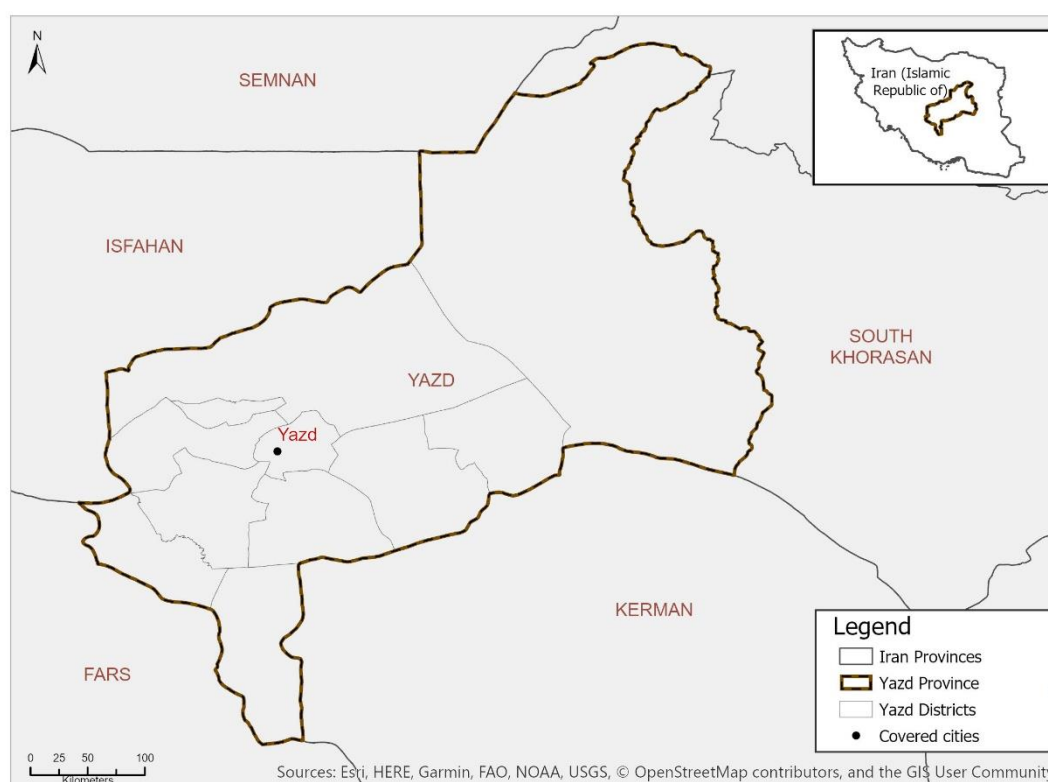# Joint Urban Vulnerability Assessment

## Yazd city

## (03 – 08 May 2019)



Analysis conducted by World Food Programme (WFP),  United Nations High Commissioner for Refugees (UNHCR), and Bureau for Aliens and Foreign Immigrants' Affairs (BAFIA).

# ACKNOWLEDGEMENTS

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# INTRODUCTION

The Islamic Republic of Iran hosts one of the largest and most long-staying refugee populations in the world: as of 2015 and according to the Bureau for Aliens and Foreign Immigrants' Affairs (BAFIA), the total number of refugees registered with the authorities stood at 979,410, including 951,142 Afghan refugees and 28,268 Iraqi refugees. Among this population ninety-seven percent live in urban areas and just three remaining percent (approximately 30,000 whom are among the most vulnerable) are housed in 20 designated official settlements benefiting from food assistance, basic health care services, education, and housing.

World Food Programme (WFP) and United Nations High Commissioner for Refugees (UNHCR) have been the only UN agencies assisting refugees in settlements since the late '80s. Under the new Interim Country Strategic Plan (ICSP) approved by the executive board in November 2017, WFP assisted refugees through unconditional cash and wheat flour distribution and supports education and livelihood opportunities for girls and women through conditional cash transfers along with UNHCR's complementary support to the Government for the provision of basic health, education, water/sanitation and shelter services. Although WFP assistance had been always limited to the settlements, UNHCR has been cooperating closely with the Government these years even outside settlements, under the framework of the Solutions Strategy for Afghan Refugees (SSAR), to ensure refugees' enhanced access to the basic services such as healthcare and education, whilst working towards longer term solutions by expanding livelihoods activities.

Nevertheless; in different occasions including high level meetings and Joint Assessment Mission (JAM) conducted in February 2019, BAFIA expressed concerns about the situation of female-headed households in the urban areas and requested also WFP to extend its assistance accordingly. This urged WFP and UNHCR Iran to conduct a joint rapid vulnerability assessment among this group of refugees in Yazd province to have a better picture of their situation for programmatic recommendations regarding required possible supports based on the results.

**The overall objective of this assessment** is to gain a better understanding of the vulnerabilities and needs of female headed refugee households in urban settings. Specific objectives include:

- Assess the food security and socio-economic vulnerability of this urban population.
- To compare, where possible, the results with previous assessment / monitoring datasets on settlement-based refugees (for example: Post-Distribution Monitoring (PDM) data from 2018) to understand if there are different vulnerabilities between the urban based women headed household refugees and other refugees residing inside settlement.

- Inform the development of strategic and programmatic recommendations on potential assistance for this group to reduce vulnerability and to enhance self-reliance.

**Methodology**

With close collaboration of provincial BAFIA and passing the challenges of identifying the best area for focus and selecting the required sample, the assessment narrowed down to one city in Yazd province namely Yazd city.

WFP and UNHCR could conduct a joint assessment to assess the situation of 172 selected female headed households in this city. The survey took five days getting assistance of 12 enumerators and covered 13 different neighborhoods in 5 different districts of Yazd city.

The team held a whole day training for enumerators prior to start the fieldwork and accompanied them on the two first days of data collection to ensure the properness of data collection process and accuracy of data.

**Overview of the questionnaire**

The questionnaire was comprised of 13 sections. Sections covered general household characteristics (e.g. household size, age breakdown, education level of household head, and school attendance rates), household income and expenditures with focus on WFP food consumption scores and groups (poor, borderline, and acceptable). Furthermore, the questionnaire tackled health and health related aspects for households. The questionnaire can be found in Annex.

The study had **few limitations** as listed below;

1. One Province (Yazd) was selected for the rapid assessment.
2. Out of an estimated total of 580 female headed households, the sample comprised of 172 households.
3. List of 172 HHs (sample for the assessment) was selected based on their geographic location and accessibility for the data collection.
4. Similar conditions for households, whereas most female headed households (FHH) in BAFIA database are widows living with their adult son(s) or daughter's families.

In the following sections, a deep dive analysis is conducted for each section with special attention on the effect of various factors on food security.

# SECTION 1: GENERAL INFORMATION AND HOUSEHOLD COMPOSITION

Each household lives in a separate house and comprises an average size of 5.4 members. As for the gender breakdown of the interviewed population, females represent 60 percent on average in each household against 40 percent male members.

The marital status of nearly 75 percent of households' heads are widows (Table 1). Around 80 percent of the 172 households have at least one male member between 18-59 years old. Average dependency ratio[1] is high at 94 percent. 28 percent of households have dependency ratio between 50 and 100 percent and 45 percent of households have dependency ratio more than or equal 100. (Figure 1)

**Table 1: Marital Status of households' heads**

| Marital status | % of households |
|---|---|
| Single (never married) | 2.5% |
| Married | 12% |
| Divorced (separated) | 11% |
| Widows | 74.5% |

**Figure 1: Dependency rates of households**



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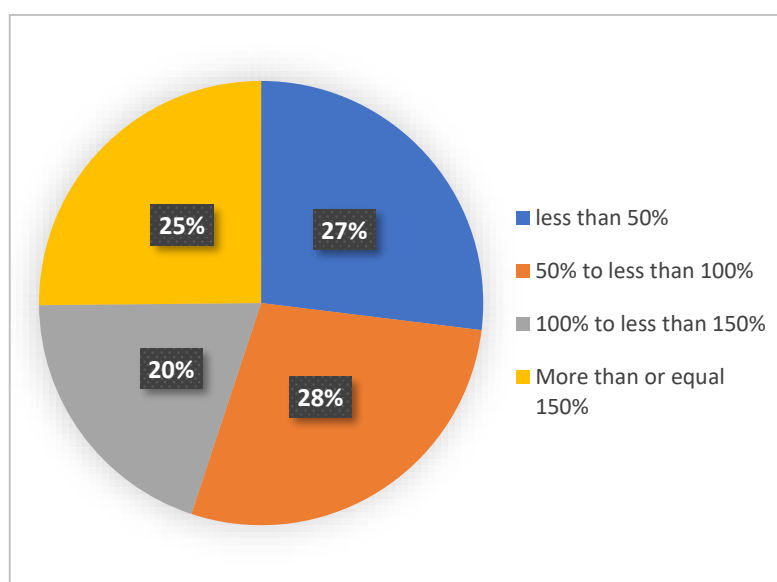
[1] Dependency ratio is the sum of household members between (0-17) years old and (60+) divided by the working age population of age between (18-59) years old. The dependency ratio can range between zero to any positive number.

The average age of a household head (female) is 53 years old. Most of these females have no education and cannot read or write at 78 percent and 14 percent attained primary education, as depicted in the figure below.

**Figure 2: Education level of household head**
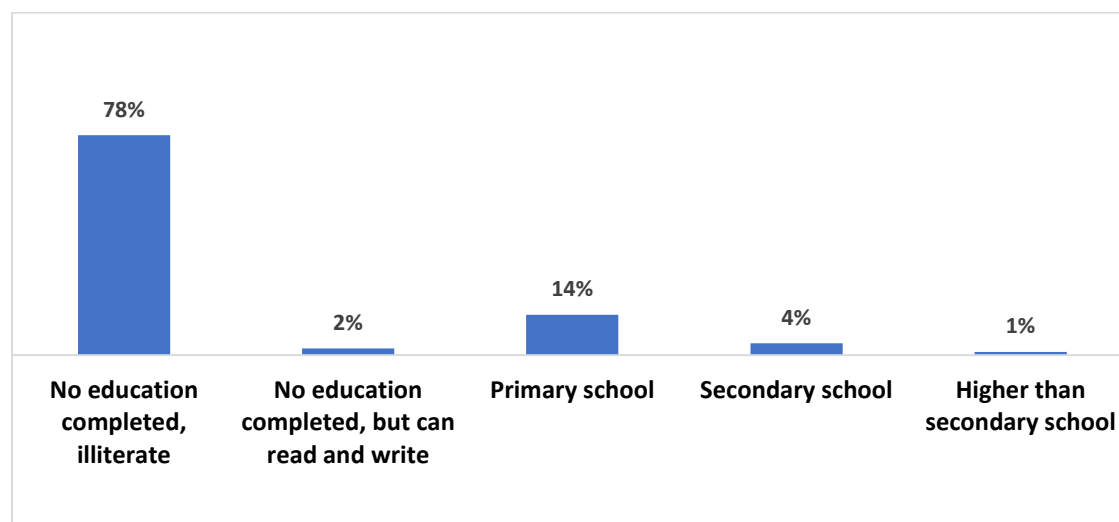


# SECTION 2: EDUCATION

Analyzing school absenteeism for children, percentages differ when taking into consideration age brackets, attendance rate is higher for children with age bracket 6 -12 years old than children with age bracket 13-17 years old as shown in the below chart (82% versus 58%).

