



# Afghanistan's unfolding crisis

Wellbeing and livelihoods of  
displaced people before and after  
the regime change

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Protracted  
displacement  
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The Human Settlements Group works to reduce poverty and improve health and housing conditions in the urban centres of Africa, Asia and Latin America. It seeks to combine this with promoting good governance and more ecologically sustainable patterns of urban development and rural-urban linkages. This paper is an output from a UKRI GCRF funded research project, Out of Camp or Out of Sight? Realigning Responses to Protracted Displacement in an Urban World (PDUW).

The project aims to address the bias of policy, programming and funding towards camps by demonstrating how urban areas could be more productive, welcoming and safe spaces for refugees. The ultimate goal is to improve their wellbeing and livelihoods, thereby also benefitting host governments and communities.



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The Protracted Displacement in an Urban World project in Afghanistan aimed to understand the lives of displaced individuals in camp-like and urban settings. Initial data collection occurred before the Taliban’s takeover in 2021, with a follow-up one year afterwards to assess changes in livelihoods and wellbeing. The project, centred in Jalalabad city and Barikab settlement, evaluated five wellbeing dimensions. Key findings highlighted a significant economic downturn post-regime change, leading to increased hours worked for both men and women, more child labour, yet decreasing household incomes. Economic strain impacted health access, food security, and psychosocial wellbeing, notably worsening for women and urban displaced populations. The project calls for immediate humanitarian aid and targeted economic assistance, and emphasises the importance of gender inclusivity, community participation and a Humanitarian-Development Nexus approach for sustainable solutions.

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# Acronyms

<b>ADSP</b>	Afghanistan Displacement Solutions Platform
<b>ANSSCS</b>	Afghan Social Networks and Social Capital Survey
<b>AREU</b>	Afghanistan Research and Evaluation Unit
<b>ARV</b>	Afghan Refugee Village
<b>BICC</b>	Bonn International Center for Conversion
<b>DEF</b>	Displacement Economies Framework
<b>DfA</b>	de facto authorities
<b>DFID</b>	Department for International Development (UK Government) <i>now closed</i>
<b>FAO</b>	Food and Agriculture Organization of the United Nations
<b>FHH</b>	Female-headed households
<b>GCRF</b>	Global Challenges Research Fund
<b>GoIRA</b>	Government of the Islamic Republic of Afghanistan
<b>IDMC</b>	Internal Displacement Monitoring Centre
<b>IDP</b>	Internally Displaced Person
<b>IIED</b>	International Institute for Environment and Development
<b>ILO</b>	International Labour Organization
<b>IOM</b>	International Organization for Migration
<b>ISSETs</b>	Informal Settlements
<b>LAS</b>	Land Allocation Schemes
<b>MFI</b> s	Microfinance Institutions
<b>MoRR</b>	Ministry of Refugees and Repatriation
<b>NGO</b>	Non-Governmental Organisation
<b>NRC</b>	Norwegian Refugee Council
<b>PCA</b>	Principal Component Analysis
<b>PDUW</b>	Protracted Displacement in an Urban World
<b>PoR</b>	Proof of Registration
<b>PTSD</b>	Post-Traumatic Stress Disorder
<b>rCSI</b>	reduced Coping Strategy Index
<b>RBAP</b>	Regional Bureau for Asia and Pacific (UNHCR)
<b>TVET</b>	Technical and Vocational Education and Training
<b>UK</b>	United Kingdom
<b>UKRI</b>	United Kingdom Research and Innovation
<b>UN</b>	United Nations
<b>UNDP</b>	United Nations Development Programme
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>USIP</b>	United States Institute of Peace
<b>WASH</b>	Water, Sanitation, and Hygiene

# Summary

## Protracted Displacement in an Urban World (PDUW): Outlining the project

The original goal of this project was to build knowledge surrounding the lives of displaced individuals in settlement and urban environments. The project evolved to include a comparison of the situation in Afghanistan before and after the regime change of 2021. The first round of data collection took place in February and March 2021, six months before the de facto authorities (DfA) took power in August 2021.

The second round of data collection took place a year after the regime change, in August 2022, targeting the same respondents as round 1, with the objective of comparing their livelihoods and wellbeing situation, before and after the regime change. The project looks specifically at the experiences of individuals and communities living in protracted displacement in Jalalabad city and Barikab settlement, and hosts in Jalalabad.

The wellbeing metrics adopted for this study explore five dimensions — bodily, economic, political, social and psychosocial — derived as composite indicators from the quantitative surveys, supplemented by other data. Displacement economies in a context of the PDUW study are understood as the collective economy created by refugees and Internally Displaced People (IDPs) through their livelihood activities, entrepreneurship, need for services and consumption, and through their mutual support and diaspora inputs.

## Key findings

Study findings show that in 2022, Afghanistan witnessed a profound economic collapse, leading to a surge in work hours often accompanied by a drop in livelihood security. Families increasingly relied on children as income earners, with child labour becoming more prevalent in displaced urban households. However, despite intensified efforts to generate income, overall household incomes decreased over the reporting period, highlighting the adverse economic conditions. Financial instability rose, stoking concerns of debt, reducing access to resources, and driving a significant

drop in micro-finance mechanisms, notably affecting camp-based displaced individuals.

This economic downturn severely impacted bodily wellbeing, leading to a decline in self-reported health status among respondents. Healthcare accessibility and affordability became major concerns, with many unable to afford essential treatment and medication. The struggle for sufficient food intensified, affecting both displaced and host communities. The decline in bodily wellbeing was more pronounced among the urban displaced population in Jalalabad, signalling the gravity of the humanitarian crisis and its disproportionate impact on those with pre-existing vulnerabilities and in specific locations.

Social relations and psychosocial wellbeing suffered due to poverty-induced isolation across all study locations. Women, in particular, experienced a notable deterioration in the quality and frequency of social interactions, impacting their mental wellbeing. A palpable loss of hope was identifiable among respondents, with more than half expressing pessimism about the future.

## Looking forward

The health crisis, economic downturn and psychosocial challenges revealed in the study demand immediate humanitarian intervention, paired with longer term urban development solutions. Adequate humanitarian aid must be provided to ensure that displaced Afghans, particularly those in urban areas, have access to essential services such as healthcare, food and shelter. Additionally, ongoing monitoring and assessment are essential to track changes in wellbeing and identify emerging needs, to be able to accompany humanitarian relief with sustainable income generation opportunities to rebuild the economic stability of urban communities.

Our data revealed that the urban setting in Jalalabad saw a more significant drop in livelihoods compared to Barikab settlement, illustrating the collapse of the urban economy. Policymakers should prioritise urban areas when designing economic assistance programmes. Implementing measures such as cash assistance programmes, career training initiatives and job creation activities specifically tailored for urban residents (both displaced and non-displaced, male and female) can help alleviate economic challenges.

All programmes in Afghanistan need to address growing gender disparities. This includes creating opportunities for women to participate in the workforce (home-based if necessary, with specific attention to the informal sector), access education and healthcare, have recreational spaces, engage in decision-making processes within their communities, and have access to decision makers.

In a context where women can no longer enter municipal offices, the PDUW study established participatory forums in Jalalabad. These brought together community representatives and local NGOs providing services to city residents, with city government officials and international agencies. This generated greater awareness of the challenges facing urban populations.

Initiatives such as these should be expanded and tailored to create spaces where women can voice their concerns, share experiences, and actively participate in shaping policies and programmes.

The data reveals the need to adopt both a principled and pragmatic approach, and systematically engage with all stakeholders at the local level. In cities our participatory forum planning processes show how local dialogue involving all municipal stakeholders can come up with solutions for the inclusion of the displaced. Well-defined boundaries and guidelines that safeguard fundamental human rights and international standards must be established and maintained. In order to achieve this, areas of consensus among stakeholders must be identified. This delicate balance requires the opening of a space for dialogue and careful negotiation, combined with the piloting of initiatives and constant monitoring of results.

## Key recommendations

These include:

- Embrace a Humanitarian–Development Nexus approach, intertwining immediate aid with sustainable urban development efforts
- Invest in women's engagement and participatory planning processes
- Be principled yet pragmatic — engage with all stakeholders to identify areas of consensus, and
- Pilot initiatives stemming from these planning processes and the data, and monitor the outcomes.

# 1

## Introduction

For decades, the response by the international community to mass movements of people fleeing war or political persecution has been to provide humanitarian assistance in camp settings. Despite highly-charged debates on the negative impact of maintaining people in often remote regions and dependent on humanitarian assistance, camps remain the default response to new displacement crises.

As short-term emergencies turn into protracted displacement, camp living can undermine residents' dignity and increase aid dependency. In response, displaced people are increasingly moving to cities, or simply avoiding camps, to seek autonomy and opportunities while avoiding dependency and isolation. Accordingly, estimates suggest that more than 60% of refugees and at least half of internally displaced people (IDPs) now live in towns and cities.

'Out of camp or out of sight? Protracted Displacement in an Urban World' (PDUW) is a comparative mixed-methods research project focusing on the wellbeing and livelihoods of displaced people in camps and urban areas in Afghanistan, Ethiopia, Kenya, and Jordan. This research has sought to deepen the understanding of refugees' experiences of life in the camp and the city, elaborating its own analytical framework to explore two key thematic areas: wellbeing and displacement economies.

This report summarises the main findings of this research in two different settings in Afghanistan: Jalalabad city in Nangarhar province, and the Barikab camp-like settlement in Kabul province. Through the lens of the PDUW analytical frameworks on wellbeing and displacement economies, this report focuses on Afghan returnees and IDPs, seeking to understand their different experiences in the camp-like settlement and the city. A crucial aspect of our research methodology is the use of a panel dataset. This dataset includes a repeat observation of the same variables after one year, collected from the same subjects. Tracking respondents' experiences enables us to conduct a comparative analysis.

Following a brief introduction to the dataset and research methods, the report offers an overview of the displacement context in Afghanistan, including displacement figures, legislation, policy and implementation, background information on displacement to, and returns from, Iran and Pakistan, and an introduction to the locations in which research was conducted. The analysis is then structured following the main thematic areas, namely wellbeing and displacement economies, using analytical frameworks developed by the project to explore the collected data. To conclude, the report provides policy and programming recommendations.



# 2

## The project's dataset for Afghanistan

From its establishment in February 2020, the project team has collected comprehensive quantitative and qualitative datasets (Annex 1). The quantitative questionnaire encompassed a wide range of aspects, including respondents' profiles, migration experiences, plans for the future, income generation activities, livelihoods, and enterprises. The wellbeing component of the questionnaire asked about physical health, access to healthcare, water, sanitation, and shelter, economic stability, debt, community representation, access to justice, social spaces, socialisation, hopes, aspirations, and the sense of belonging and support within communities.

