

IRAQ

COUNTRY BRIEF - MAY 2025

INTRODUCTION:

Iraq, with a population of 46 million as per the November 2024 census, is undergoing a demographic and socioeconomic transition. The population growth rate stands at 2.53%, with 70% of the population residing in urban areas. Approximately 11% of households are headed by women, and 14% of the population resides in the Kurdistan Region of Iraq (KRI). While poverty has declined, it remains at 17.5%. The working-age population (15–64 years) represents 60% of the total population.

According to IOM's Displacement Tracking Matrix, approximately 1 million individuals remain internally displaced, with 108,000 residing in 20 IDP camps—predominantly located in the KRI.

REFUGEES & ASYLUM SEEKERS:

83% live in the Kurdistan region of Iraq, across Duhok, Erbil and Sulaymaniyah Governorates. Of the remaining 17%, the majority live in Baghdad, Kirkuk and Ninewa Governorates.



46 million

Total National
Population in 2024



Figure 1: Iraq Geographical Map



336,485

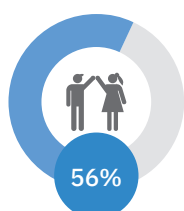
Refugees and
asylum-seekers¹

90%

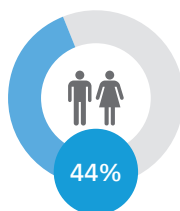
Syrian (300,563)



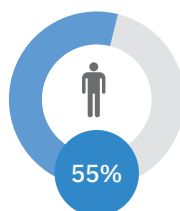
27% live in 9
refugee camps all in
the Kurdistan region



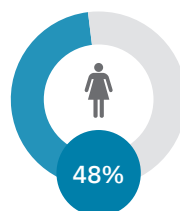
are of
working age



are children and
elderly (under 15
and over 64)



are
men



are
women

1 million

Internally
Displaced
People



live in Camps

108,000

¹ As registered by UNHCR

REFUGEE CONTEXT:

Approximately 83% of refugees and asylum-seekers reside in the Duhok, Erbil, and Sulaymaniyah Governorates. The remaining 17% are largely located in Baghdad, Kirkuk, and Ninewa Governorates. Around 27% of the refugee population lives in nine camps, all situated in the KRI. Camp residents have freedom of movement beyond camp boundaries.

Across Iraq, refugees and asylum-seekers can receive government issued documentation, according to two distinct administrative frameworks.

DEVELOPMENT INTERVENTIONS:

Iraq is a designated Prospects Partnership country

- IFC–UNHCR Collaboration centers on the Flatlabs6 initiative, a platform supporting entrepreneurial pathways for displaced communities.
- World Bank engagement focuses on expanding access to social protection systems, including targeted programming for refugees.
- Access to employment—including within camps—in collaboration with ILO.

UNHCR also participates in the Inclusive Employment Platform, led by Iraq's Ministry of Labour and Social Affairs (MoLSA) and supported by GIZ. The platform focuses on development and implementation of inclusive employment policies, that specifically target marginalised groups, including refugees and IDPs but also strong focus on women and youth.

The EU-funded €40 million Social Protection

While cross-regional movement between the KRI and southern/central Iraq remains restricted, individuals can circulate freely within the jurisdiction where their ID is recognized.

Access to national education and healthcare systems is guaranteed, and refugees are permitted to work—though most are absorbed into the informal economy. Despite prolonged displacement, only 12% have expressed an intention to return in the near term, highlighting a strong need for durable solutions inside Iraq.

Programme is enhancing both non-contributory and contributory social protection schemes, while linking them to employment pathways to support transitions away from social safety nets.

ILO review of legal framework: <https://www.ilo.org/publications/review-national-policy-legislative-and-regulatory-frameworks-and-practice-3>

2019 study on Labour market and skills analysis: Assessment of the labour market & skills analysis: Iraq and Kurdistan Region-Iraq: informal sector - UNESCO Digital Library

2024 Census and Iraqi Household Socio Economic Study 3 (IHSES 3) – results will come through 2025

UNHCR is working with the World Bank and the Kurdistan Statistical office to undertake a refugee annex to the IHSES 3, which will offer data for comparison.



Financial Inclusion

Regulatory Framework: Refugees and asylum-seekers face limitations to opening bank accounts/ eWallets due to documentation constraints. Central bank permits 'charity wallets' for humanitarian cash recipients as an exception.

Access to financial inclusion: Only 23% Iraqi adults have bank accounts (World Bank 2022) and Iraq is underdeveloped.

CBI Interventions: UNHCR supported approximately 7,000 urban families through a monthly cash

distribution, which is used for basic needs rent, food and health (wallets administered through Zain)

Opportunities: Strong national focus on financial inclusion, including a new national strategy. GIZ, ILO and WFP are all engaged on financial inclusion (example: Promoting financial inclusion in Iraq - giz.de)

Barriers: Regulatory barriers, lack of trust in the banking systems, perceived risk from banks, etc.



Employability

Right to work: Legally, refugees and asylum-seekers are allowed to work in Iraq, provided they hold valid government-issued documentation—namely, the Personal Identification Card in the Kurdistan Region of Iraq (KRI) and the PC-MoI Card in Federal Iraq. However, access to employment in practice remains limited.

The largest employer, the public sector, is not open to non-nationals, and private sector opportunities are scarce and often prioritize Iraqi citizens.

Documentation challenges: While Syrians generally face fewer barriers in obtaining or renewing IDs, asylum-seekers of other nationalities—such as Afghans—often struggle to access the same documentation.

Additionally, the requirement for regular renewal, coupled with limited government resources (particularly in central and southern Governorates of Iraq), means that government documentation issued to refugees quickly becomes expired.

Labour Market Access: As a result of these structural and administrative barriers, most refugees and asylum-seekers work in the informal private sector, where job security and legal protections are minimal.

Key Sectors for Refugee Employment: Refugees are primarily employed in the services, agriculture, and construction sectors—typically in low-wage, unregulated roles with limited upward mobility.

MSMEs



Self-employment: refugees and asylum-seekers do not have the right to establish a business, but informality allows for operations.

- **Example:** 194 refugee-owned businesses in Arbat Camp (Sulaymaniyah, pop. ~9,500)

Education/ Vocational Training



Regulatory Framework: Refugees and asylum-seekers may access all education levels, including TVET and tertiary.

Refugee data on access to education: 76% of refugee children, who reside in KRG, are enrolled in public schools.

TVET: refugees and asylum-seekers have access to TVET programmes but the national system is outdated, and misaligned with labor market needs.

Digital Education: It is available but with limited reach and effectiveness.

Agri-business Value Chain



Access to land: Refugees and asylum-seekers have no right to acquire and own land.

Programming: UNHCR, International Trade Centre, and Ministry of Agriculture are developing an Aggregation Hub in Duhok Governorate