**Figure 3: Percentage of households with children attending school**



Children, 6 - 12

Children, 13-17
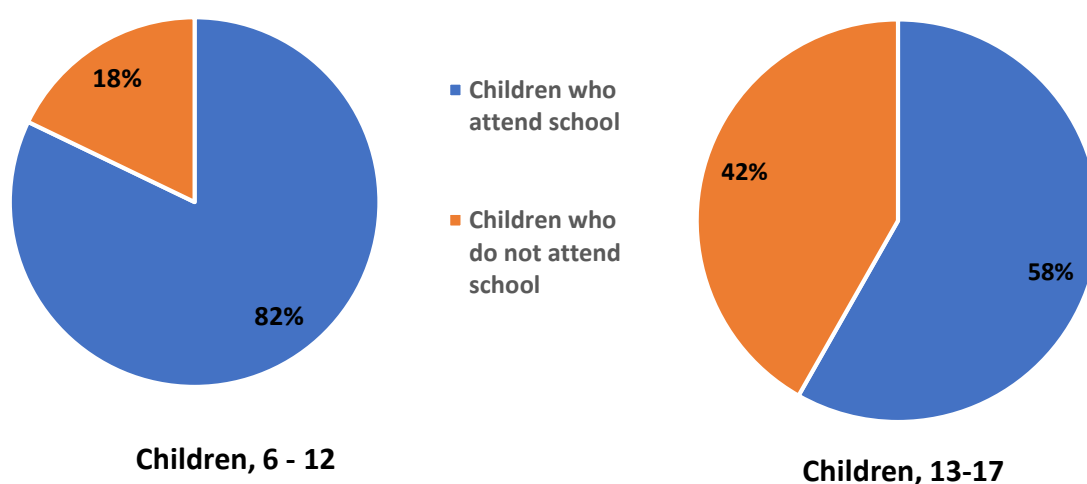
Reasons attributed to the absenteeism of a child are high controbution to school fee, complicated enrolment procedures, and education negligence in the household.

Contribution to school fee[2] comprises most of total expenditures on education with 43 percent, followed by 23 percent of total expenses spent on school materials. Food for school children has the lowest share of expenditures with 4 percent.

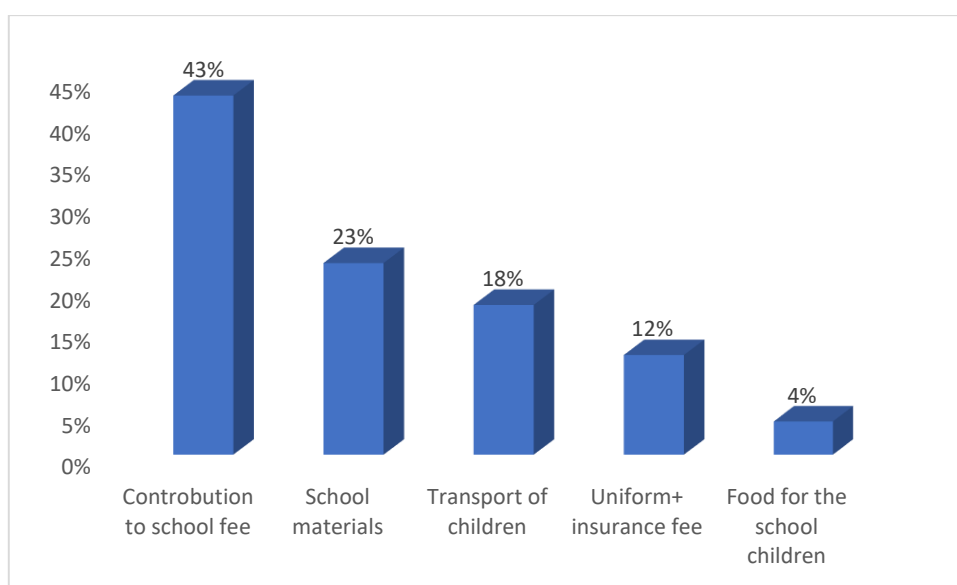**Figure 4: Household expenditures on education by item**



# SECTION 3: CHANGES IN HOUSEHOLDS SIZE (MIGRATION AND NEW HOUSEHOLD MEMBERS)

According to survey results, only six households reported that at least one of their members migrated over the past six months. Furthermore, more than half of the surveyed households (66 percent) have been settled in their house for more than two years, 16 percent of households have been settled for one to two years, and 18 percent has been living in their residence for less than one year.

Over the past six months and for a total sample of 172 households, 17 new household members joined their respective households. Birth of a newborn is the main reason (9 cases out of 17). Other reasons included marriage cases.

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[2] Based on article 30 of Iran constitution, the government must provide all citizens with free education up to secondary schools. Yet, the common practice is that schools request students (both Iranian and Afghans) to pay a set amount as a contribution to school fee for the registration in the school without referring to it as tuition fee. During the survey, data were collected separately on the "tuition fee" and "voluntary contribution to school." Yet, considering that both of these categories technically refer to the same cost in Iranian schools, they are grouped under "contribution to school fee" in this assessment.

# SECTION 4: SITUATION OF HOUSEHOLDS

Majority of the households (91 percent) live as tenants, followed by six percent of households who are hosted. On average, each household has two rooms making an average of 2.7 persons per room[3]. For those who pay rent, they pay a monthly rounded to average of 3,370,000 IRR (USD 38[4]).

**Figure 5: Households housing status (occupation type)**



| Details about households who rent a house | |
|---|---|
| **Average monthly rent per household** | **3.4 million IRR (USD 38)** |
| **Average deposit paid per household** | **62.4 million IRR (USD 705)** |
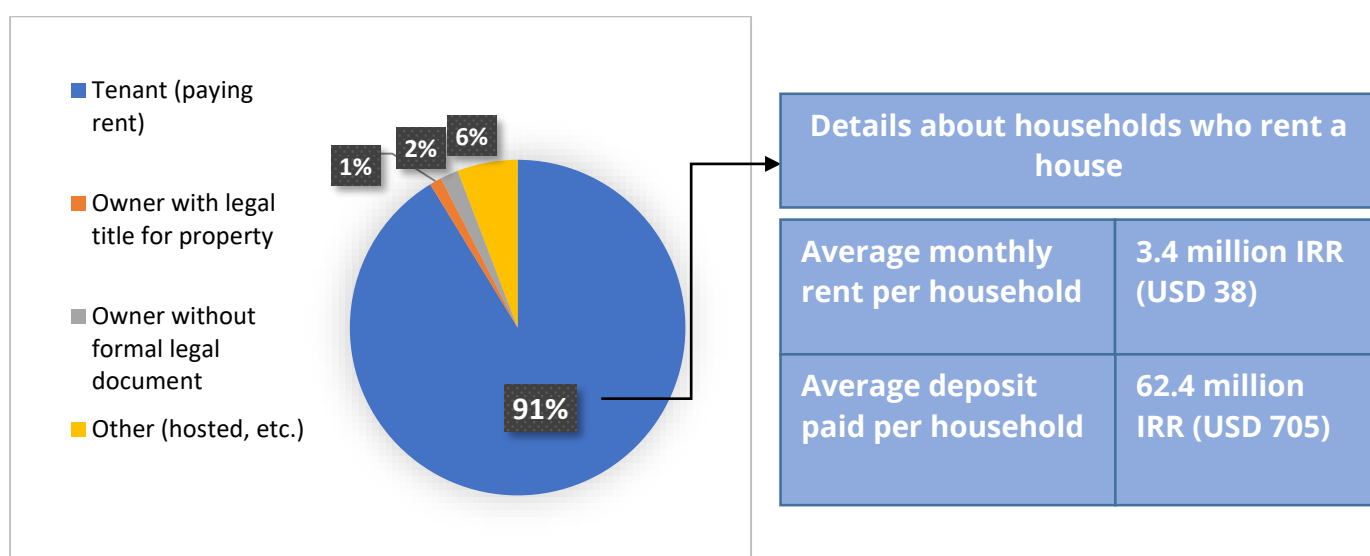
Regardless of housing status, the main source of energy light for 99 percent of households is electricity, 94 percent of households use butane/propane gas as a cooking fuel.

90 percent of households have pit latrines with slab kind of toilet, followed by 9 percent of households with access to pit latrine without a slab, and one percent has access to toilets with flush.

As depicted in figure 6, accessible toilets are located in-house for 59 percent of the households whether shared with other families or not, and 41 percent have access to outside-house toilets. No single household uses community latrine toilets.

Regarding the main source of water, 60 percent of the households have piped connection to their

**Figure 6: Access to toilet statistics**



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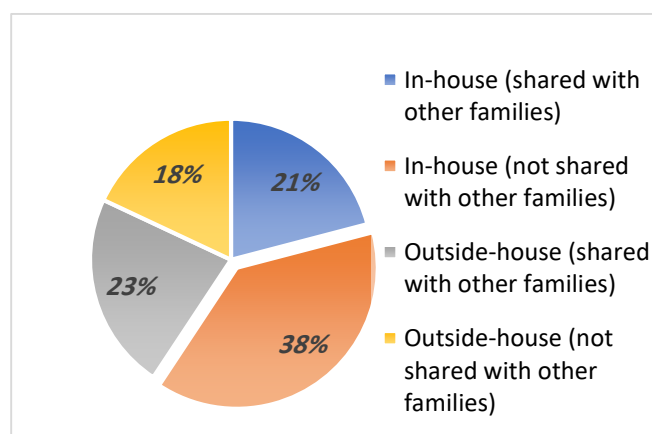
[3] Crowding (Average number of persons per room) = Household size / number of rooms = 5.4/2= 2.7
[4] UN monthly exchange rate of May 2019 is applied (USD 1 = 88,602).

house (or neighbor's house) against 40 percent using public tap/standpipe water.

# SECTION 5: SOURCES OF INCOME

For an average household size of 5.4 members, only one able-bodied working age male is in the household (i.e. an able-bodied working age male is more than 15 years old).

**Figure 7: Households percentages and able-bodied males number**
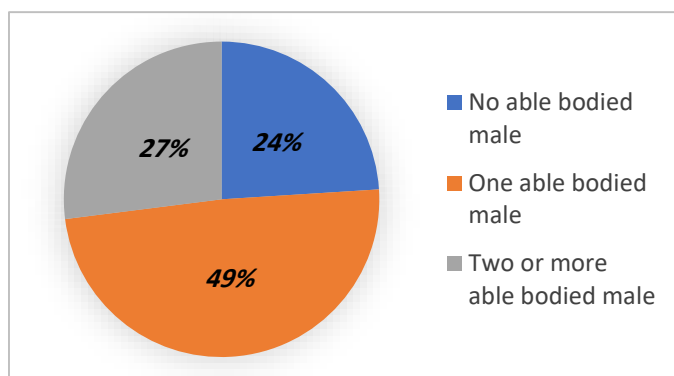


As shown in figure 7, 24 percent of households had no able bodied male members of age above 15 years old, 49 percent have one able-bodied male, and 27 percent have two or more able bodied male members. Nearly half of these able-bodied males have work permit (53 percent).

24 percent of households have at least one female member working while 76 percent of households have at least one working male member. Female average daily wages are lower than their male counterparts, female average daily wages represent 43 percent of male average daily wages. (220,000 IRR for females (2.5 USD) versus 510,000 IRR for males (5.8 USD)).[5]

Unskilled daily work is the main source of income for 73 percent of households. When asked about the number of days in which household members (in total) was employed in an unskilled temporary work over the past 30 days, the average number of days was 21 days. Gifts from relatives are the second source of income for 9 percent of households, followed by skilled daily work for 4 percent of households.