To ensure a representative sample, the survey included a smaller reference group of hosts from each urban location, alongside displaced individuals from both camps and urban areas. The sampling process involves three key steps: random selection of geographic clusters, walks from randomly selected starting points, and random selection of adult household respondents.

In Afghanistan, Samuel Hall conducted two rounds of quantitative data collection, each targeting displaced people in Barikab settlement and the Majboor Abad area of Jalalabad, as well as hosts in Majboor Abad (see Table 1).

- **2021 data** The first round of data collection took place in February/March 2021, six months before the regime change.
- **2022 data** The second round of data collection took place in August 2022, one year after the DfA takeover, and targeted the respondents who participated in Round 1, with the objective of comparing their livelihoods and wellbeing situation, before and after the regime change.<sup>1</sup>

Additionally, qualitative interviews were conducted in each location. For wellbeing, 24 semi-structured interviews (12 men and 12 women) were conducted with displaced individuals in each location (city and camp), delving deeper into the themes explored in the survey. Regarding livelihoods, 50 semi-structured interviews were conducted with displaced- and host-run enterprises in Jalalabad and displaced-run enterprises in Barikab, exploring topics such as business creation, decision-making, networks, achievements, challenges and opportunities.

In addition, 15 key informant interviews were conducted with IDPs and community representatives, NGO and United Nations (UN) officers, and government officials in Jalalabad, Kabul and Barikab in 2022.

<sup>1</sup> The second round of panel data collection in 2022 was added for Afghanistan as a rare opportunity to examine the impact of regime change on the wellbeing and livelihoods of the displaced. No panel data was collected for the other countries that form part of the PDUW project.

## Study locations

Two study sites, a city location and a camp setting, were chosen: the Majboor Abad neighbourhood in Jalalabad city; and Barikab settlement, an area allocated by the government for IDP and returnee housing near the capital of Kabul. Well-established and representing a diverse range of displaced populations, the study locations were carefully selected to represent the two main types of displacement settings in Afghanistan.

### Jalalabad

Afghans living in protracted displacement often settle in urban areas such as Jalalabad, a fast-growing city in the east of the country. There, they live alongside refugee-returnees (predominantly from Pakistan) who stay in the city rather than risk the insecurity, violence and economic uncertainties in their areas of origin.

Jalalabad is the capital of Nangarhar province on the border with Pakistan. It is difficult to estimate the number of inhabitants since the last national census was conducted in 1979, but unofficial estimates range from 300,000 to two million. The province's population growth is linked to internal displacement and to proximity with the Pakistani border — making it a preferred choice for the (re)settlement of returnees. The International Organization for Migration (IOM) estimates that there were some 100,000 IDPs living in Jalalabad city in late 2022 (IOM 2023).

Majboor Abad is a neighbourhood in the outskirts of the city. Returnees from Pakistan settled in the area between 2010 and 2016, alongside a large number of IDPs from districts in rural Nangarhar province and neighbouring provinces of eastern Afghanistan such as Nuristan, Kunar and Laghman.

The area is home to around 140,000 residents and is located a few kilometres from the centre of Jalalabad, on the south-eastern periphery of the city.

### Barikab

Barikab is one of the land allocation sites or townships designed for refugee returnees and IDPs. It is located 45 kilometres north of Kabul city, near the provincial border of Parwan province, approximately one hour's drive along the Kabul to Bagram Airport Road. The settlement was first established in 2007 through land distribution and housing construction. Around this time, the government relocated IDPs to Barikab, and provided them with free housing.

Barikab comprises two adjacent sites: Aliceghan and Khalil Alikhan. The original plan provided for 1,400 dwellings, and an expansion to 13,000 dwellings was canvassed in 2016. However, many of the constructed houses are deserted or remain unoccupied (Figure 2). Today approximately 4,900 people (700 households) reside in Barikab, in a roughly even split between Khalil Khalil and Aliceghan.

Figure 1. Street in Majboor Abad neighbourhood, Jalalabad (Photo: Samuel Hall 2021)



Figure 2. Abandoned dwellings in Barikab settlement (Photo: Samuel Hall 2021)



## Profile of the sample

Round 1 achieved 889 interviews, followed by 524 'panel' interviews in round 2. The panel aspect to the research, which entailed tracing previous respondents, meant the team could create a rare Afghan panel dataset. After first surveying these individuals in person in March 2021, the research team re-contacted them via telephone in the summer of 2022 to glean insights related to changes in their status after the DfA's return to power in Afghanistan. Of the 889 respondents contacted in the first round, 524 who had remained in the same location were reached in the second round and thus included in the panel analysis (Table 1).

The age of respondents ranged from 17 to 85 years, with an average of 35. Reflecting the young

population of the country as a whole, around 50% of the respondents were between 18 and 31 years of age. Household size was seven on average in Barikab, and 11 among the displaced respondents residing in the city.

Approximately one in five displaced respondent households reported having physically disabled household members. Heads of household were usually male. Female heads of family were more common in the city (11%) than the settlement (7%).<sup>2</sup> The age of heads of household is similar among the three population groups with a mean of 42 for Barikab, and 46 and 48 for displaced and hosts respectively in Majboor Abad. Half of the respondents reported not having had any type of education, and 20% had only completed primary or religious education.

Table 1. Sample distribution by round, gender and setting

		ROUND 1	ROUND 2
Displaced (camp)	female	181	107
	male	181	118
Displaced (urban)	female	178	93
	male	193	116
Host	female	77	45
	male	79	45
TOTAL		889	524

<sup>2</sup> It is possible that this discrepancy is linked to the process for qualifying for a Land Allocation Scheme, which requires petitioning the authorities and might present administrative hurdles for women.

## 3

# Displacement context

Regional migration of people and communities across present-day Afghanistan, Iran and Pakistan has a long history. Ethnic ties transcend national borders, with Pashtuns and Balochs living in both modern-day Afghanistan and Pakistan, and numerous Hazara settlements present in all three countries. The transnational ethnic and social ties determined continuity of movement in spite of shifting geopolitical borders (Monsutti 2005). The 1960s and 1970s marked a new era of migration in the region, as more rapid industrialisation in Iran resulted in thousands of Afghans moving there in search of better job and income opportunities.

The late 20th and early 21st century in Afghanistan were characterised by conflict, violence and widespread destruction, leading to the forced displacement of millions of Afghans. The period can be divided into four distinct phases.

First, the Soviet invasion of Afghanistan in 1979 led to more than six million Afghans fleeing abroad, mostly to neighbouring Pakistan and Iran (Ruiz 2002). This equates to roughly 40% of the population at the time. The withdrawal of Soviet troops in 1989 brought optimism to the displaced, some of whom decided to return. Notably, more than 1.3 million Afghan nationals voluntarily repatriated from Iran between 1992 and 1995, hoping to re-establish a life in their area of origin (Willner-Reid 2017).

However, internal combat between different mujahideen factions aiming to fill the power vacuum left by the Soviets soon led to a second phase of conflict-driven forced displacement in the country (Majidi 2008) in the early 1990s. With both Iran and Pakistan shifting away from welcoming Afghan refugees to closing borders and

focusing on repatriation, the new wave of violence led to a rise in internal displacement. This resulted in the rapid growth of Afghanistan's main cities due to refugee return and internal displacement, with Kabul experiencing a significant increase in population (Majidi 2011).

The third phase of displacement in Afghanistan occurred in the mid to late 1990s, as a result of fighting between the newly formed Taliban and the opposing Northern Alliance for control of Jalalabad, Kabul and northern Afghanistan. During this period, the Afghan refugee population abroad increased from 2.6 to nearly 4 million, with most Afghans fleeing to Pakistan (Garrote-Sanchez 2017). The displacement was caused by both direct violence and destruction, as well as a fear of persecution and unwillingness to live under the restrictions of the Taliban-led government following its victory over the Northern Alliance.

In October 2001, the US-led and internationally backed invasion of Afghanistan overturned the Taliban and established a new government. The conflict resulted in the further internal and cross-border displacement of 200,000 to 300,000 Afghans (Margesson 2007). Over the subsequent two decades, Afghanistan witnessed the largest repatriation effort in UNHCR's history, with more than six million refugees returning via its assisted repatriation programmes, predominantly from Iran and Pakistan (UNHCR RBAP 2023). In a country marked by rapid urbanisation, limited resources, and service shortages to assist new returnees, many of those who returned found themselves unable to return to their places of origin. They faced a series of challenges, from legal recognition to housing, and access to basic services and goods (Samuel Hall 2017).

## The cycle of Afghan displacement and return: between encampment and urbanisation

Afghan migration is closely linked to a history of both encampment and urbanisation (Alimia 2022). Although names and typologies differ in Pakistan, Iran and Afghanistan, camps or designated areas have multiplied in an effort to manage growing populations of displaced people.

### Pakistan

Most Afghans who left for Pakistan over the last four decades were ethnic Pashtuns. They were housed in UNHCR-administered refugee camps. Over the years, these camps transformed into the so-called Afghan refugee villages (ARVs). As of 2021, 69% of the displaced who had registered in Pakistan lived in ARVs in the western provinces of Khyber Pakhtunkhwa and Balochistan as well as the eastern region of Punjab.

Over time and with the support of international donors, development of basic infrastructure in the ARVs enabled access to education, health, water and sanitation for a majority of displaced Afghans (UNHCR 2021). Most of the refugees based in these locations established livelihoods in the local economy, while many maintained economic and social ties with communities back in Afghanistan. Some provided temporary employment to Afghan farmers and migrants, fostering circular migration patterns between the two countries (Ruiz 2002).

Conditions for Afghan refugees in Pakistan worsened over the years, with funding shortages in refugee villages in the 1990s leading to shocks to refugee livelihoods that resulted in secondary migration to Pakistani cities (ibid). The growing numbers of Afghan refugees across the country led to politicisation of Afghan migration, with authorities increasing their deportation efforts. With nearly three million Afghan refugees living in Pakistan by the mid-2010s, both international organisations and the government of Pakistan pursued efforts aimed at the repatriation of Afghans.

Following a new surge of refugees, Pakistan closed its border with Afghanistan in September 2016. In 2016 alone, around 380,000 Afghans returned from Pakistan, a significant number of whom still find themselves in protracted displacement years later. Since then, the Pakistani government response to the protracted displacement of Afghans can be broadly defined by closed border policies and repatriation efforts (Mielke et al. 2021).

