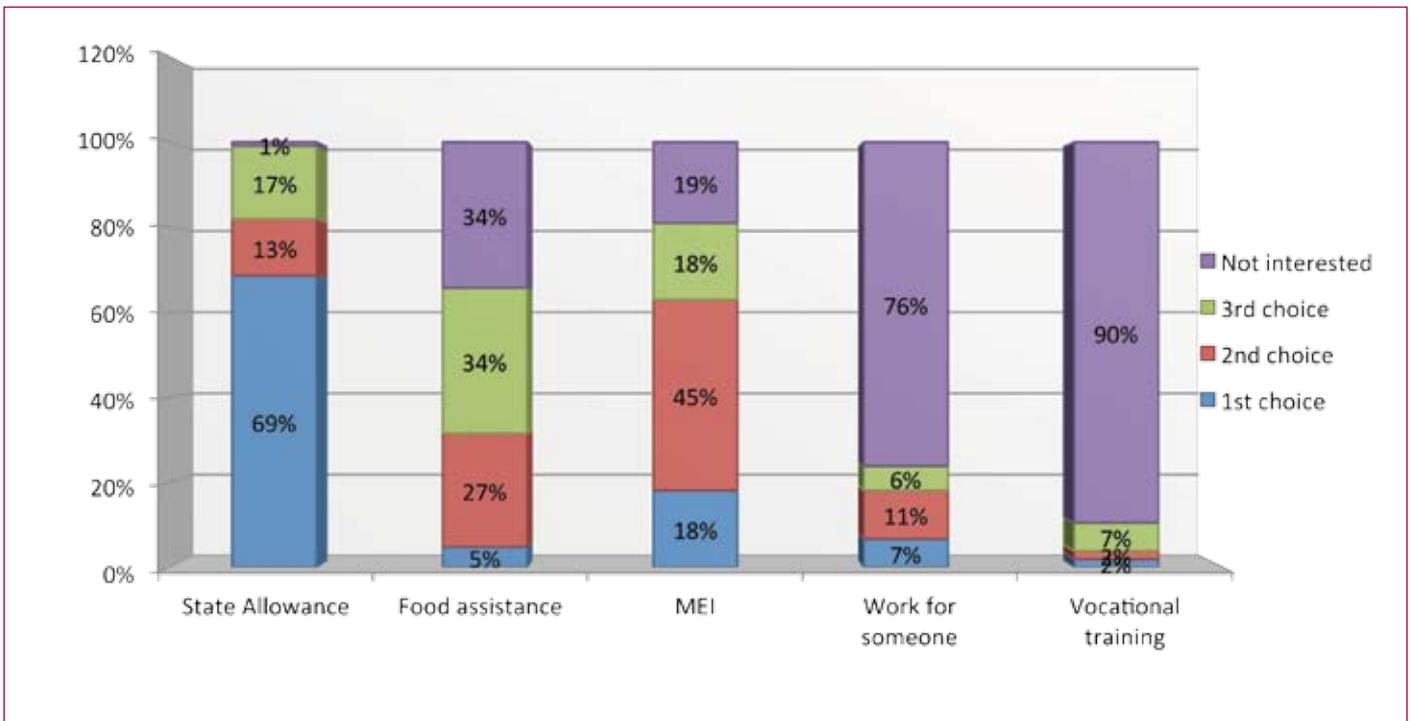


Figure 5: Preferred support expressed by the women heading households

The overwhelming majority of the women interviewed would prefer to receive stable State cash assistance. Their second choice would be to start an income-generating activity.

Their Wishes

Iraqi women’s dreams are the same as those of women everywhere. Their highest aspiration is to provide a better future for their children. The women interviewed, as if to emphasize their difficult living conditions, also dream of having a house.

“I want my son to have a good job in the future so he can support me, and my daughter to marry a good and rich Muslim, so that she lacks nothing in her future.”
Zainab, 43, Khanakin.

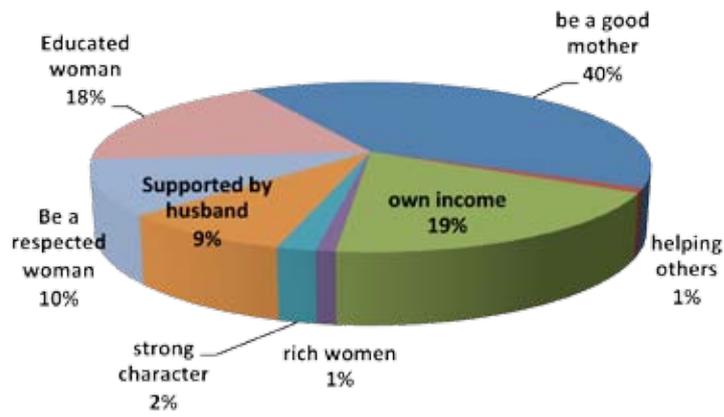


Figure 6 : Image of a successful woman according to the women heading households

Dreams Of Independence

Despite all their hardships, these women do not wish to remarry. While it is permissible for a Muslim widow or divorcee to remarry, only 10% said they would marry should the occasion arise. Their main concern

was that their children from the first marriage would receive inferior treatment. When asked whether they would prefer a rich husband or their own income for support, 70% opted for their own earnings.

From the point of view of the women interviewed for this survey, a successful woman is a mother who can give her children a bright future. She is an educated woman earning her own income.



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