**Figure 8: Households main source of income**



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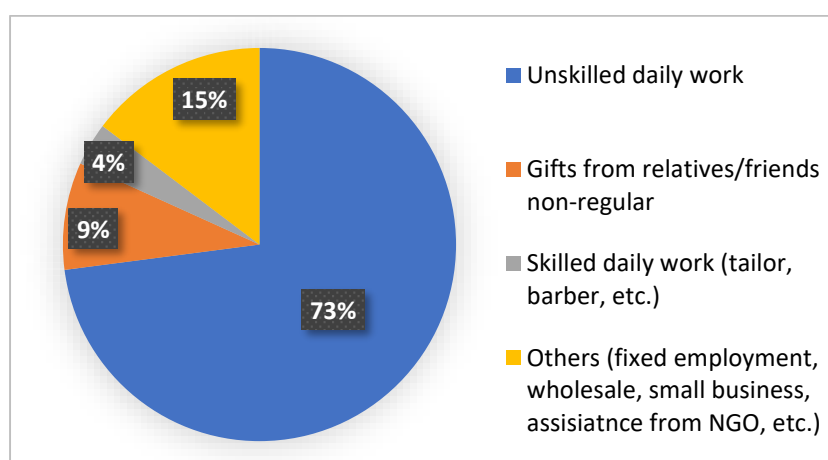
[5] UN monthly exchange rate of May 2019 is applied (USD 1 = 88,602).

The high dependence of households on unskilled temporary work is reflected in having 92 percent of households unable to generate enough income to meet household's basic needs, according to households' perception. Of these 92 percent, 47 percent reported lack of employment opportunities as the main reason for not having enough income. Other main cited reasons are health problems at 40 percent followed by 15 percent for lack of markets or distance to markets.

## SECTION 6: HOUSEHOLD EXPENDITURES

Food and rent make 50 percent of total monthly expenditures. Food has the highest share of monthly expenditures (34 percent) followed by rent (16 percent). Medical expenses represent a share of 13 percent and debt repayment consumes six percent of monthly expenditures. In terms of other expenses, clothing, fuel, telecommunication and water represent three percent each and education expenses make one percent.

**Figure 9: Households average monthly expenditures [6]**
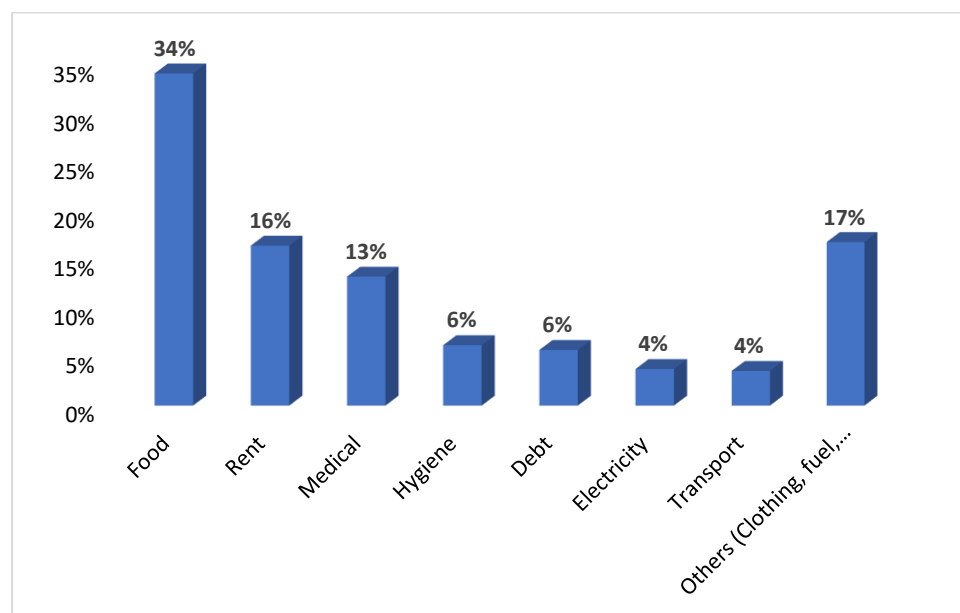


As for the purchasing method of the top three expenditure items, cash represents the majority of total expenditure values of food, rent, and medical as shown in the below table.

**Table 2: Cash and credit expenditures as a % of total expenditures value**

| Expenditure item | Cash | Credit | Total |
|:---:|:---:|:---:|:---:|
| **Food** | 78% | 22% | 100% |
| **Rent** | 83% | 17% | 100% |
| **Medical** | 87% | 13% | 100% |

---

[6] Please refer to explanatory note (1.1) in annex for further details

# SECTION 7: FOOD CONSUMPTION

Surveyed households depend on high energy diet rich in fats and carbohydrates, as shown in the below figure. Households normally eat carbohydrates and fats every day and sugar five days a week. When it comes to food products of high nutritional value like protein, fruits, vegetables, and beans, their consumption is lower ranging between one - three days per week.

**Figure 10: Households consumption items in days over the past week**
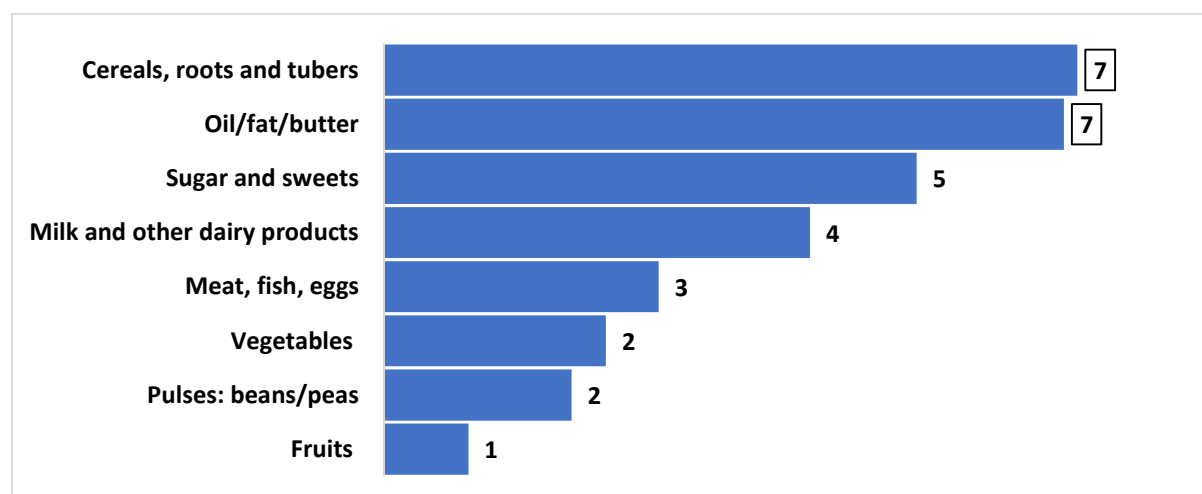


According to food consumption groups and score adopted by the WFP, and as shown in the below table, 77 percent of households fall within the "acceptable" food consumption group while 23 percent have a poor or borderline food consumption.

**Table 3: Percentage of households in each food consumption group**

| Food consumption group[7] | Percentage of households |
|---|---|
| Poor | 7 |
| Borderline | 16 |
| Acceptable | 77 |
| Total | 100.0 |

As shown in the below figure, households falling within the poor food consumption group consume cereals six days per week compared with seven days for households falling within the borderline and the acceptable food consumption group. In addition, households of poor consumption group eat fats five days a week compared with seven days for borderline and acceptable food group. Moreover, households falling within poor consumption group do not consume milk or dairy products or fruits (figure 11).

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[7] Please refer to explanatory note (1.2) in annex for details about food consumption groups

**Figure 11: Households consumption items in days over the past week by food consumption group**
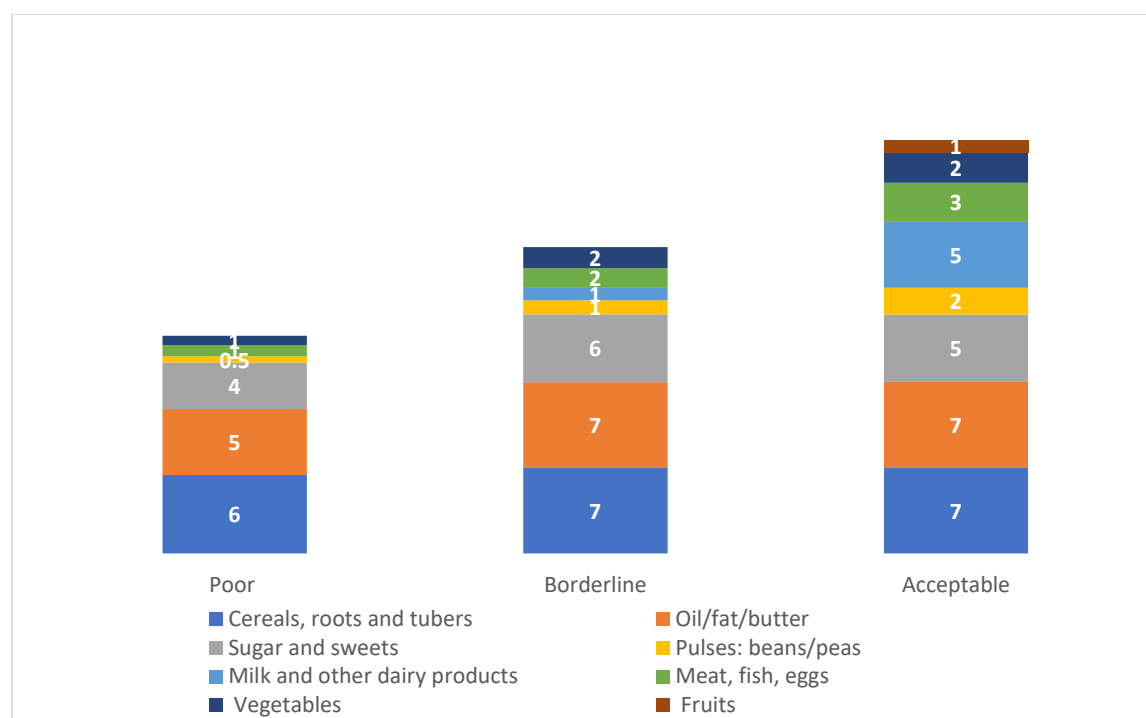


Most household members pay food in cash from the store or the market. As shown in table 4, percentage of households who used cash in purchasing different food items recorded a minimum of 62 percent for pulses and a maximum of 85 percent for cereals. Credit is the second purchasing method for which households opt. 27 percent of households use credit to purchase pulses.

**Table 4: Purchasing method for each food product**

| Food product | Cash | Credit | Others |
|---|---|---|---|
| Cereals, roots and tubers | 85% | 11% | 5% |
| Pulses: beans/peas | 62% | 27% | 12% |
| Milk and other dairy products | 77% | 18% | 5% |
| Meat, fish, eggs | 75% | 17% | 8% |
| Vegetables | 79% | 13% | 8% |
| Fruits | 84% | 8% | 8% |
| Oil/fat/butter | 77% | 18% | 5% |
| Sugar and sweets | 79% | 16% | 5% |

# SECTION 8: SURVIVAL-BASED LIVELIHOOD STRATEGIES

Households were asked if anyone in the household had to engage in any of the coping strategies listed in figure 12, over the past 30 days, due to lack of food or lack of money to buy food or access other needs such as education, health, and shelter. 81 percent of

households adopted at least one strategy. As shown in figure 12, coping strategy of borrowing money was reported by 69 percent of households, 27 percent of households purchased smaller quantities of food and 22 percent of households purchased food on credit or borrowed food.