In September 2023, Pakistan's government announced a phased plan to expel more than 3.5 million Afghans migrants residing in the country, starting with undocumented and unregistered individuals, before moving on to those with Afghan citizenship cards and proof of registration (PoR) cards. Immediately following the announcement, hundreds of thousands of Afghans returned to Afghanistan, either voluntarily or through forced deportations.

### Iran

The number of Afghan refugees residing in Iran gradually increased during the 1980s, before peaking at around three million in 1991. Tehran province accommodates the largest share, accounting for 31% of the Afghan population in the country. Khorasan province, which includes the city of Mashad, follows with 15%.

It was believed that Afghan immigrants in Tehran generally had satisfactory quality of life, with higher satisfaction than Iranian citizens in areas such as public transport access and social relations (Mansourian 2017). However, they expressed dissatisfaction with border services and the Iranian government's policy towards Afghan refugees. When poverty among Afghan refugees in Iran was examined, it was discovered that although a significant proportion of households were income-poor, they were not necessarily deprived in terms of education, health and standards of living (Naseh 2018). Another specificity of Afghans in Iran is that 99% of refugees have lived in cities, towns and villages side by side with the host community, while the remaining 1% lived in 20 settlements managed by the Bureau for Aliens and Foreign Immigrants' Affairs (UNHCR 2023).

The Iranian state first pursued an open-door immigration policy, together with an openness to Afghans living out of camp and in cities. But in the 1990s, it turned to restriction, repatriation and expulsion. First, the government announced the creation of restricted areas, also called 'no go areas', across the country in which Afghans and other foreign nationals would be prohibited from living in or travelling to without permission. This specifically applied to Afghan refugees holding temporary residence permits or *Amayesh* in the country, who were barred from accessing certain border areas such as Sistan, Baluchistan and South Khorasan provinces, and large swaths of Iran (Human Rights Watch 2023).

The first formal repatriation programme for Afghans was created after the fall of Afghanistan's communist government in 1992, by a tripartite agreement between Iran, Afghanistan, and UNHCR. During 1993, more than 300,000 Afghans were repatriated under this programme, and close to 300,000 more returned 'spontaneously' (Turton and Marsden 2002).

In 1995, the government announced that all Afghans must leave Iran, but repatriation was suspended until 1998 when the joint programme with UNHCR resumed. Between April 2002 and the beginning of 2007, 848,311 Afghans returned from Iran under the repatriation programmes, and almost the same number returned 'spontaneously' without assistance (Olszewska 2011). Most reports on the subject of refugees' attitudes to repatriation noted that, fearing continued fighting, ethnic tensions, a fragile economy, lack of security, work, education and medical facilities, most were not keen to return (Abbasi-Shavazi, Glazebrook 2005), particularly those who had been in Iran for a long time and had become well-integrated into their neighbourhoods. In 2020 alone, approximately 860,000 Afghans were forcibly repatriated from Iran to Afghanistan. It was announced in September 2023 that Afghans who were living 'illegally' in the Islamic republic will be deported.

## Afghanistan

To manage the return of more than six million refugees from Iran and Pakistan, the Government of Afghanistan, with the support of the international community, responded with the creation of a land allocation scheme set up by the Ministry of Refugees and Repatriation (MoRR) throughout the country to address landlessness and to provide a home for Afghans to return to.

Governed by Presidential Decree 104 which was launched in 2005, then updated in 2020 and renamed Presidential Decree 108, returnees and IDPs were eligible to apply for land and housing support from the government. The decree was meant to legalise the distribution of government land to landless returnees and IDPs. However, research has shown that this initiative eventually led to a new form of camp, characterised by limited or non-existent access to sustainable water, electricity or basic services (Majidi 2013). These Land Allocation Schemes (LAS), also referred to as 'townships' were located in peri-urban areas and neither integrated into urban nor rural rehabilitation planning. Many returnees were unable to choose where they would return to (Samuel Hall/FAO 2023). This led to the creation of new forms of camps, within Afghanistan. The MoRR reported that by 2014, more than 32,500 families had received land through the LAS. Research however points to challenges in accessing land due to bureaucratic hurdles, land conflicts, and lack of adequate support services (Samuel Hall 2019).

The growing population of internally displaced persons also led to the creation of informal settlements (referred to by the humanitarian community as ISETs) around the country's major cities. Kabul alone has more than 50 informal settlements, largely populated by

IDPs. Nearly 6.6 million people were living in internal displacement in Afghanistan as of December 2022, two-thirds of them as a result of conflict and violence, and a third as a result of natural disasters or climatic events. As the DfA took control of the country in August 2021 and foreign forces withdrew, large-scale conflict and the number of associated displacements reduced significantly — from 723,000 in 2021, to 32,000 in 2022, according to the Internal Displacement Monitoring Centre (IDMC).

Under the republic of the DfA, return remains the preferred durable solution of the authorities to respond to the growing numbers of displaced Afghans. The DfA have stepped up pressure, communicating forced eviction notes to IDPs living in informal settlements and have asked humanitarian organisations to support their return to their places of origin. However, organisations have advocated for the need to respect the voluntariness of return, to provide alternative pathways and sufficient services to ensure durable solutions. It should be noted that due to international sanctions, the majority of development assistance to Afghanistan has been blocked since mid-August 2021. As a result, the present response is mostly focused on providing short-term emergency interventions to host communities and displaced individuals (ADSP 2022).

Many IDPs face difficult living conditions. Parwak (2019) highlights the barriers to healthcare access for IDPs in Kabul, including limited infrastructure, discrimination and discontinuation of in-camp health services. Khan (2011) examines the psychological impact on IDPs residing in camps, revealing symptoms of somatisation, depression, post-traumatic stress disorder (PTSD), anxiety and insomnia. The National Policy on Internally Displaced Persons of 2013 both officially recognised the presence of IDPs in the country and outlined an explicit roadmap for durable solutions to internal displacement (MoRR 2013).

Beyond land allocation schemes, support to IDPs remained largely focused on immediate humanitarian needs. Research on women IDPs in Afghanistan highlights the need to support women's resilience in displacement, and the rise of violence due to poor socio-economic conditions, loss of support mechanisms and social isolation (Majidi 2014). Women are found to have been affected more negatively by migration than men (Avcil 2021). Past research and interviews also highlight an imbalance in support to IDPs compared to returnees — donors are more focused on providing support to returnees than to IDPs, even as returnee and IDP dynamics remain linked (Samuel Hall et al. 2015), and support to IDPs has often been limited to the first few months following initial displacement (Baal 2017).

# 4

## Wellbeing before and after the regime change

The approach taken to understand and measure wellbeing in the PDUW project seeks to serve as an alternative to standard vulnerability analyses most often used to profile refugee and other displaced populations. These are often narrowly focused on basic needs — nutrition, access to shelter, water, sanitation, and health — and tend to provide only a partial picture of life in contexts of protracted displacement.

Building on a framework developed by the University of Bath Wellbeing in Development research project in the 2000s (White 2009, 2010, 2016), the PDUW study has generated a holistic refugee wellbeing framework, based on five dimensions: bodily, economic, political, social and psychosocial wellbeing. This framework has been used to code qualitative interviews, and it has also informed the creation of a refugee wellbeing metric, composed of indicators from the PDUW survey that correspond to the five dimensions of wellbeing.<sup>3</sup>

This section presents wellbeing metric scores for displaced respondents surveyed in Barikab settlement and the urban area of Majboor Abad in Jalalabad, considering how metric scores have changed between the first survey in March 2021 and the second survey in August 2022. Qualitative interviews conducted with displaced people in both locations in December 2021 are included alongside quantitative findings.

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<sup>3</sup>For an in-depth exploration of the literature on wellbeing and its application (or lack thereof) in displacement contexts see Earle, Dajani, Barratt and McAteer (forthcoming). See Barratt and Earle's (2023) IIED working paper for a detailed explanation of the construction of the refugee wellbeing metric.

Table 2. Indicators and dimensions used in the Wellbeing metric

BODILY WELLBEING	ECONOMIC WELLBEING	POLITICAL WELLBEING	SOCIAL WELLBEING	PSYCHOSOCIAL WELLBEING
Respondent health	Financial situation of the household	Perceived ability to work legally	Access to a place of worship	Life satisfaction
Quality of healthcare in the area	Income stability	Perceived ability to start a business legally	Access to community and sports facilities	Optimism (life in one year)
Access to healthcare in the area	Household ability to cover expenses	Perceived freedom of movement	Ability to attend social gatherings	Feeling purposeful
Access to a pharmacy and health centre	Earners ratio	Refugee status	Ability to meet friends and family	Feeling independent
Food security — reduced Coping Strategy Index (rCSI)	Household savings	Legal documentation for residence	Ability to partake in group activities	Feeling that own time is spent constructively
Access to safe drinking water	Absence of concerning debt	Access to information on rights	Getting along with the displaced/ non-displaced community	Expected future living standards of children
Access to sanitation	Ability to borrow	Perceived degree of representation	Perceived advantages of living in the area, such as social networks	Mental wellbeing (Warwick-Edinburgh 7-Item Mental Wellbeing Scale)
Quality of housing	Wealth by proxy of household asset index	Perceived ability to make a difference in the community		Feeling respected in the community
Perceived safety of area	Access to finance	Quality of courts and perceived availability of justice		Feeling at home
	School attendance of children	Perceived treatment by police		
		Perceived availability of support if in danger		
		Access to education		

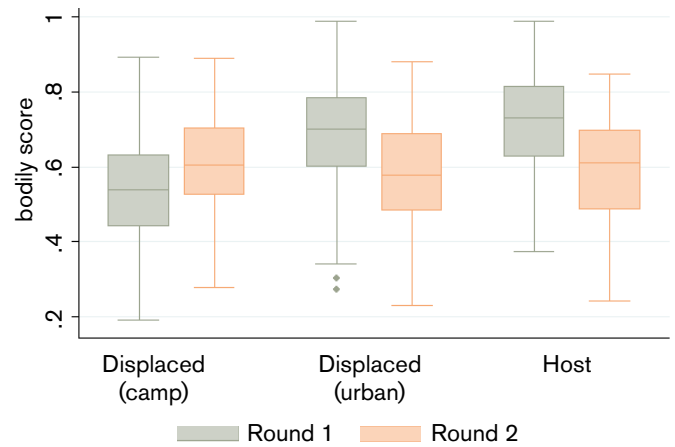


## Bodily wellbeing

The dimension of bodily wellbeing is based on indicators relating to physical health and security. It covers access to a range of basic services including water, sanitation, healthcare, and pharmacies, alongside a number of subjective assessments, including respondents' own rating of their general health, of their housing situation, quality of healthcare in the area, and perceptions of safety. A measure of food security was also included in this dimension — the reduced Coping Strategy Index (rCSI).