**Figure 12: Households livelihood coping strategies over the past 30 days**
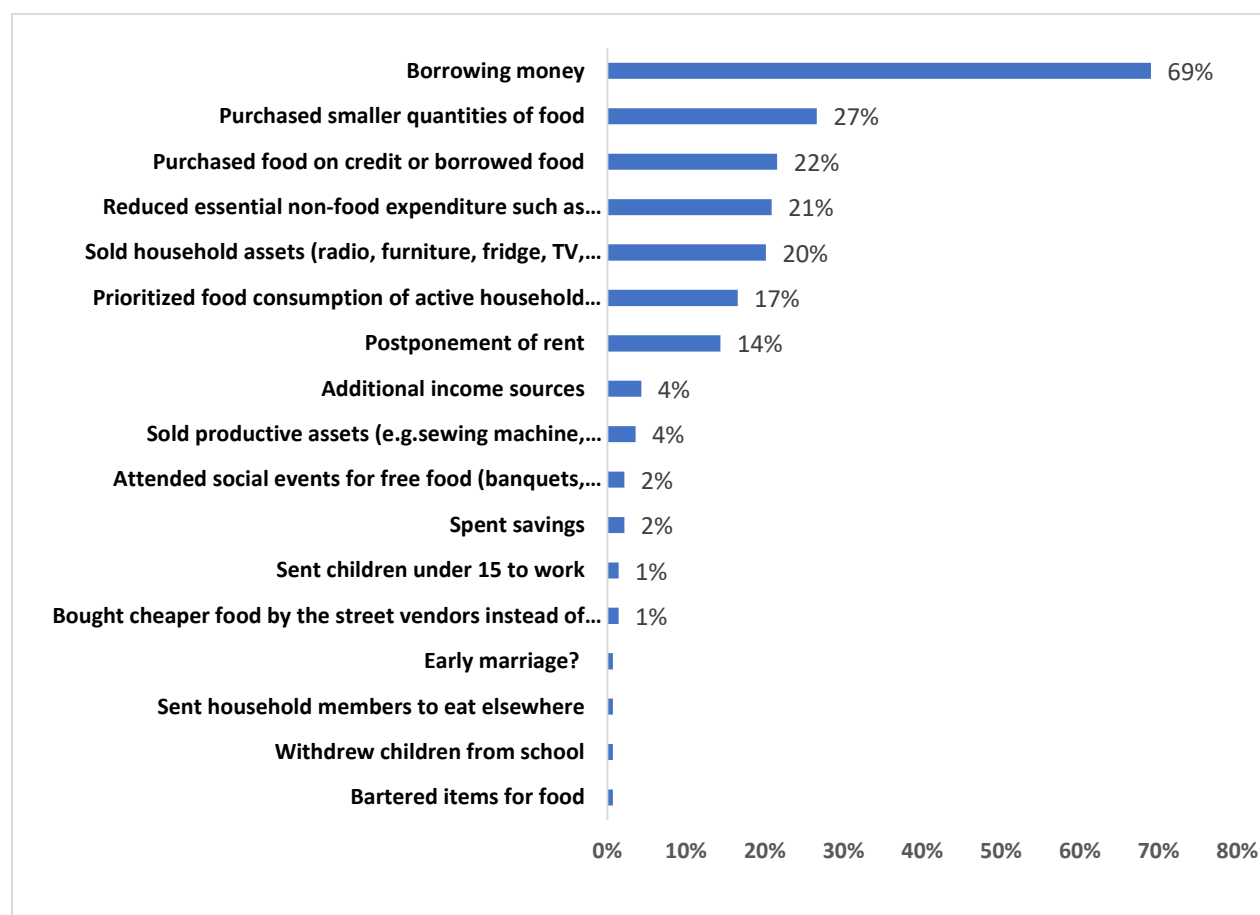


Survey results indicated that lack of food and health expenses were the main drivers for adopting a coping strategy. Approximately, 55 percent of households adopted a coping strategy due to lack of food and nearly 30 percent adopted a coping strategy to cover health expenses.

Additional analysis indicates that households who adopted a coping strategy due to lack of food have the highest dependency ratio at 111.5 percent compared with 90.4 percent for households who do not lack food. As for other indicators; average household size and female share of total population sample, figures are close to each other across the two groups.

**Table 5: Comparison between households who reported using a coping strategy because of lack of food and households whose reason for using coping strategy was not lack of food**

| Indicator | Households who lack food | Households who do not lack food |
|---|---|---|
| Average household size | 5.2 | 5.7 |
| Female share of total population sample | 61.3% | 60.6% |
| Dependency ratio | 111.5% | 90.4% |

# SECTION 9: ACCESS TO CREDIT AND DEBT

In an analysis of households' situation over the past three months, survey results revealed that 78 percent of households borrowed money. Among these 78 percent, 84 percent borrowed from family or friends and eight percent borrowed from their employers or individuals other than family or friends.

Food and health are the main drivers for contracting debt in the past three months. As shown in the below figure, 39 percent of households who borrowed money in the past three months spent it on food and 36 percent spent it on health expenditures.

Rental costs, house repairs, buying clothes, and education fees were among other reasons for contracting debt.

**Figure 13: Households main reasons for taking debt**
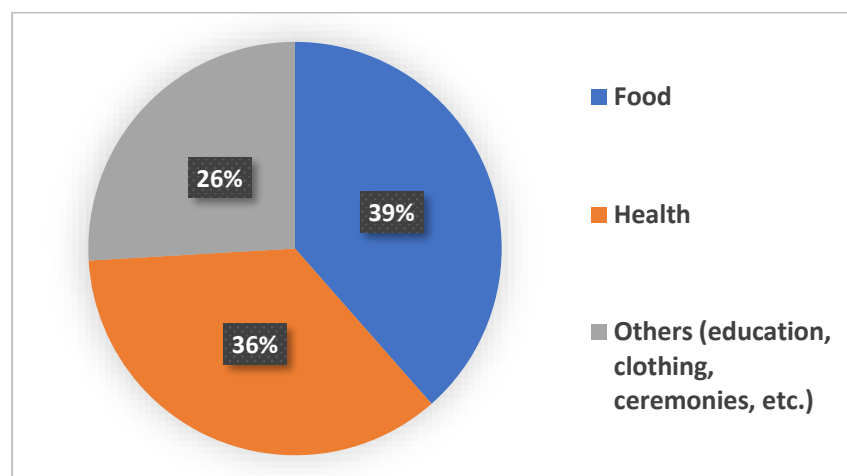


As shown in the below table, percentage of households who took debt to buy food and fall within either poor or borderline consumption groups represent more than one fifth of the households.

**Table 6: Percentage of households who contracted debt for food by food consumption group**

| Food consumption group | Percentage of households with debt |
|---|---|
| Poor | 2% |
| Borderline | 19% |
| Acceptable | 79% |

59 percent of households stated that they would need more than six months to repay the debt. 26 percent will repay the debt within two to six months, 12 percent communicated their ability to repay the debt in less than two months and three percent will never be able to repay the debt. On average per household, the amount of debt is 14 million IRR (USD 158[8]).

**Figure 14: Households debt repayment duration**



- 1.Never
- 2.Less than 2 months
- 3.2-6 months
- 4.More than 6 months
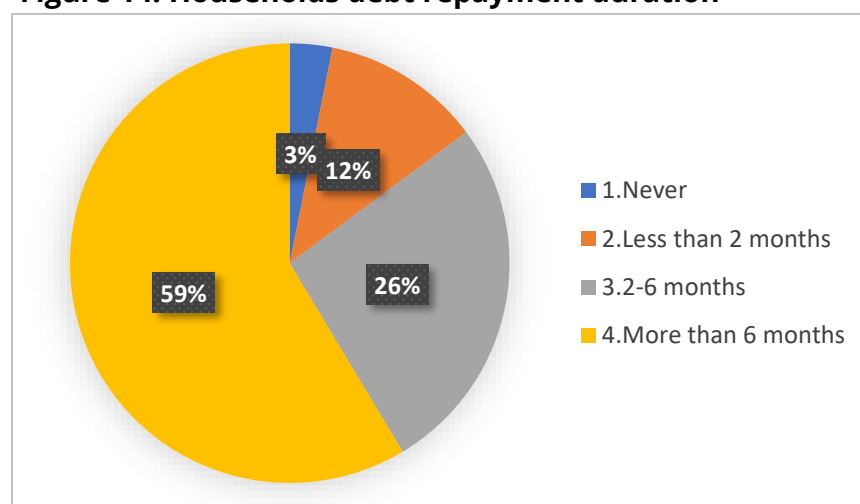
# SECTION 10: PROFILE OF VULNERABLE HOUSEHOLDS

Around a third of the surveyed households in Imam shahr/Azad shahr/ Azadegan Boulevard district reported an inadequate (poor and borderline) food consumption.

Percentage of households who fall in the borderline group range between 14 – 19 percent.

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[8] UN monthly exchange rate of May 2019 is applied (USD 1 = 88,602).

**Table 7: Households food consumption group by district**

| District/Food consumption group | Poor | Borderline | Acceptable |
|---|---|---|---|
| Akram Abad/Akaramieh/Hasan Abad/Modaress Boulevard | 8% | 14% | 78% |
| Dashti Boulevard /Pasdaran | 7% | 14% | 79% |
| City Centre (Imam/Seyed Gol Sorkh/Fahadan/Ghiam)/Enghelab | 5% | 18% | 77% |
| Jomhori/Navab/Esteghlal | 0% | 19% | 81% |
| Imam Shahr/Azad Shahr/Azadegan Boulevard | 16% | 16% | 68% |

As illustrated in previous sections, households main source of income is unskilled daily work regardless of food consumption group.

However, there could be still a correlation between food consumption group and income source. As shown in the below figure, there is no single household who fall within poor consumption group and has skilled daily work as main income source. Moreover, households who depend on gifts from relatives and friends as their main income source are the most disadvantaged with 40 percent of them falling in poor and borderline food consumption groups.

**Figure 15: Households main income source according to food consumption group**
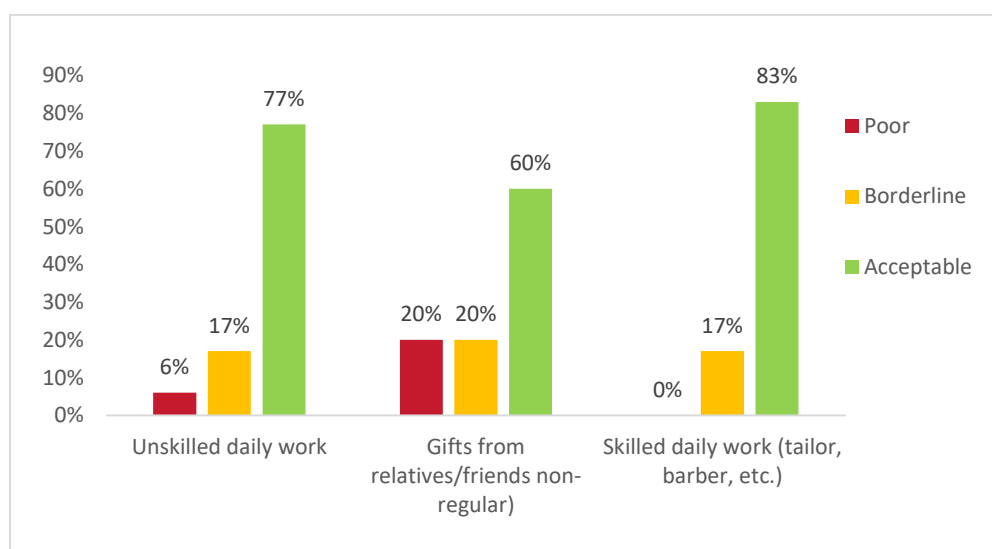


Across the three food consumption groups, majority of households' heads have no education completed and illiterate. As shown in the below table, 91 percent of

households' heads who fall within poor food consumption group has no education and illiterate. Percentages of households' heads who fall within borderline and acceptable food consumption groups and are illiterate are lower than poor consumption group, however, percentages are still high (79 percent and 76 percent respectively).