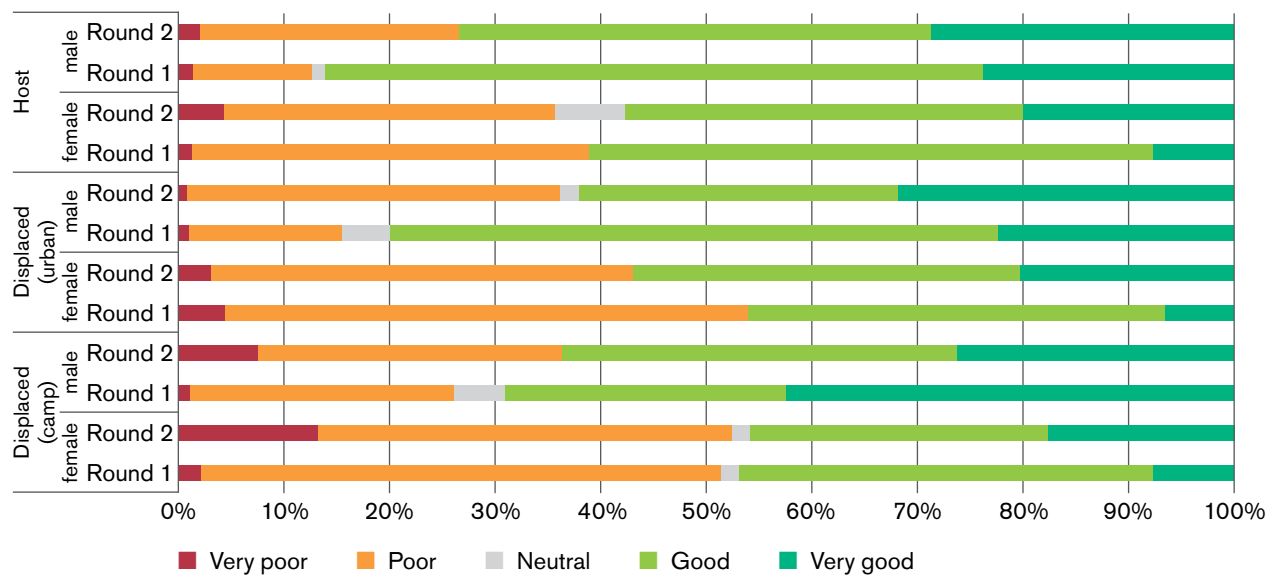
At its core, the PDUW project sought to answer the question of whether displaced persons have better wellbeing in cities or in camps. The panel dimension in the Afghan case study reveals a complex answer, in that the bodily wellbeing of surveyed settlement dwellers in Afghanistan was lower than that of their urban peers in early 2021. However, the wellbeing of urban displaced populations reduced more drastically than that recorded in settlements following the regime change (Figure 3).

Figure 3. Distribution of bodily wellbeing scores



Perhaps the most intuitive component of bodily wellbeing, respondents' general state of health, shows a decrease in male respondents' self-reported health status, in particular among displaced respondents in Majboor Abad. Here in Round 1 only 15% reported their health status to be poor or very poor, compared to 36% in Round 2. While there is less of a difference between the two rounds for women, their self-reported health status was already much lower in Round 1. Indeed, among women displaced in Majboor Abad participating in Round 1, half reported a poor or very poor health status at the time (Figure 4).

Figure 4. General state of health



The qualitative data collected for this study confirm that both **healthcare accessibility and affordability** emerged as significant concerns, both within the settlement and the urban setting, as individuals encountered worsening health conditions. Interviewees faced financial constraints that prevented them from affording prescribed medications, often resulting in a decision to forgo necessary medical treatment.

In the settlement of Barikab, there exists a solitary health clinic catering to the needs of camp residents. However, it was noted that this facility was insufficiently equipped, and its operational hours had been reduced in comparison to previous years. Interviewees who were experiencing diverse health conditions expressed their desire for medical treatment at private clinics or hospitals in Kabul. But the costs associated with these alternatives make them financially inaccessible. Likewise, interviewees in urban Majboor Abad reported health ailments among their households that they were unable to effectively manage, such as diabetes, rheumatism, hepatitis and cancer.

*“Poverty has negatively affected us. I developed thyroid sickness and one of my daughters has hepatitis B and her sickness has increased due to eating less food. I cannot take her to the doctors as they say she should eat good foods, but I cannot afford to provide her with bread, so how will I be able to provide her with good food.”*

Female IDP (aged 50), Majboor Abad

The percentage of households who struggled to eat in the previous week was close to 90% in all research locations during the second round of data collection (Figure 5). The situation is particularly dire in the city (91%), among both displaced communities and hosts. While displaced people in the urban environment were slightly better off than their peers in the settlement before the regime change (when 81% of surveyed households reported they had been struggling to eat enough in the past week in the settlement, compared to 73% in the city), this was no longer the case by round 2 of data collection.

In both Barikab and Majboor Abad, qualitative interview data suggests that respondents were forced to reduce expenses by cutting down on food.

*“Most of the time, my children cry over food, I burst into tears when I see my kids crying and not having enough food to eat. Whenever I experience such a thing, I complain to God about why he has made us face such poverty.”*

Female IDP (aged 34), Barikab

**Shelter** is a necessary condition of physical wellbeing. In Barikab settlement, qualitative interviews indicated that some individuals had access to rent-free housing. In Jalalabad, most interviewees lived in rented housing. Among renters in Jalalabad, interviewees were less likely to be able to cover their monthly rent without struggling by the time of the second round of the quantitative data collection (Figure 6).

Figure 5. Household struggled to eat in the past seven days

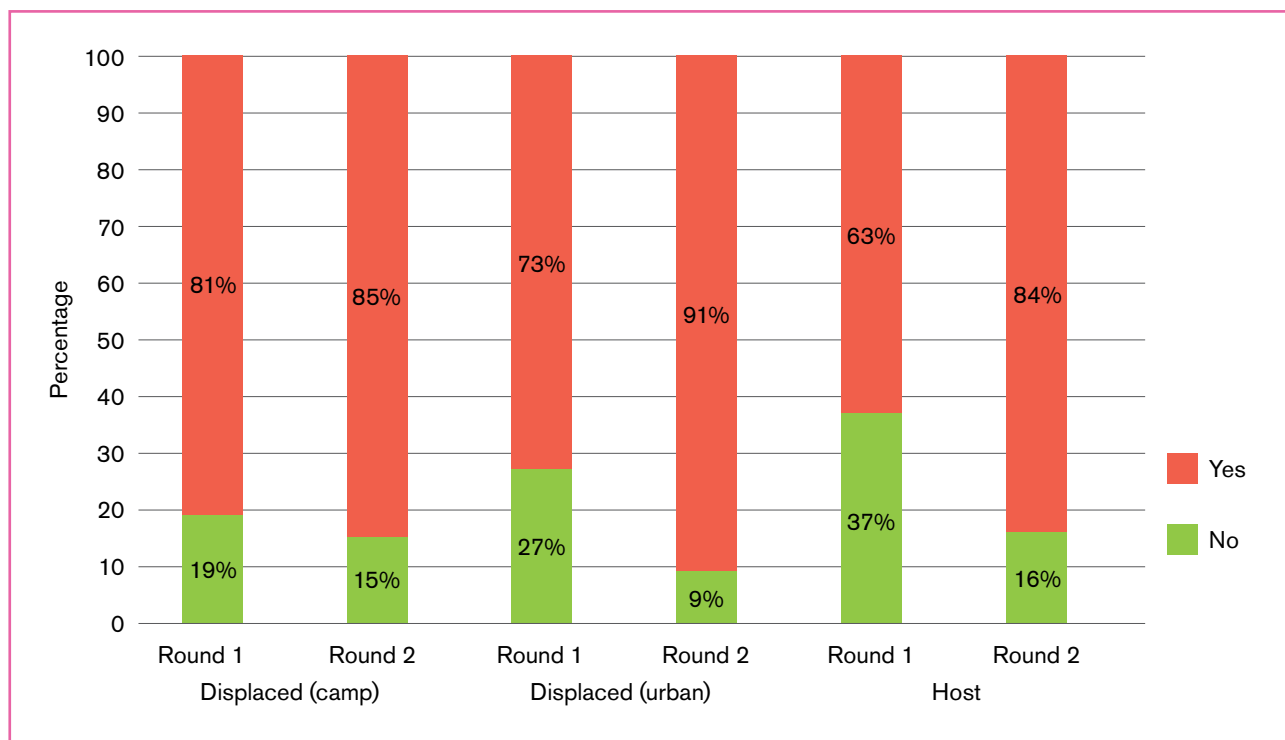
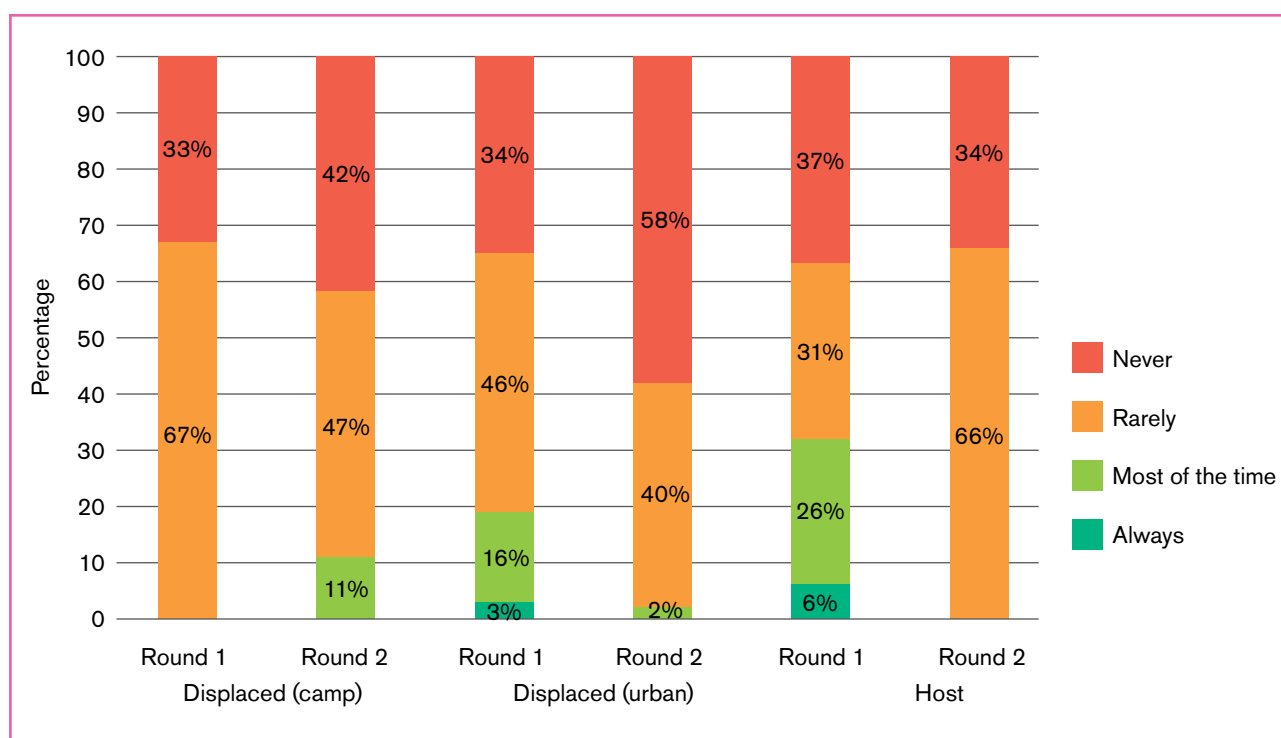