**Table 8: Head of household level of education according to food consumption group**

| Education level/ Food consumption group | Poor | Borderline | Acceptable |
|---|---|---|---|
| No education completed, illiterate | 91% | 79% | 76% |
| No education completed, but can read and write | 0% | 4% | 2% |
| Primary school | 9% | 11% | 16% |
| Secondary school | 0% | 7% | 4% |
| Higher than secondary school | 0% | 0% | 2% |
| **Total** | 100% | 100% | 100% |

Most households live as tenants whether they fall within poor or borderline or acceptable food consumption group. There were five records for households who live as owners. None of these five households fall within poor food consumption group rather borderline or acceptable food consumption group. (Figure 16)

**Figure 16: Housing status according to food consumption group**
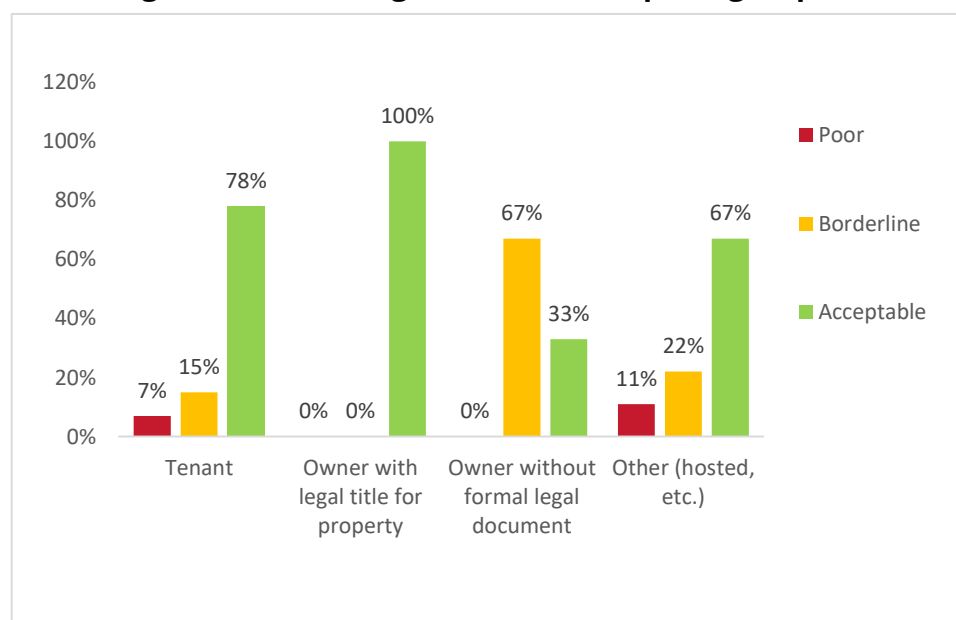
# SECTION 11: MARKET OVERVIEW

On the macroeconomic level of the country and according to the statistical center of Iran, the annual inflation rate in Iran surged to 51.4 percent in April 2019 from 47.5 percent in the previous month recording the highest inflation rate since December 1995. Monthly inflation rates increased by 4.0 percent in April 2019 compared with 1.3 percent only in April 2018. As depicted in the chart, food inflation rates are the main driver of inflation in the country recording a threatening level of 84 percent year over year in April 2019. Monthly food inflation rate reached a peak of 8.8 percent in April 2019, which is higher than monthly inflation rate and exchange rate; four and five percent respectively.

**Figure 17: Inflation rates and exchange rate**
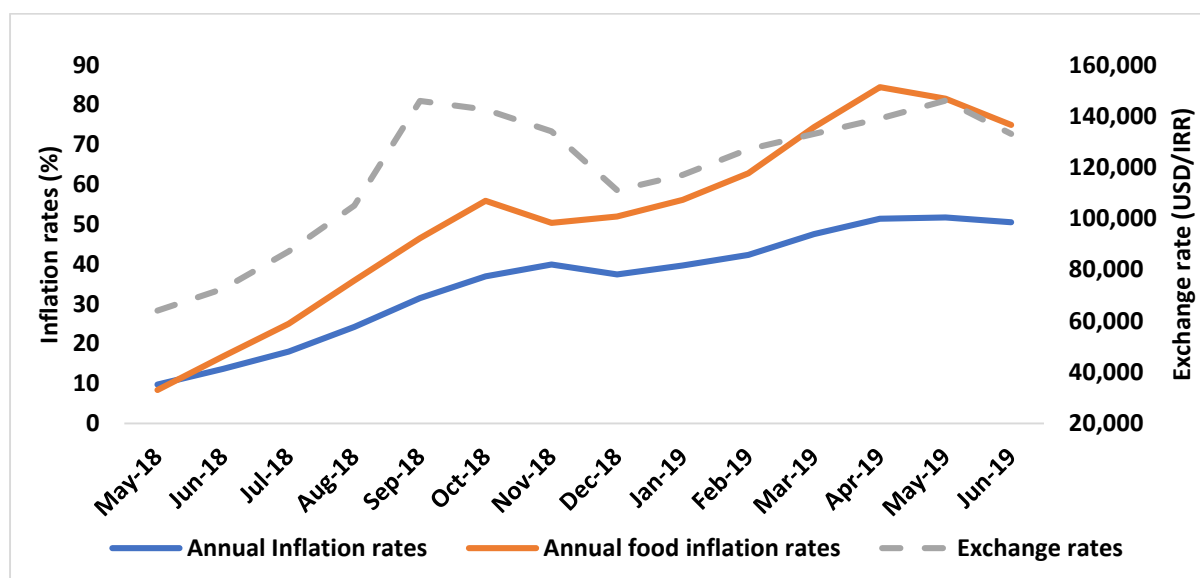


# SECTION 12: HEALTH SOCIAL PROTECTION

Among the respondent households, only 16 percent (22 households) have enrolled in Universal Primary Health Insurance (UPHI) programme. Among these group, only 2 households paid to receive their booklet and the rest (20 households) were covered by UNHCR as vulnerable.

Among the respondents without UPHI, 87 percent stated that they have not obtained booklet, reason stated "It is too expensive."

**Figure 18: Reason of not receiving UPHI booklet**



- It is too expensive
- Others (e.g. already under another social security organization or undocumented)
- I do not know how to obtain Salamat health insurance
- I do not think I need health insurance
- I may buy it if someone in my family has to be hospitalized
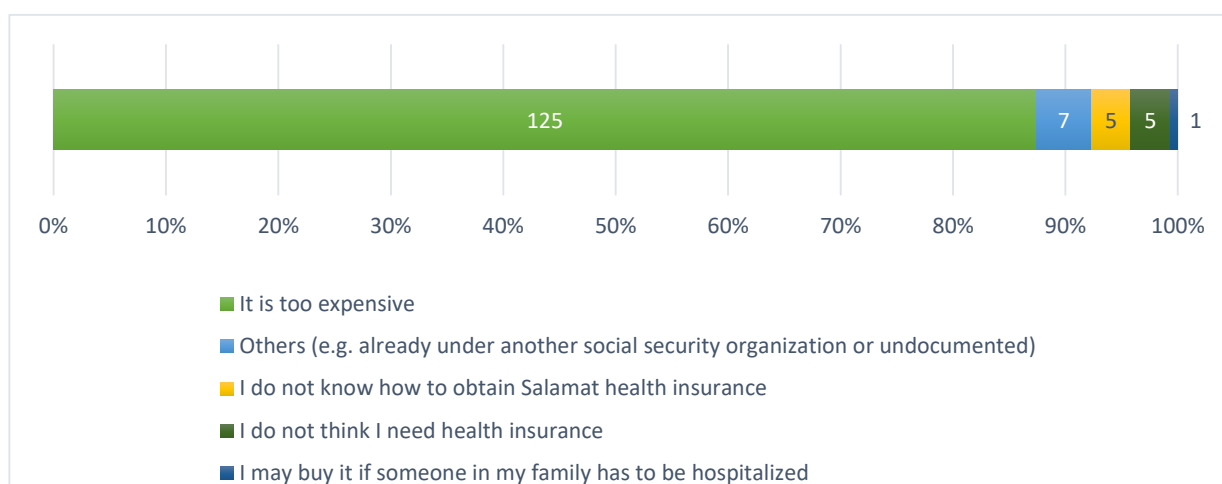
90% of the households had health-related costs (e.g., consultations, tests, surgeries, medications) in the past 6 months with the average cost of IRR 1,910,000 and maximum cost being IRR 45,000,000. Among this group, 8 households owe an average amount of IRR 4,660,000 to the hospitals or clinics for services in the past 6 months

# SECTION 13: CHRONIC DISEASES AND DISABILITY

Among the respondents, 120 households (or 70 percent) had a family member with any form of chronic disease. Among these 120 households, 41 percent have not been able to access medicine and/or other health services in the last six months because of not being able to afford the fees. Five individuals with a special disease were reported in the 172 households[9].

**Figure 19: Type and number of reported chronic and acute diseases**
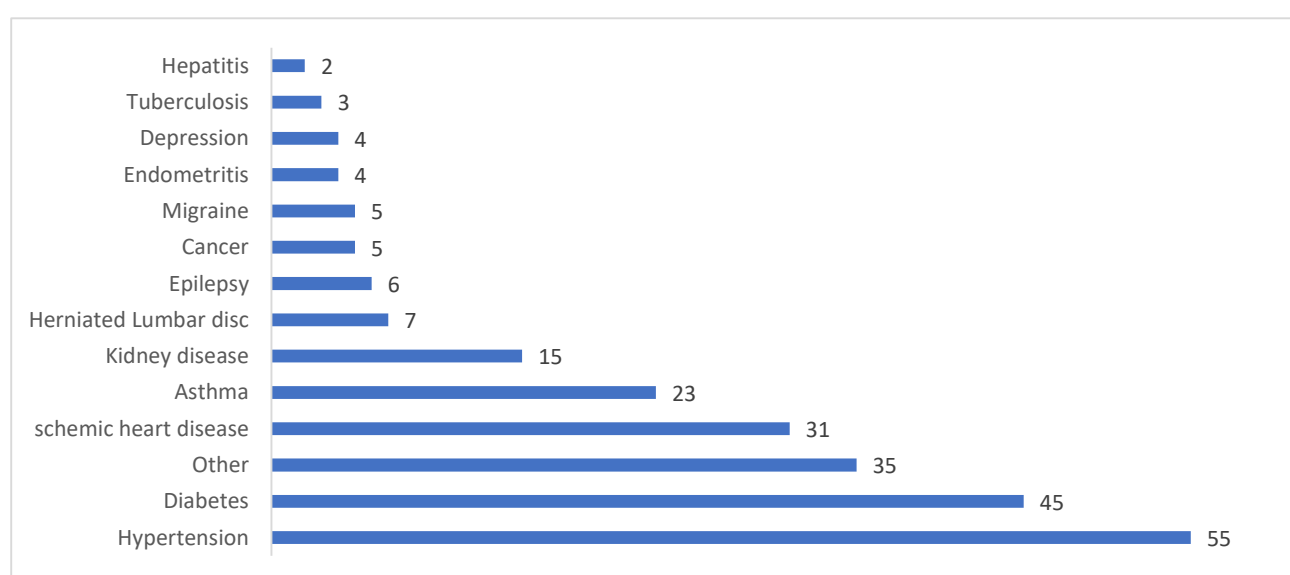


[9] In Iran, Special Disease includes five categories of renal failure, kidney transplant, M.S., thalassemia, and hemophilia.

Hypertension and diabetes are the highest reported types of chronic disease in the surveyed population.

28 households (or 16 percent of the population) have a family member with some form of disability or impairment. Physical and mental disability are the highest types of reported disabilities.

**Figure 20: Does any family member have an impairment(s)?**



All households reported that they do not receive any form of support from NGOs, UN, or governmental organization.

As shown in figure 20, 84 percent of households have a member with an impairment.
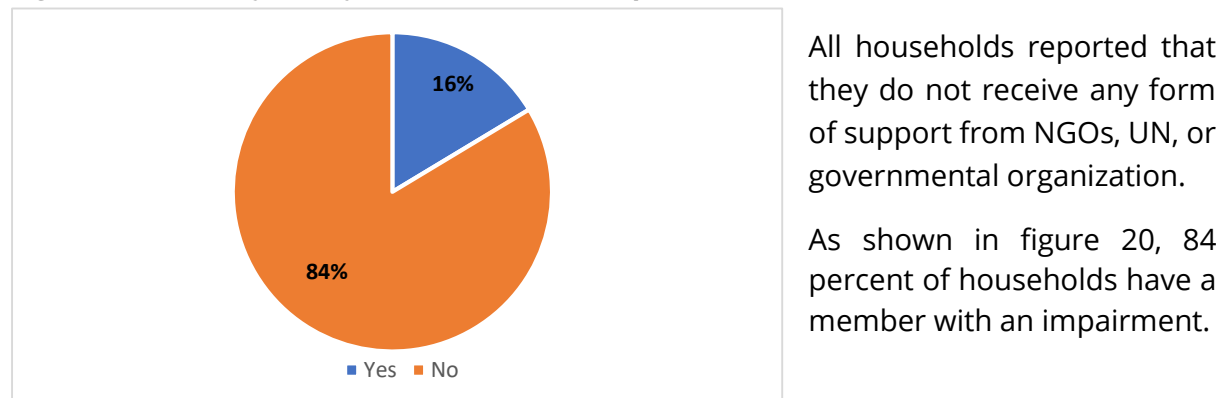
**Figure 21: Types of Disability, Number of Households**
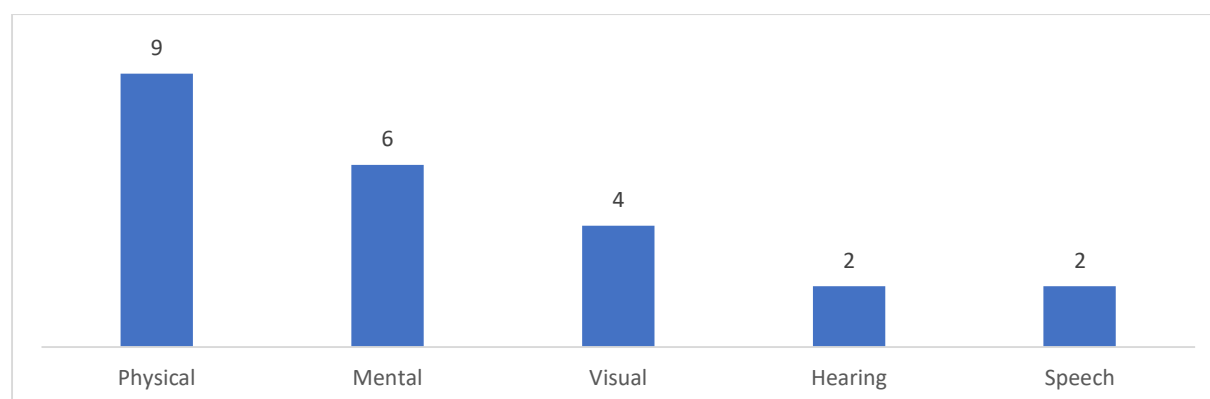


Results highlighted that 70 percent of the household members with chronic disease or disability are female. Among the household members with chronic disease or disability, 43 percent are in the age range of 18-59, and 26 percent of them are 60+.

**Figure 22: Gender and age breakdown of individuals with chronic disease or disability**
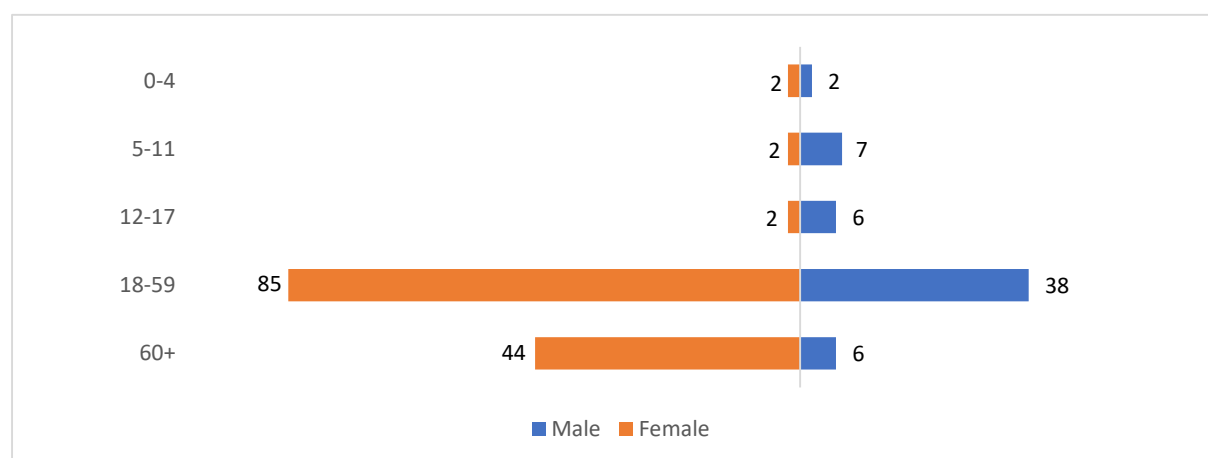


## COMPARISON OF KEY INDICATORS

**Income source**

Based on Post-Distribution Monitoring (PDM) 2018 findings, the main source of income among households residing inside settlements was unskilled daily work and mainly working in construction and farms while the other most common sources were skilled labor and gift from relatives, which is similar to findings in urban area in Yazd city at the scale of this assessment. Meanwhile, against 60 percent of households inside settlements having at least one person employed, same indicator among the households assessed in Yazd city through this practice, stands at 76 percent.

**Household expenditure**

As per the result of the joint PDM 2018, the first expenditure of households is food which is followed by medical and education expenses while this urban assessment at the scale of Yazd city shows that the first expenditure of households is food which is followed by rent and medical expenses. This seems relatively reasonable, as refugees inside the settlement do not need to pay rent and should just pay a very small amount monthly as maintenance of settlement for which majority of female-headed households are exempted. Meanwhile rent would allocate a considerable amount of household expenditures in urban area that can affect other expenditures of household and can force them to give less priority to their essential needs such as food, health, education, etc.

**Food consumption**

Recognizing that refugees in settlements receive food assistance to help meet their basic needs, when compared to those assessed in urban area of Yazd city, below is highlighted:

Result of this assessment reveals that the food security of the assessed population in Yazd city (urban area) is less than those living inside settlements based on what has been

reported in PDM 2018. The level of acceptable Food Consumption Score (FCS) is the same (77 percent) in both assessments, and in this respect, 7 percent of households living in urban area (Yazd city) have poor FCS against 5 percent of visited households who were categorized in this group during PDM 2018. In addition, comparing the food items consumed in seven passed days, reveals that refugees live inside settlement have a better dietary diversity score than those living in urban area in Yazd city.

Comparing refugees inside and outside the settlements, concerning their food consumption pattern, indicates that those who live in urban setting despite having easier access to different food sources have less diverse food pattern. This group have consumed less of each food group rather than those inside settlement during past seven days and even worse that than households with poor FCS have not consumed milk or dairy products and fruits during passed seven days.

## KEY FINDINGS

Out of 172 households assessed in Yazd city:

- ➤ Three quarters of households' heads are widows with an average age of 53 years old.
- ➤ 76 percent of households have at least one abled bodied male member.
- ➤ Average dependency rate is high at 94 percent. Higher dependency rates lead to more financial stress on working people and households' level of vulnerability.
- ➤ Most households live as tenants (91 percent) with good access to energy; and 99 percent of households use electricity and good source of cooking fuel; 94 percent of households use butane/propane gas.
- ➤ Food consumption of 77 percent of households is acceptable. 23 percent of the households have borderline or poor consumption with significant food consumption gap, and those households under these categories typically consume only main staples, oil and sugar almost daily. Fruits and dairy products are not consumed by households with poor food consumption.
- ➤ Although most of households (77 percent) fall within WFP acceptable food consumption group, more than two third of households borrowed money over the past 30 days mainly due to lack of food and health related issues. Around 60 percent of households who reported undertaking a debt over the past three months needed more than six months to repay it.
- ➤ Most households' heads are illiterate (78%). School attendance rate for primary school-going children is 82 percent and this represents some 58 percent for secondary school-going children.

- Education level of household head seems to have a link with households' food consumption group. 91 percent of households who fall within poor consumption group has an illiterate household head.
- Unskilled daily work is the main source of income for 73 percent of households, followed by 9 percent of households who reported gifts as main income source. While 17 percent of households who have skilled daily work fall within WFP borderline consumption group, 40 percent of households who depend on gifts as their main income source fall within poor and borderline food consumption group.
- Food, rent, and medical expenses represent 63 percent of average monthly expenditures per household. Cash is the main payment method for these three main expenditure items.
- High percentage of households have adopted at least one coping strategy (81 percent) due to lack of food or money to buy food or access other needs such as health or education or shelter. Borrowing money was reported by 69 percent of households, 27 percent of households purchased smaller quantities of food and 22 percent of households purchased food on credit or borrowed food.
- The health insurance coverage remains very low; health comes third among the overall household expenditures, after food and rent.
- 41 percent of the population surveyed with non-communicable/chronic diseases are not able to access medicine and/or other health services

# RECOMMENDATIONS

➢ Contribution to school fee, school materials, transportation costs, and complicated procedures were the main reasons behind absenteeism of children in the covered districts in Yazd city. Therefore, and to decrease absenteeism rates of children, Agencies should consider an education allowance to support vulnerable households with children. Support to streamline enrollment and related procedures would also facilitate greater children in school and thus is recommended.

➢ Majority of the households assessed could not meet their basic needs. Agencies along with BAFIA should review how best to increase opportunities for refugees to earn income and build/sustain a livelihood to improve opportunities for unskilled/skilled labor (training in areas such as agriculture, handicrafts, etc..., support, start-up capital as potential options)

➢ Considering the budget limitation and the fact that level of vulnerability among surveyed population is different, UNHCR and WFP with BAFIA's support ensure that the most vulnerable refugees are identified and level and type of vulnerability are verified mutually, to maximize the effectiveness of the assistance.

➢ Further explore factors influencing the affordability of health insurance premium and encouraging refugee families to spend their health budget on buying insurance rather than paying for treatment and medicines. This could be achieved by organizing information campaigns about health insurance benefits.

# ANNEX

## 1. EXPLANATORY NOTES

1.1 Some expenses (recurrent like food, rent, electricity, transport) were observed over the past 30 days and other expenses (non-recurrent like medical, clothing) were observed over the past three months. To have an overview of monthly expenditures of all expenditure items (recurrent and non-recurrent), we divided non-recurrent expenditures (observed in the past three months) by three and calculated total monthly expenditures as sum of monthly recurrent and non-recurrent.

1.2 Food Consumption Scores and Food Consumption Groups

1.2.1 Food Consumption Scores are calculated based on a list of food items and groups. Each food group has a weight based on its nutritional value.