Figure 6. Being able to afford rent without struggling



Some interviewees had accumulated large debts to their landlords. In addition, the quality of infrastructure around the shelter appears to have decreased between the first and second round of data collection. In Barikab specifically, informants reported a lack of electricity, and negative coping strategies, including solar panels being sold in order to afford food. Many interviewees spoke of water access being inconsistent, and having to get and carry water from elsewhere, for example from the mosque.

*“We don’t have electricity, so we use a solar panel which can only power light bulbs. We don’t have access to water every day. The tap water can provide us with water once or twice a week. (...) The prices of liquid gas have risen so high that we can no longer afford to buy it. My husband goes to collect firewood for cooking and heating.”*

Female IDP (aged 44), Barikab

## Economic wellbeing

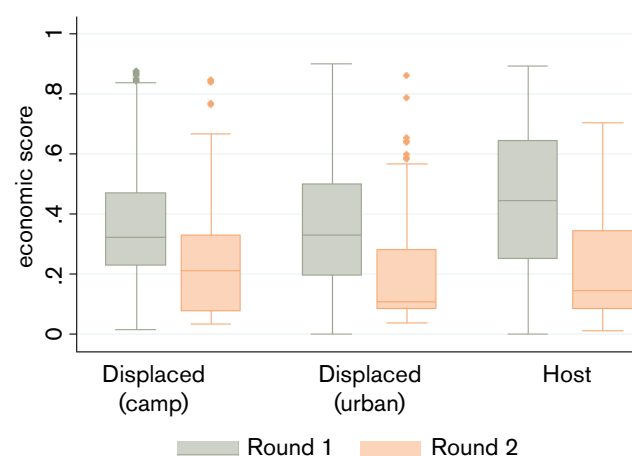
The wellbeing metric’s economic dimension is defined as being in a comfortable economic situation. This includes a stable and predictable income, the ability to cover one’s expenses from work, savings, the capacity to borrow when needed, absence of concerning debt and access to financial services and support. It also includes the earner ratio (number of household earners/

number of household members) and approximate wealth using a household asset index.<sup>4</sup>

Qualitative interviews show that poverty is the key concern among IDPs, and that the situation has deteriorated significantly since the DfA takeover in 2021.

Reflecting the profound economic collapse, the survey respondents experienced a drastic decline in economic wellbeing across cohorts from one round of data collection to the next. The overall financial situation of households worsened between March 2021 and August 2022 (Figure 7).

Figure 7. Distribution of economic wellbeing scores



<sup>4</sup> Asset index includes assets such as cars, motorcycles, bikes, TVs, radios, fans, mobile phones, fridges, computers, and internet connections. As ownership of these items is typically highly correlated, we used the variance-maximising Principal Component Analysis (PCA) method to assign a score to each respondent.

The panel data on livelihoods, further explored in the livelihoods section of this report, provides insights into the changing patterns and dynamics of employment. Both men and women were working more in 2022 compared to the previous period.

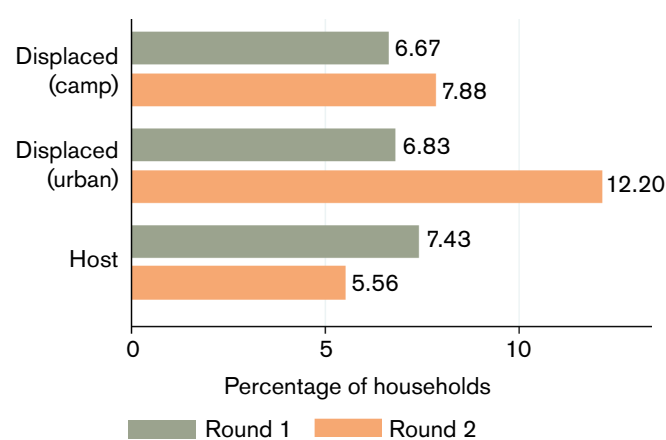
However, this increase in work is likely driven by the necessity to generate additional income in response to the dire economic situation faced by the surveyed population. In 2021 only 5% of surveyed women (22 individuals) had a work-related source of income, compared to 56% of men surveyed (250 individuals). In 2022, the percentage of respondents with a work-related source of income increased to 15% for women (37 individuals) and 64% for men (179 individuals), showing that while men's workload continually increased, women were also working significantly more under the current regime. This suggests that the dire economic conditions are compelling more women to work, often in less favourable jobs, thus challenging the regime's own restrictive norms on female employment. *(NB Our data was collected before the implementation of more stringent restrictions on women, including the ban on women working for NGOs in December 2022. Therefore, the findings may not fully reflect the current landscape of female employment under these newer constraints.)*

Qualitative interviews conducted in December 2021, a few months after the regime change, further illustrate the impact of these extensive economic challenges. Interviewees working informal jobs with unpredictable incomes, for example selling vegetables or driving, described the stress caused by rising prices combined with reduced incomes.

Female interviewees expressed feeling increasingly frustrated by the growing restrictions constraining their economic participation and contributions, despite their families' growing economic needs. Some interviewed women stated a wish to start a business from home or find other ways of working despite the restrictions. As survey results from 2022 show increased female labour force participation, it appears that many have indeed managed to start working despite the restrictive environment. Earner ratios increased among the target population.

Not all these additional earners were adults. The data reveals a trend where more households were relying on children under the age of 16 as income earners as a coping strategy to address the economic challenges they face (Figure 8). Child labour was apparent in both areas, driven by economic needs. Some children work part-time after school, while those from poorer families often work full-time. Field staff observed that women frequently have their children's assistance in selling products from home, involving them in marketing and sales. Additionally, children earn wages for minor tasks in workshops and businesses, such as aiding rickshaw drivers in customer acquisition.

Figure 8. Proportion of households that count children among income earners



Among the surveyed displaced urban respondents, 12% of households reported counting children among their income earners in August 2022, compared to 7% 15 months prior. In Barikab, the number rose from 6% to 7%.

Despite individuals working more to cope with the challenging economic situation, and a higher proportion of respondents reporting a work-related source of income in August 2022, the overall reported household monthly income was lower in 2022 compared to 2021 (Table 3).

While respondents worked more in the second round of data collection, they earned less. A smaller proportion of respondents reported being able to cover their

Table 3. Reported monthly household income

	REPORTED MONTHLY INCOME ROUND 1 (USD)	REPORTED MONTHLY INCOME ROUND 2 (USD)
Displaced Barikab (camp)	78	60
Displaced Majboor Abad (city)	132	98
Hosts Majboor Abad	145	103

household expenses solely with income from work in 2022. Similarly, in 2022 only 7% of displaced individuals and 12% of hosts in the city stated that their income from work was sufficient to cover their household expenses, compared to 22% of urban displaced individuals and 35% of urban hosts in 2021. This trend is particularly pronounced among urban displaced individuals, where the percentage of respondents reporting a very difficult financial situation increased from 14% in March 2021 to 53% in 2022.

Likewise, there was a distinct decrease in the reported stability of household incomes, particularly among displaced individuals in Barikab settlement. In 2022, 60% of displaced respondents in the settlement reported having a continuously unstable income, compared to only 30% in 2021.

While respondents were equally likely to hold debt compared to the previous round, there was an increase in their level of concern regarding debt, while many respondents noted a decreased ability to borrow (Figure 9).

In the words of one man, *“my hair has turned grey because of the debt I owe to people.”*

The data also show a significant **decline in access to micro-finance mechanisms**, with the most substantial drop observed among displaced individuals in Barikab. In 2021, 12% of men in the settlement reported having access to microfinance mechanisms. By 2022, this proportion had drastically decreased to only 4%. Similarly, 5% of surveyed women in Majboor Abad had access to microfinance accounts in 2021, compared to 1% in 2022. The withdrawal of international aid agencies, which played a crucial role in funding and supporting microfinance initiatives, may have led to a scarcity of available financial resources for lending (Ismaili 2023).

The data from two rounds of surveys illustrates **the escalating economic challenges faced by female-headed households (FHH) in this period**. Compounding these difficulties is the diminished capacity for these households to access alternative financial support through borrowing. While previously 78% of FHH reported the ability to borrow money as needed in 2021, this figure fell to just 36% in 2022 (Table 4).