1.2.2 Food Consumption Score (FCS) is calculated using the formula: (FCS= (Total cereals* 2) + (Total pulses* 3) + (Total_vegs*1) + (Total Fruits*1) + (Total_meat_fish * 4) + (Total dairies* 4) + (sugar* 0.5) + (oil * 0.5))

1.2.3 The score has a minimum of 0 and a maximum of 112. Scores can be recoded into food consumption groups (Poor, Borderline, Acceptable).

| Profiles | Thresholds with oil and sugar eaten daily (~7 days per week) |
|---|---|
| Poor food consumption | 0-28 |
| Borderline food consumption | >28 - 42 |
| Acceptable food consumption | >42 |

## 2. QUESTIONNAIRE

| SECTION 1: Introduction | | | |
|---|---|---|---|
| 1.1 DISTRICT | 1. Akaram Abad/Akramieh/ Hasanabad/ Modares Blvd<br>2.Dashti Blvd/ Pasdaran<br>3. City centre (Emam/ Seyed Golsorkh/Fahadan/Ghiam)/Enghelab)   4.Jomhoori/Navab/ Esteghlal<br>5.Emamshahr/Azadshahr/Azadegan Blvd | | The questionnaire number<br>\|__\|__\| |
| 1.2 HOUSEHOLD No. | \|__\|__\|__\|__\|__\|__\|__\|__\|__\|__\| | | |
| 1.3 Superviser | _____ | | |
| 1.4 Interviewer | _____ | | |
| 1.5 DATE of Survey | \|__\|__\| / \|__\|__\| / \|__\|__\|\|__\|__\| | | |
| Consent (to read households before starting service):<br>Data will be used to make decisions on humanitarian assistance. Participation in this survey does not favor the localities or participating households for special assistance. In addition, this survey does not record household for assistance any. The investigation is fast and should not take more than 45 minutes of your time. The information that you give us will remain strictly confidential and will not be given to other people. You may refuse to participate or to answer some questions. We hope that you will kindly participate because your answers are very important to make the best possible decisions. Do you have questions on your side asking us? Do you agree to participate in this survey? Can we start? | | | |
| 1.6 Consent | 1-Yes        2- No | | |

| SECTION 2 - Information General and household COMPOSITION | | | | | |
|---|---|---|---|---|---|
| *In urban areas, a household is defined as a group of people who live under one roof, who usually take their meals together and often share financial resources.* | | | | | |
| 2.1 | How many different families live in this household? | | \|_\| families | | |
| 2.2 | How many people live in this household (permanently, at least for the past 6 months), in total? | | \|_\|_\| Members | | |
| 2.3 | How many people belong to your household (and might be away currently)? | | \|_\|_\| Members | | |
| Population | Amayesh | Passport | Education support/census sheet | Undocumented | Total |
| Female | 2.3.1 | 2.3.2 | 2.3.3 | 2.3.4 | 2.3.5 |
| Male | 2.3.6 | 2.3.7 | 2.3.8 | 2.3.9 | 2.3.10 |
| 2.4 | Household Nationality?        1. Afghan        2. Iraqi | | | | |
| 2.5 What is the age of the head of household? | | | | \|__\|__\| Years | |

| 2.6 What is the level of education of the head of household? (Refer to the level of education | 1. No education completed, illiterate<br>2. No education completed, but can | |
|---|---|---|
| 2.7 What is the marital status of the head of household? | 1. Single (never married)<br>2. Married | 4. Cohabitation (separated) |

| HOUSEHOLD COMPOSITION | | | | |
|---|---|---|---|---|
| | Age group | Total (A) | Male (B) | Female (C) |
| 2.8 | Total | | | |
| 2.8.1 | 5 years or younger (baby) | | | |
| 2.8.2 | 6 to 12 years (child) | | | |
| 2.8.3 | 13 to 17 years (teen) | | | |
| 2.8.4 | 18 to 59 years (adult) | | | |
| 2.8.5 | 60 years or older (elderly) | | | |

| 2.9 | Are there children in the household who do not attend school?<br>(if no, go to Q 2.11) | 1-Yes<br>2- No |
|---|---|---|
| 2.9.1 | How many children of school age (6-12 years) do not attend school (school year 2018-2019) | \|__\|__\| |
| 2.9.2 | How many children of school age (13-17 years) do not attend school (school year 2018-2019) | \|__\|__\| |
| 2.10 | For those who do not attend school report the main reasons (multiple choices can be selected)<br><br>1  Lack of capacity in school<br>2  Tuition fees too high / lack of resources<br>3  Child has to help with farming / livestock<br>4  Child has to do other work<br>5  School is too far<br>6  Child is sick/was sick<br>7  Child is married/ pregnant | 8  Not interested/negligence<br>9  Going to school is too insecure<br>10  Degree obtained<br>11  Don't know or no reason<br>12  Child is Orphan, there is no support<br>13  Enrolment procedures are complicated<br>14  Other,<br>14.a  specify other........ |
| 2.11 | How many children of school age attend school? | \|__\| |

| 2.11.1 | How much do you spend for any of these items? | 1. Tuition fee | ----------------- |
|---|---|---|---|
| | | 2. Voluntary contribution to school | ----------------- |
| | | 3. School materials | ----------------- |
| | | 4. Uniform + Insurance fee | ----------------- |
| | | 5. Transport of children | -----------------<br>Toman |
| | | 6. Food for the school children | ----------------- |
| | | 7. Other | ----------------- |

| Section 3: MIGRATION | | | | |
|---|---|---|---|---|
| 3.1 | For how long has your household been living in this housing/flat? | | | \|___\| |
| | 1. Less than 3 months<br>2. Between 3 and 5 months | 3. Between 6 and 12 months<br>4. 1-2 years<br>5. More than 2 years | | |
| 3.2 | Have any members of your household migrated from your household to another location **in the last 6 months**?<br>1-Yes        2- No | \|___\| | If no → go to section 4 | |
| 3.3 | 3.3.1 What were the most common destinations? (multiple choices can be selected) | 3.3.2 What was the main type of migration? (multiple choices can be selected) | 3.3.3 What was the main reason to migrate? (multiple choices can be selected) | 3.3.4 What was the main kind of remittances the migrants sent? (multiple choices can be selected) |
| | 1 = Another city of Yazd province<br>2 Other provinces<br>3 = returned to Afghanistan<br>4 = Foreign country<br>5 = other<br>5.a (please specify) | 1 = temporary<br>2 = seasonal<br>3 = permanent<br><br>If 3 → go to 3.3.3 | 1 = looking for a job<br>2 = lack of food<br>3 = lack of arable land<br>4 = lack of pasture land<br>5 = bad weather conditions, climate change (drought, flood)<br>6 = insecure (violence, etc.)<br>7 = schooling<br>8 = other<br>8.a (please specify) | 1 = money<br>2 = food<br>3 = clothing<br>4 = productive equipment<br>5 = household equipment<br>6 = no remittances<br>7 = other<br>7.a (please specify)<br><br>If 1 → also respond to 3.5 |
| 3.4 | If the head of household is female, is her husband one of the migrants?<br>1-Yes        2- No | \|___\| | | |
| 3.5 | If the migrants sent money, how much in total did they send **during the last 6 months**? | \|__\|__\|__\|__\|__\|__\| Toman | | |

| 3.6 | How many people have joined your household in the past 6 months? | \|__\|__\| (If no, go to section 4) |
|---|---|---|
| 3.7 | What was the main reason for them to join the household? | \|__\| | 1 = Newborn baby<br>2=To attend school<br>3 = Lack of food in their household<br>4 = Medical reasons<br>5 = To work with the household<br>6 = they are orphans<br>7= Migration from other settlement/ city/ country)<br>8= insecurity<br>9 = other<br>9.a (please specify) ……. |

| SECTION 4 - SITUATION OF THE HOUSEHOLDS<br>WASH (ACCESS TO WATER, HEALTH SERVICES) HEALTH, FOOD, EDUCATION, COMMUNICATION, ENERGY, HOUSING, TRANSPORT | | |
|---|---|---|
| 4.1 | What is your housing status?<br>1. Owner with legal title for property      2. Owner without formal legal document (explain)<br>3 Tenant- paying rent (go to 4.3)          4. Other (hosted, etc.) | \|___\| |
| 4.2 | How many rooms does your house have? | \|__\|__\| |
| 4.3 | How much do you pay each month? | \|__\|__\|__\|__\|__\| Toman |
| 4.4 | How much do you pay as deposit? | \|__\|__\|__\|__\|__\|Toman |
| 4.5 | What is the main fuel that you use for cooking?<br>0. None          1. Kerosene      2. Firewood        3. Charcoal<br>4. Butane/Propane Gas          5. Electricity        6. Other,<br>4.5.a specify….. | \|__\| |
| 4.6 | What is the main source of energy (light) you are using?<br>0. None      1. Electricity (network)   2. Generator        3. Solar (Panel, etc.)<br>4. Candles    5. Gas/oil lamp          6. Electric Torch      7.Other,<br>4.6.a specify…………. | \|__\| |
| 4.7 | What kind of toilet do the members of your household use?<br>1. Toilet with flush              2. Pit latrines without slab<br>3. Pit latrines with slab          4. Other,            4.7.a specify………….. | \|__\| |
| 4.8 | Where is the toilet?<br>1.   In-house (shared with other families)<br>2.   In-house (not shared with other families)<br>3.   Outside-house (shared with other families)<br>4.   Outside-house (not shared with other families) | \|__\| |

| | 5. Community latrine | |
|---|---|---|
| 4.9 | What is the principal source of drinking water for members of your household? | |
| 1. public tap/standpipe, 2. hand pumps/boreholes, 3. water seller/tanker, trucks, 4. piped connection to house (or neighbours house), 5. spring, 6. bottled water/water sachets, | 7. unprotected hand-dug well, 8. surface water (lake, pond, dam, river), 9. rain water collection, 10. other 4.9.a specify…………… | \|__\| |

| SECTION 5 - SOURCES OF INCOME | | |
|---|---|---|
| 5.1 | How many able-bodied working age (over 15) males are in the household? | \|_\|_\| |
| 5.2 | How many of these have a work permit? | \|_\|_\| |
| 5.3 | What have been the main sources of income for your household **in the last 30 days?** Investigator: *Mark the main source (\*)* After that, ask at the meet the percentage contributed by each source of revenue to the total revenue of the household. Use the proportional batteries to estimate the percentages. | 5.3.a **How many members** of your household were involved in this source of income? |
| 1 | Unskilled daily work | \|_\|_\| |
| 2 | Skilled daily work (tailor, barber, etc.) | |
| 3 | Fixed employment (public service) | \|_\|_\| |
| 4 | Fixed employment (private sector) | |
| 5 | Petty trader (food, non-food products) | \|_\|_\| |
| 6 | Small business (retailers in the market stalls, small shop/store, kiosk, etc.) | \|_\|_\| |
| 7 | Wholesale (or large food/non-food store) | \|_\|_\| |
| 8 | Remittances (parents, families, etc.) | \|_\|_\| |
| 9 | Transportation/ driver | \|_\|_\| |
| 10 | Assistance from mosque, charitable group, or local NGO | \|_\|_\| |
| 11 | Gifts from relatives/friends non-regular) | \|_\|_\| |
| 12 | Assistance from INGO, Gov., UN | \|_\|_\| |
| 13 | Other source 1 (specify) __ | \|_\|_\| |
| 14 | Other source 2 (specify) | \|_\|_\| |

| 5.4 | What is the **average daily wage** per family | 1. Male \|_\|_\|_\|Toman | 5.5 **In the last 30 days, how many days** did | \|_\|_\| days |
|---|---|---|---|---|