Figure 9. Ability to borrow

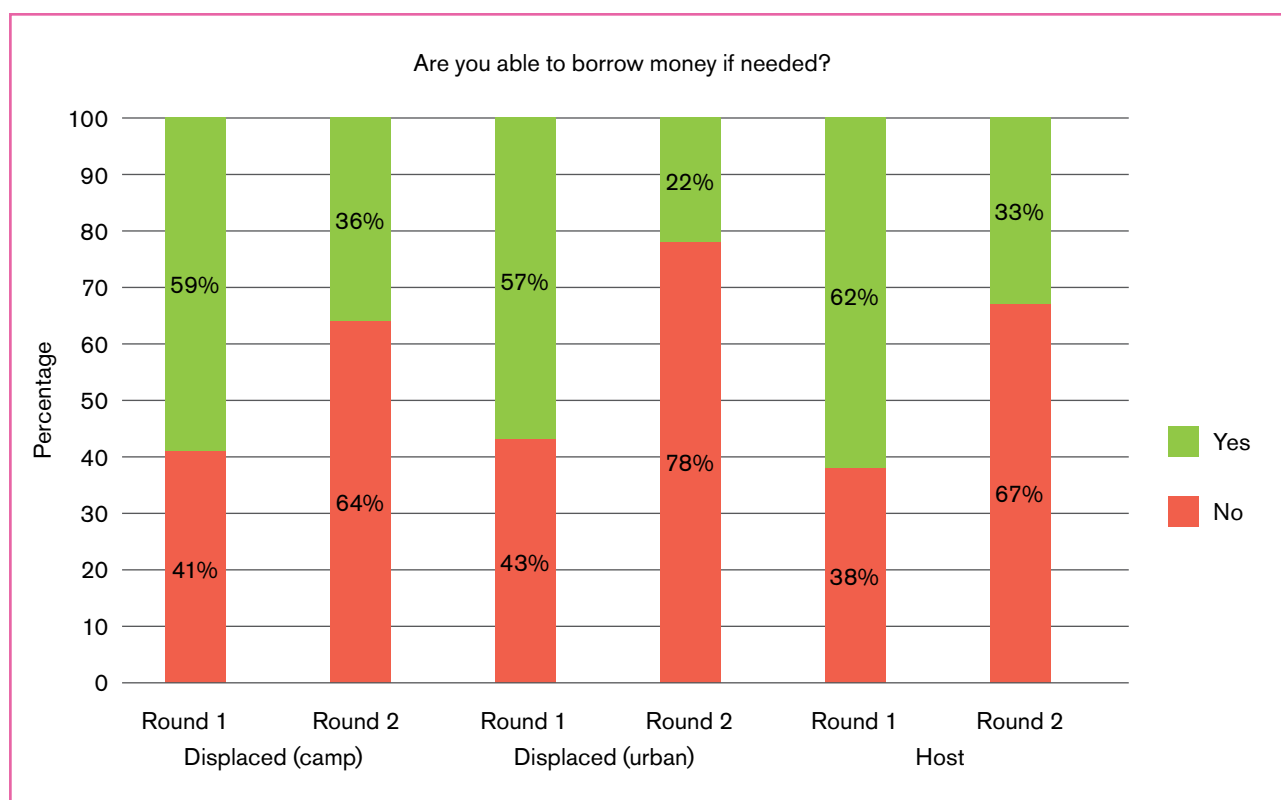


Table 4. Ability to borrow by round and gender of the head of household

		ABLE TO BORROW		UNABLE TO BORROW	
		NUMBER OF RESPONDENTS	%	NUMBER OF RESPONDENTS	%
Round 1	Female Head of Household	62	78%	17	22%
	Male Head of Household	448	57%	340	43%
Round 2	Female Head of Household	16	36%	28	64%
	Male Head of Household	141	29%	337	71%

## Social wellbeing

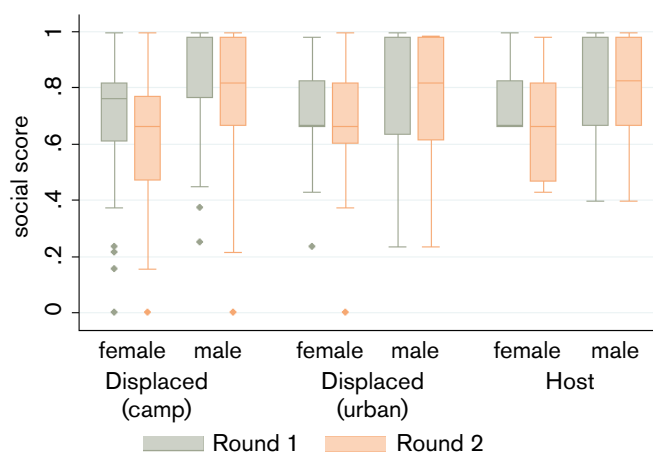
Social wellbeing is defined here as feeling included and having the possibility to seek social interaction. The social wellbeing dimension incorporates indicators relating to social interactions — the ability to spend time with friends and family and to partake in group activities, alongside access to a place of worship and recreational facilities. It also includes perceptions of whether the displaced and non-displaced get along well in the community, as well as the presence of social networks.

Traditionally, social networks and opportunities for social interaction have been seen as advantages of living in urban areas, which tend to offer greater access to diverse social networks, community centres and various social activities.

In 2021, approximately half of the urban sample listed social networks among the reasons for wanting to live in Jalalabad. Whereas in Barikab, only one in five respondents reported social networks as a factor influencing their decision to live there. This is supported by qualitative interviews, where settlement residents often stated that access to rent-free housing in Barikab was their main reason for living there, and that their ability to socialise was negatively impacted by the distance to urban areas, and by increased public transport costs in particular.

The social wellbeing scores revealed a slight decrease in social wellbeing across all locations (Figure 10). While certain indicators showed a decline between 2021 and 2022, there are some indicators, such as the ability to access a place of worship, that did not show a significant change. As a result, the difference in social wellbeing between the two rounds is not as pronounced as the other dimensions. It is however markedly more pronounced for women than for men.

Figure 10. Distribution of social wellbeing scores



Poverty can have a significant negative impact on social wellbeing. By limiting access to social networks, civic organisations and public spaces, poverty can make it difficult for people to build strong social ties and feel connected to their community. This can lead to feelings of isolation, exclusion, and disempowerment. In Barikab, for instance, the narrative of isolation resonates strongly among the interviewed inhabitants, primarily driven by economic constraints. The lack of affordable transportation to Kabul, a city where many interviewees have deep-rooted family and social connections, emerged as a critical barrier.

This theme of disrupted social relations extends beyond geographical isolation. In both the settlement and city, interviews showed how poverty profoundly affected the ability of individuals to engage in fundamental social activities, such as attending weddings and funerals. These events, central to the social and cultural life of the community, have become limited due to the costs associated with transportation, appropriate attire and customary gifts.

One interviewee in Barikab described suspicion within the community that people take advantage of hospitality customs, expecting to be served food. But most people seemed happy to visit each other without such concerns. In Jalalabad, qualitative interviews revealed an additional layer of disconnect, and a sense of not belonging within the community. This stems from the stigma associated with being perceived as poor, especially among women. This sense of disconnect is less pronounced in Barikab, where interviewees perceived others around them as facing similar economic challenges and hardships.

The DfA's governance further erodes social wellbeing. The pervasive impact of poverty on social relations in both the settlement and city settings is profound and multifaceted, deeply entwined with the socio-political context marked by the DfA's presence. The impact of the new regime is particularly pronounced for women. *Mahram* is a practice in Afghanistan that restricts women's social interactions and mobility by requiring them to be accompanied by a male relative for all journeys outside the home. It is based on the Islamic concept of *mahram*, referring to a male relative a woman is not allowed to marry. This practice has been more strictly imposed since the arrival in power of the de facto authorities, who in September 2021 issued a decree banning women from traveling without a *mahram*, and who have also engaged in a campaign of intimidation and harassment of women who do not comply with these requirements. For example, the DfA have been known to stop women at checkpoints and demand to see their *mahram* (Amnesty International 2022). Women who are subject to *mahram* restrictions are more likely to report feeling isolated, lonely, and depressed. Further,

these restrictions can lead to poor mental and physical health outcomes for women. It also has economic implications, since the transportation cost for a woman is double that of a man travelling alone.

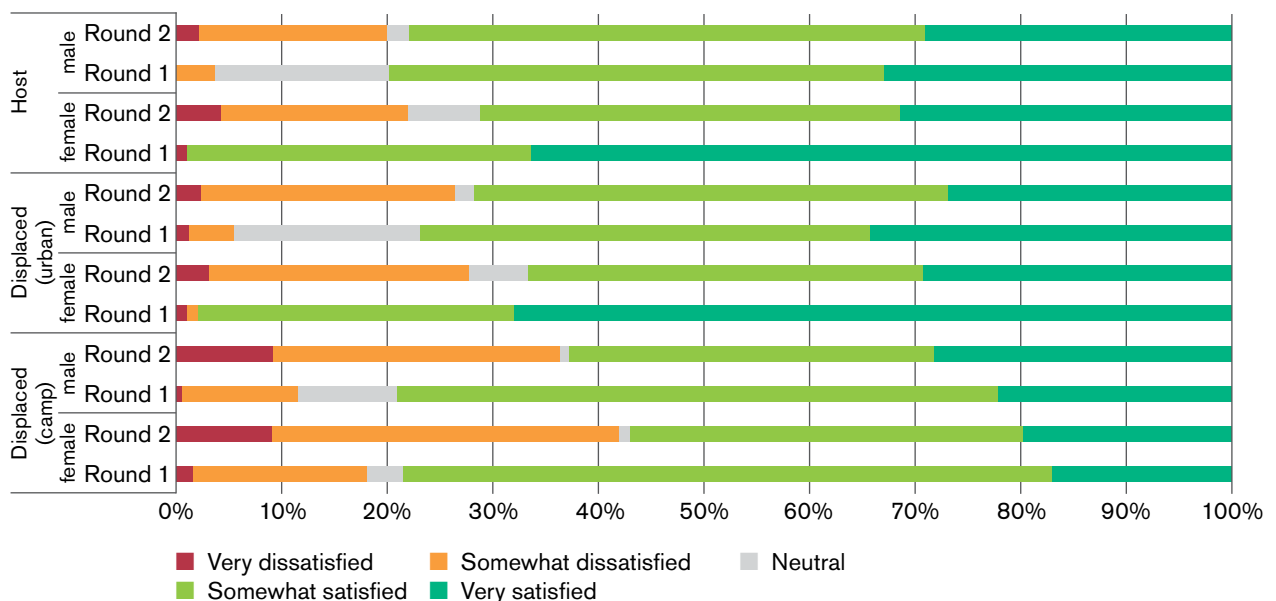
**Our data reflects this, revealing a significant decrease in satisfaction with social interactions, particularly for women,** in the second round of data collection. Nearly half of the women respondents in Round 2 expressed dissatisfaction with their ability to attend social gatherings outside their homes, compared to less than a quarter in Round 1. Similarly, the level of dissatisfaction with the ability to meet up with friends and family increased from 2% to 28% among urban displaced women between the two rounds of data collection (Figure 11).

While men reported an increase in feeling close to others, rising from 59% in the first round to 81% in the second, women experienced a decline in this regard. This decrease was particularly pronounced among women in female-headed households, in contrast to those in male-headed households.