| | member for temporary work? | 2. Female <br> \|__\|__\|__\|Toman | the members of your household (in total) do an unskilled temporary work? | |
|---|---|---|---|---|
| 5.6 | Does your HH generate enough income to meet your household's basic needs? If yes, go to section 6;  If not, why | 1= Yes          2= No | | \|__\| |
| 5.7 | What makes it difficult to generate an acceptable/good income? (multiple choices can be selected) | | | |
| | 0.  No, our income is acceptable <br> 1.  Lack of employment opportunities <br> 2.  Lack of capital to invest <br> 3.  Lack or loss of means of production (lack of land / production equipment) <br> 4.  Lack of market or distance to markets <br> 5.  Prejudice / bias <br> 6.  Lack of expertise/training <br> 7.  Being landlocked <br> 8.  Health problems <br> 9.  Documentation costs of Amavesh card, work permit etc. <br> 10. Low prices of agricultural, animal products or the sale of household products <br> 11. Other <br>      5.7.a please specify other ……………. | | | |

| SECTION 6- HOUSEHOLD EXPENSES | | | | | |
|---|---|---|---|---|---|
| **6.1** | **MONTHLY EXPENDITURE** | | **6.2** | **3-MONTH EXPENDITURE** | |
| **In the past month**, how much did you spend on each of the following items or services? *Write 0 if no expenditure.* | | | **In the past three months**, how much did you spend on each of the following items or services? Write 0 if no expenditure. | | |
| | | a. Cash | b. credit | | a. Cash | b. Credit |

| | | a. Cash | b. credit | | | a. Cash | b. Credit |
|---|---|---|---|---|---|---|---|
| 1 | Food | | | 1 | Medical expenses/ healthcare/ UPHI | | |
| 2 | Electricity | | | 2 | Clothing, shoes | | |
| 3 | Domestic lighting (candles, batteries, oil) | | | 3 | Education, school fees | | |
| 4 | Drinking water (bottles/ cans) | | | 4 | Debt repayment | | |

| 5 | Water for domestic use | | | 5 | House repairs | | |
|---|---|---|---|---|---|---|---|
| 6 | Rent | | | 6 | Family assistance | | |
| 7 | Fuel: wood, Kerosene | | | 7 | Social events/ celebrations | | |
| 8 | Transport (including fuel) | | | 8 | Other | | |
| 9 | Hygiene items, including soap and detergents | | | | | | |
| 10 | Tobacco | | | | | | |
| 11 | Telecommunication | | | | | | |

## SECTION 7: FOOD CONSUMPTION

7.1 How many days over the 7 days did members of your household consume the following food items and how was this food acquired? (Write 0 for products not consumed in the last 7 days). Note for enumerators: determine if milk and fish were only consumed in small quantities.

| | | A. How many days over the last 7 days did any member of the household eat the following food items – prepared or consumed at home)? If 0, skip to next item | B. How was this food acquired? Write the main source of food in the last 7 days CODE of sources: 0= Not Used 1 = Own production/vegetable garden 2 = Gathering/pick-up 3 = work for food 4 = purchased cash (store or market) 5=Purchased on credit 6- Assistance from NGOs, INGOs, Charities, etc 7- Gift (for feast, etc.) 8-Borrowing food |
|---|---|---|---|
| | Food products | | |
| 1 | Cereals, roots and tubers: corn, wheat, rice, pasta (spaghetti) and bread/pancake, potato, other tubers | | |

| | | | |
|---|---|---|---|
| 2 | Pulses: beans/peas, peanuts, lentils, almond, and/or other pulses | | |
| 3 | Milk and other dairy products: Fresh milk , yogurt, cheese, other dairy (*exclude margarine/butter or small amounts of milk for tea/coffee)* | | |
| 4 | Meat, Organ meat - liver, kidney, heart, or other red offal fish, eggs(an egg for each household member per day): goats, beef, chicken, seafood, also tuna canned, etc | | |
| 5 | Vegetables: Orange vegetables (vegetables rich in vitamin A): carrot, pepper, pumpkin, orange /Dark green leafy vegetables: broccoli, watercress, other dark green leaves etc. | | |
| 6 | Fruit : banana, apple, lemon, Mandarin, mango, , Orange fruit (Vitamin A-rich fruit): apricot, peach, tangerine, orange /etc | | |
| 7 | Oil/fat/butter: cooking, butter, margarine other fat/oil | | |
| 8 | Sugar and sweets: honey, jam, candy, biscuits, pastries, cakes and other sweet products | | |
| 9 | Spices / Condiments:  coffee/cocoa, salt, garlic, spices, yeast/powder paste, tomato sauce and other condiments including small amount of milk for tea/coffee | | |

| SECTION 8 : Survival-based livelihood STRATEGIES | |
|---|---|
| 8.1 **During the past 30 days**, did anyone in your household have to engage in any of the following behaviours due to a lack of food or a lack of money to buy food or access other needs such as education, health, shelter, or other? | 1.Yes 2.No |
| 1     Sold household assets (radio, furniture, fridge, TV, jewelry etc.) | \|___\| |

| 2 | Sold productive assets or means of transport (sewing machine, wheelbarrow, bicycle, car, etc.) | |__| |
|---|---|---|
| 3 | Reduced essential non-food expenditure such as education and health | |__| |
| 4 | Spent savings | |__| |
| 5 | Purchased food on credit or borrowed food | |__| |
| 6 | Prioritized food consumption of active household members | |__| |
| 7 | Needed to look for additional income sources (e.g. temporary works) | |__| |
| 8 | Purchased smaller quantities of food | |__| |
| 9 | Bought cheaper food by the street vendors instead of buying and cooking food at home | |__| |
| 10 | Sent children to less expensive schools | |__| |
| 11 | Attended social events for free food (banquets, religious parties) to eat | |__| |
| 12 | Bartered items for food | |__| |
| 13 | Withdrew children from school | |__| |
| 14 | Entire or big part (>50% members) of household migrated | |__| |
| 15 | Sent household members to eat elsewhere | |__| |
| 16 | Sent children to work | |__| |
| 17 | Early marriage? | |__| |
| 18 | Postponement of rent? | |__| |
| 19 | Borrowing money? | |__| |
| 8.2 | What was the main reason you adopted such strategies? | 1. Mainly food <br> 2. Mainly Education <br> 3. Mainly health <br> 4. Mainly shelter <br> 5. Mainly access to water <br> 6. Other <br> 8.2.a specify other…………… | |__| |

| SECTION 9 : Access to CREDIT and debt | | |
|---|---|---|
| 9.1 | Did you or others in your household borrowed money in **the last three months**? | 1 Yes <br> 2 No to SECTION 10 |
| 9.2 | If the household contracted debts these last three months, answer the following questions: | |
| | From whom have you contracted this debt? <br> 1.Family / friends      3. employer, individuals <br> 2. Charities / NGOs / Mission /    4. Traders <br> Mosque      5.Other | |__| |
| 9.3 | What is the main expenditure for which you have contracted these debts? | |

| | | | |
|---|---|---|---|
| | 1.Food<br>2.Health expenditure<br>3. Expenditure for agricultural inputs<br>4. Expenditure for education<br>5. For migration | 6. Transport costs<br>7.Clothing<br>8. Ceremonies<br>9. Financing a business<br>10. Construction/repair expense<br>11. Other<br>9.3.a specify other…….. | \|__\| |
| 9.4 | For how much? | | _____ Toman |
| 9.5 | In how many months do you expect to be able to repay your debt? | 1. Never    2. less than 2 months<br>3. 2-6 months   4. More than 6 months | \|__\| |

| Section 10: Contact Information | | |
|---|---|---|
| 10.1 | Does the head of household or any of members own a phone number? | 1-Yes      2- No |
| 10.2 | Could you share the number with us? | 1-Yes      2- No |
| 10.3 | Write the number of phone | \|_\|_\|_\|_\|_\|_\|_\|_\|_\| _\|_\| |

| SECTION 11: INSURANCE | | |
|---|---|---|
| 11.1 | Do you have Salamat health insurance? | 1=Yes (go to 11.2)<br><br>2= No (go to 11.3) |
| 11.2 | Have you (or someone in your household) paid fee to obtain the Salamat health insurance? | 1=Yes (skip to Next Section)<br><br>2= No (go to 11.3) |
| 11.3 | If no, why? Select all that apply. | 1. I do not know how to obtain Salamat health insurance<br><br>2. It is too expensive<br><br>3. I do not understand what health insurance is<br><br>4. I do not think I need health insurance<br><br>5. I may buy it if someone in my family has to be hospitalized<br><br>5. Other,<br><br>11.3.a please specify: _____ |

| SECTION 12: CHRONIC DISEASES AND DISABLITY SECTION (ALL FAMILY MEMBERS) | | |
|---|---|---|
| 12.1 | Does any family member have a chronic disease (a long lasting condition that requires regular clinical visits and medication)? | 1=Yes<br><br>2= No (go to 12.4) |
| 12.2 | Has all family members with a chronic disease been able to access medicine and/or other health services in the last 6 months? | 1= Yes (go to 12.4)<br><br>2= No |
| 12.3 | If no, what were the reasons for inability to access medicine or other service? Select all that apply | 1. Could not afford user fees<br><br>2. Too far/transportation issues<br><br>3. Wait for service was too long |
| 12.4 | Does [any family member] have an impairment(s)? (Impairment is "any loss or abnormality of physiological, or anatomical structure or function") | 1= Yes<br><br>2= No |
| 12.5 | If yes, does the disabled family member received any type of support? If yes, please specify | 1= Yes, family support<br><br>2= Yes, charity, NGO support<br><br>3=Yes, Government/ INGO/ UNH support<br><br>4= Yes, Other/<br><br>12.5.4.a please specify………………………<br><br>5= No, not received any support<br><br>6= Does not need any support |
| *12.6 After filling rest of section 12, please fill the table for members with chronic disease and disability (more than one chronic disease and disability is allowed per person)* | | |

| Sex<br>1= Male<br>2= Female | Age | a.special disease<br>1=Dialyse<br>2= kidney transplant<br>3= M.S<br>4= Thalassemia<br>5=Haemophilia | b. Chronic and Acute Disease<br>1=Diabetes,<br>2=Hypertension,<br>3=Ischemic heart disease,<br>4=Asthma, 5=Cancer,<br>6=Kidney disease, 7= Epilepsy, 8=Hepatitis,9= tuberculosis 10=other) | | | c.Disability<br>1=Physical, 2=Visual,<br>3=Speech, 4=Mental,<br>5=Hearing, 6=other) | | |
|---|---|---|---|---|---|---|---|---|
| 1 | 2 | 3.A | 3.B.1 | 3.B.2 | 3.B.3 | 3.C.1 | 3.C.2 | 3.C.3 |
| 4 | 5 | 6.A | 6.B.1 | 6.B.2 | 6.B.3 | 6.C.1 | 6.C.2 | 6.C.3 |
| 7 | 8 | 9.A | 9.B.1 | 9.B.2 | 9.B.3 | 9.C.1 | 9.C.2 | 9.C.3 |

| SECTION 13: HOUSEHOLD ACCESS AND EXPENDITURE FOR HEALTH<br><br>*I WILL NOW ASK YOU ABOUT COSTS FOR EACH LEVEL OF HEALTH CARE, INCLUDING ANTENATAL, PRIMARY, AND SECONDARY CARE. I AM ASKING YOU ABOUT THE ACTUAL MONEY YOU PAID OUT OF YOUR POCKET.* | | |
|---|---|---|
| 13.1 | Did the household spend any money on health care **in the last 6 months**? This includes all consultations, scans, tests, surgeries, medications, and medical supplies for all household members. | 1=Yes<br><br>2= No (go to Q 13.3) |
| 13.2 | Approximately how much did you pay? | Enter amount in Toman:  ………………………. |
| 13.3 | Does your household currently owe any hospitals or clinics for services or | 1=Yes<br><br>2= No (skip to the end) |
| 13.4 | Approximately how much do you owe | Enter amount in Toman:  ………………………. |

| Remarks: |
|---|
|  |

**END OF FORM**