*"The new government has ordered the women not to come outside their homes without any mahram. Now, it is very difficult for us because our men go to work from dawn to dusk and if we get ill, we should stay at home until our men return from work because we are not allowed to go outside. Besides, when a woman goes outside the house alone for work, the people in the community talk behind her back."*

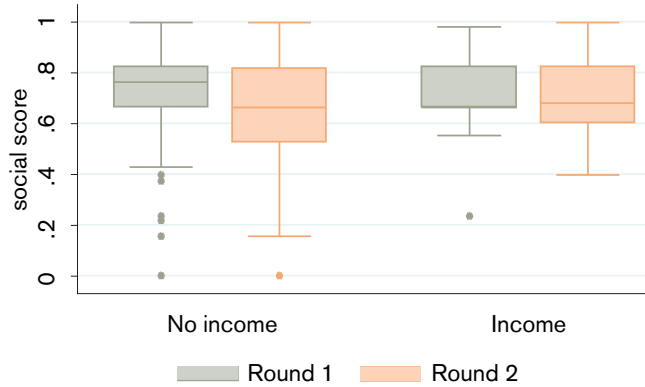
Female IDP (aged 50), Jalalabad.

Figure 11. Satisfaction with the ability to meet up with friends and family



**The role of work in enhancing social wellbeing among women has become increasingly complex in the current socio-cultural landscape.** Our research revealed higher average social wellbeing scores for women who work, compared to those who do not in both rounds, and a noticeable drop in social wellbeing scores for women without a source of income (Figure 12).

Figure 12. Social wellbeing scores of working and non-working female respondents



*“It [work] has lots of social benefits as through this enterprise we have gotten familiar with other people. (...) such enterprises foster relations between the people.”*

Female IDP (aged 35), Jalalabad

Women’s workspaces, once nodes for social interaction and communal support, are facing growing restrictions that limit their function as social spaces. Interviews conducted with female entrepreneurs suggest that this change is particularly evident in the way societal norms and pressures have begun to dictate who can frequent these spaces. For example female entrepreneurs whose establishments were initially inclusive, now cater predominantly to married women due to community scrutiny over social conduct and adherence to strict dress codes.

*“When I started this [beauty] enterprise, a lot of adult girls were coming to me; but later, people started talking behind them and criticised that they should observe proper Hijab (veil). Now only the married women come to me.”*

Female IDP (aged 50), Jalalabad

## Political wellbeing

The political wellbeing score is comprised of a number of individual indicators that assess the documentation of respondents, their rights and awareness thereof, their relations with the institutions and persons of authority, as well as their access to justice and representation.

Because many of the political wellbeing indicators were designed with the specific goal of assessing the political inclusion of refugees in the other countries studied in the PDUW project, some aspects of the metric are not particularly revealing when applied to IDPs who are Afghan citizens. Accordingly, the overall score tends to be less appropriate to assess political wellbeing in Afghanistan in comparison to the other countries in the project.<sup>5</sup> As such, the scores are relatively high in the country and the sub-section below will focus on the individual indicators that are relevant in the context of Afghanistan as a way to measure political wellbeing.

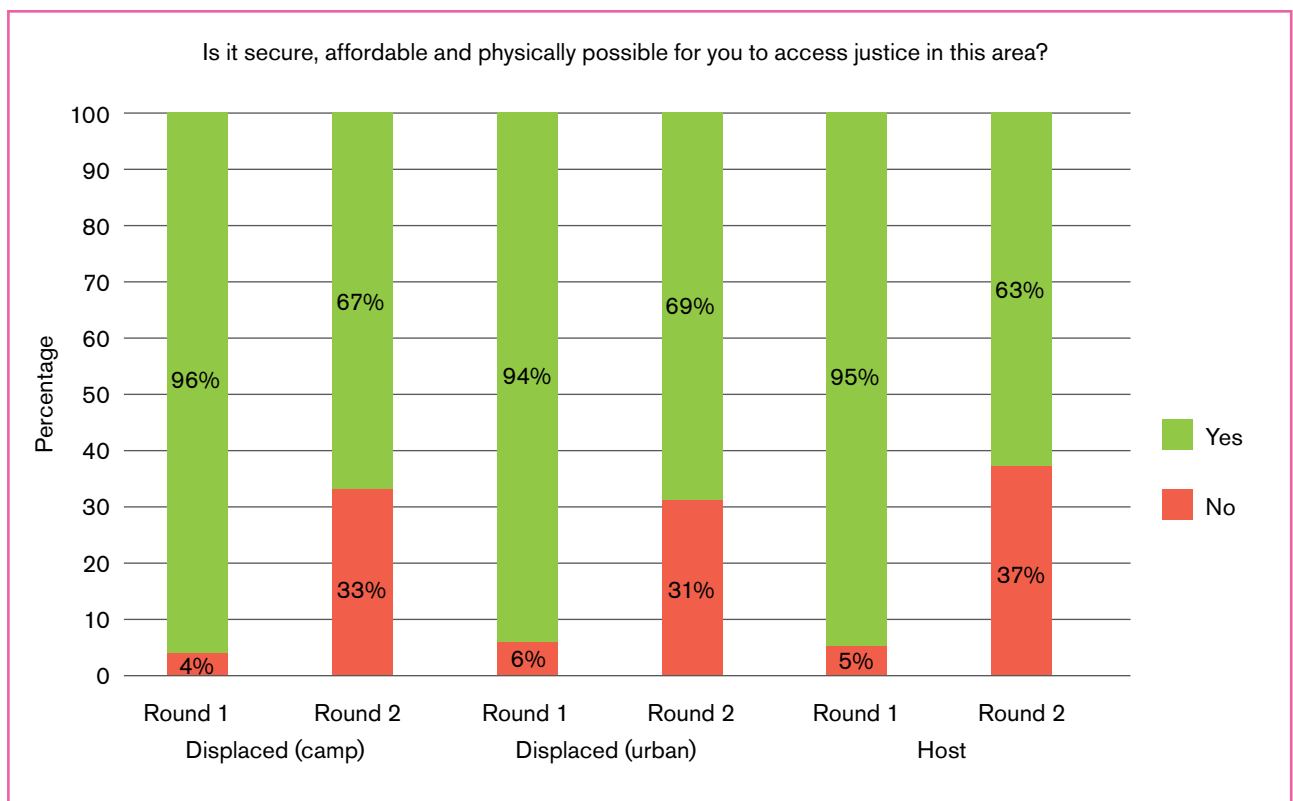
Access to justice in Afghanistan has deteriorated significantly under the DfA, who have disbanded the previous judicial system and replaced it with one based on an interpretation of Islamic law (Human Rights Watch 2023).

The data revealed a significant increase in the number of individuals reporting difficulties in accessing the justice system securely and affordably (Figure 13). In 2021, 4% of individuals in Barikab, 6% of urban displaced individuals, and 5% of hosts reported difficulties in accessing the justice system in a secure and affordable manner. In 2022 there was a sharp rise. The proportion of individuals facing obstacles in accessing the justice system increased to 33% in Barikab, 31% among urban displaced individuals, and 37% among hosts. It is of note here that the rise appears similar for displaced people and non-displaced people.

<sup>5</sup> Ethiopia, Jordan and Kenya. See [www.protracteddisplacement.org](http://www.protracteddisplacement.org) for all country working papers.



Figure 13. Access to justice



**The data analysis also revealed a notable increase in the proportion of individuals who did not feel represented by authorities and leaders in their communities between the two rounds of data collection.** In August 2022, more than one third of respondents in all locations reported not feeling well represented, compared to a fifth in 2021.

This was confirmed by the qualitative data collected for this study. At the local level in Barikab, interviewees mentioned two key figures: a community leader and a Mullah. Both leaders were described as individuals who listen attentively to community members' concerns. They served as points of contact for individuals seeking assistance or raising issues within the community. However, when it comes to aid distribution, several interviewees in both Barikab and Majboor Abad noted that there was a tendency to prioritise their own relatives and personal networks, rather than on a strictly needs-based approach.

*“Yes, we do have a community leader who is a completely unjust person. Whenever a non-governmental organisation (NGO) offers aid, the community leader stores it in his home and later sells it on the market. We can raise our voices as high as we want, but no one hears us. His sons, relatives, and close friends receive all of the aid and charity funds.”*

Female IDP (aged 55), Jalalabad.

**Having someone to turn to in times of danger is a crucial aspect of the political wellbeing dimension.** The data showed a significant increase in the number of individuals who do not have anyone to rely on in case of danger, between the two rounds of data collection. In 2021, only a small percentage of women (3%) and men (4%) reported not having someone to turn to in such situations. However, by August 2022, these numbers had risen to 16% for women and 12% for men. According to qualitative interviews, many felt unable to approach authorities, UN agencies, or NGOs for assistance for safety concerns, or to seek redress for wrongdoing. This indicates a lack of accessible channels for individuals to raise their concerns and seek help within their communities.

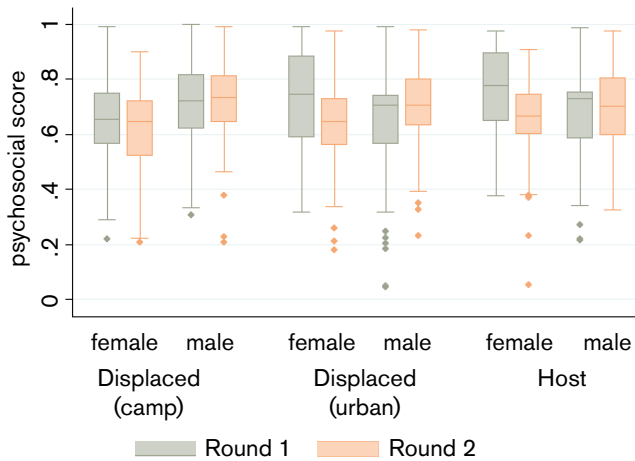
**Mobility also falls under political wellbeing.** While concerns about security threats have lessened, the predominant barrier to mobility is economic hardship, overshadowing the impact of conflict and insecurity. **Poverty is cited as the primary impediment to ease of movement.** In the context of Jalalabad, interviewees shed light on the additional mobility constraints stemming from the DfA's vigilance against potential military affiliations of boys and men. Additionally, the rigid enforcement of gender norms severely restricts women's mobility and autonomy. The UN's special rapporteur on human rights in Afghanistan reports that Afghan women reported feeling less safe moving around since the DfA takeover (Bennett 2022).

## Psychosocial wellbeing

Psychosocial wellbeing is defined as a composite of life satisfaction, feeling at home, optimism for the future for the respondent and the next generation of their community, feelings of independence and agency and being treated with respect. It also includes the Warwick-Edinburgh Mental Wellbeing Scale (7-item), where respondents are rated from high or average mental wellbeing down to possible or probable depression.

The psychosocial wellbeing scores did not differ substantially between the settlement and the urban setting overall in 2021, and in Barikab settlement there had been no significant changes in 2022. In Majboor Abad scores did not increase significantly for men, but deteriorated for women (Figure 14).

Figure 14. Distribution of psychosocial wellbeing scores



Part of the explanation for the moderate shift in overall scores may well lie in the already dire situation in 2021.

*“The people’s mental health was not good during the Republic government because there were a lot of killings. Every alley would receive dead bodies. Many young men would return wounded and some of them would even come back without hands, feet, or eyes. I saw it even among my relatives. My paternal cousin was martyred, and it impacted us so badly.”*

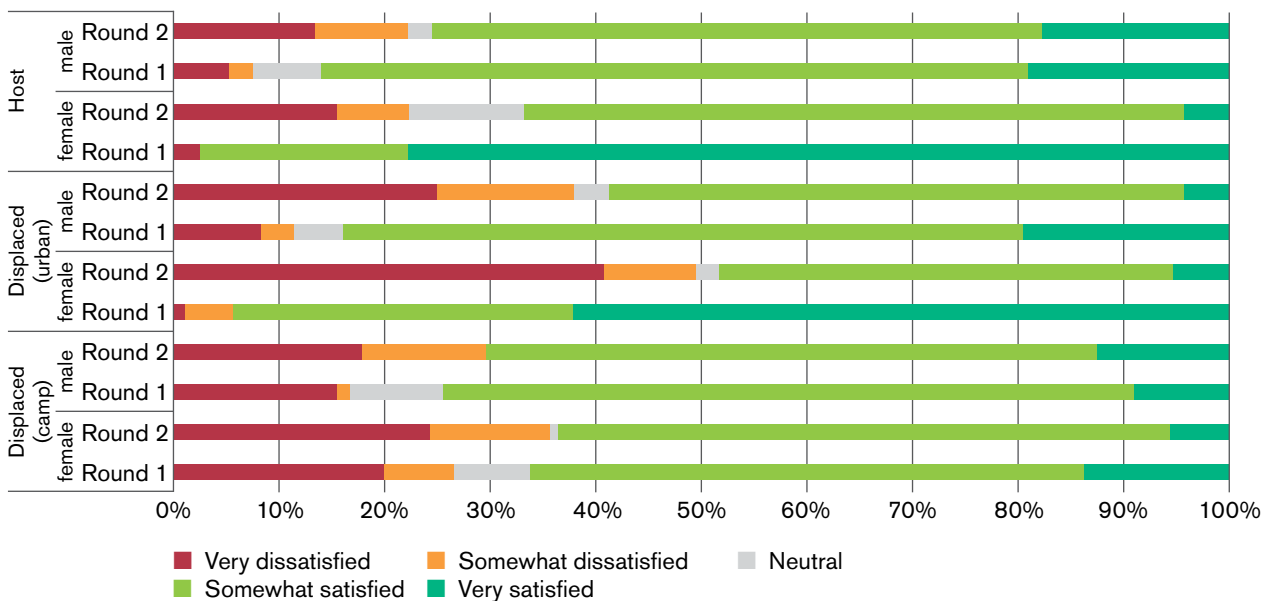
Male IDP (aged 38), Jalalabad.

Overall, we found, however, that respondents’ self-reported levels of life satisfaction have decreased over time (Figure 15). Urban displaced respondents in Majboor Abad were relatively satisfied with their lives in 2021. However, by 2022, there was a notable increase in dissatisfaction, with 32% of respondents reporting being somewhat dissatisfied and 11% indicating that they were very dissatisfied. The drop is particularly stark for women in the city.

The data revealed a significant increase in the second round of data collection compared to the first round in the number of respondents who rarely or never felt they use their time in a constructive way.

This trend is particularly pronounced among respondents in Barikab. In 2021, 21% of Barikab respondents reported rarely or never feeling they use their time constructively. By 2022, this number had jumped to 45%. Distractions from boredom like music, which could potentially alleviate this feeling of unconstructive use of time, are often outlawed. (NPR 2023)

Figure 15. Overall life satisfaction



*“In the current regime, we have problems such as limitation on hearing the songs. When they see someone hearing songs, they beat him and shave their heads. This way the people are scared and they cannot move around freely for this reason as well.”*

Female IDP, Jalalabad.

As described in the economic wellbeing section, poverty is a severe concern, and many interviewees expressed a significant amount of stress and anxiety caused by economic hardship. Some also described grief regarding the deteriorating state of their country, particularly since the regime change. Overall, there is a sense among interviewees that the future appears dark.

*“There are many things that I think about such as: lack of health services and professional doctors, low incomes, unemployment of my husband and my boys, overall security situation around the country, non-availability of schools for my grandchildren. These are all a big concern and cause me anxiety on a daily basis. I am sick, I have to visit my doctor every month. If I can afford to buy a prescription for my first round, I’ll worry about the next.”*

Female IDP (aged 45), Barikab

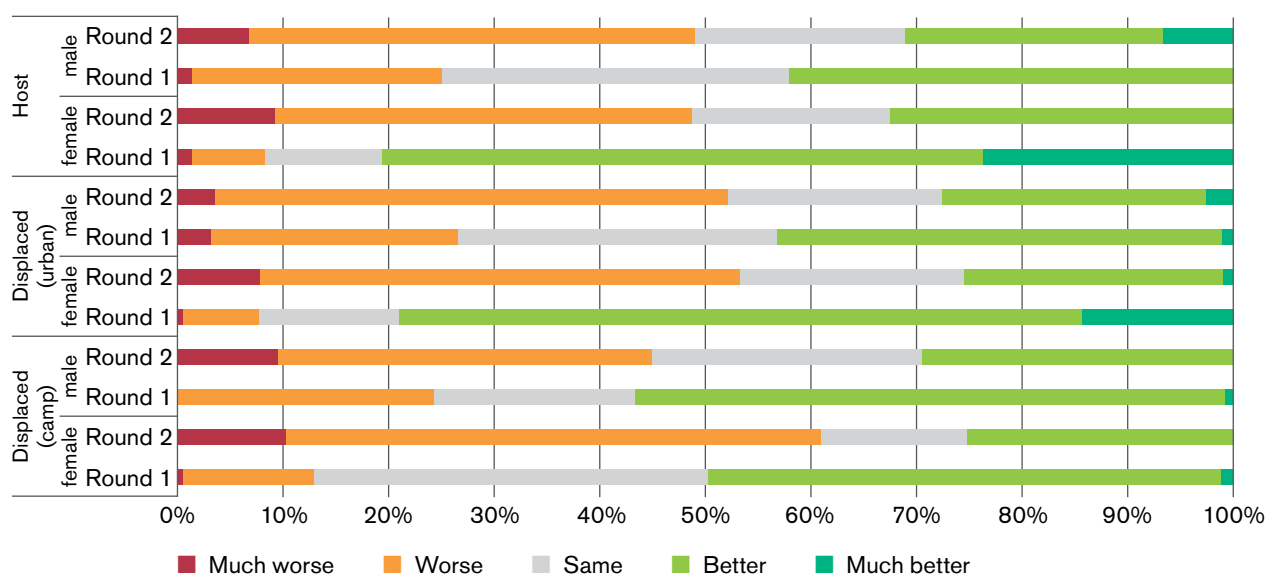
*These problems have largely impacted my daily life, created psychological problems, and have taken away my inner peace. I’m tired of my life. These problems increase as days pass by and I face more difficulties. I get more indebted and become distrusted among the people. [...] We didn’t have any daily anxieties before because we were financially secure, though, I did have some minor security issues. My children used to live in a tranquil and happy environment. Actually, all of these are memories of the previous regime; now that the government has changed, concerns and problems have arisen,.*

Male IDP (aged 46), Jalalabad.

In Jalalabad, some interviewees in the qualitative survey reported concerns about drug addiction as a coping mechanism, especially among young people. The DfA’s strict policies and heavy sanctions against drug use further exacerbate the dangers associated with drug addiction (Bewley-Taylor 2023).

The findings show a significant decrease in optimism towards the future amongst survey respondents between 2021 and 2022. In the initial round of data collection, the majority of respondents across locations expressed a belief that the year ahead would be better or, at the very least, the same as the present one. However, in 2022, a notable shift occurred, with more than half of respondents expressing a pessimistic view of the future (Figure 16).

Figure 16. Expected quality of life a year from now



This decline in optimism reflects a loss of hope and confidence in the potential for positive change.

*"If the current situation persists, I believe I will carry all of my ambitions and goals into the afterlife."*

Female IDP (aged 50), Jalalabad.

The data similarly revealed a significant shift in respondents' perceptions of their children's future living standards between 2021 and 2022. In the initial round of data collection, the majority of respondents held the belief that their children's living standards would be better than their own. However, by 2022 more than a third of respondents — both male and female — assumed that by the time their children reached their age, their standard of living would be worse or much worse than their own.

## Wellbeing conclusions

These findings clearly show a negative impact on wellbeing, among displaced as well as host populations, as a result of the DfA takeover. In particular, this is linked to increased levels of poverty among respondents, which affects everything from physical to mental health, mobility and social life. This decline was more significant in the city than in the settlement. However, overall wellbeing scores were low across all locations and populations, including hosts. Despite severe restrictions on women's labour, more people were working in 2022, but earning notably less. Qualitative data paints a dire picture of life under the DfA, marked by economic hardship resulting in social isolation and mental health problems.

## 5

# Displacement economies, livelihoods and enterprise

Together with a new and more holistic approach to refugee wellbeing, the PDUW project elaborated a framework to reflect on the economic activities of forcibly displaced people. Introducing the concept of 'displacement economies', our approach brings together displaced people's livelihoods and entrepreneurial activities, including their contributions to society. In this project, displacement economies are understood as the collective economy created by refugees and IDPs through their livelihood activities, enterprise, need for services and consumption, and through their mutual support and diaspora inputs.

The Displacement Economies Framework (DEF) has been developed as an expansion of the Sustainable Livelihoods Framework (DFID 1999). It goes beyond the usual focus on refugee livelihoods and self-reliance found in both academic literature and humanitarian response, to include both individual livelihoods and refugee-run enterprises, their dynamic links and collective impacts, thus revealing the extensive connections between displaced, local, national and international markets.

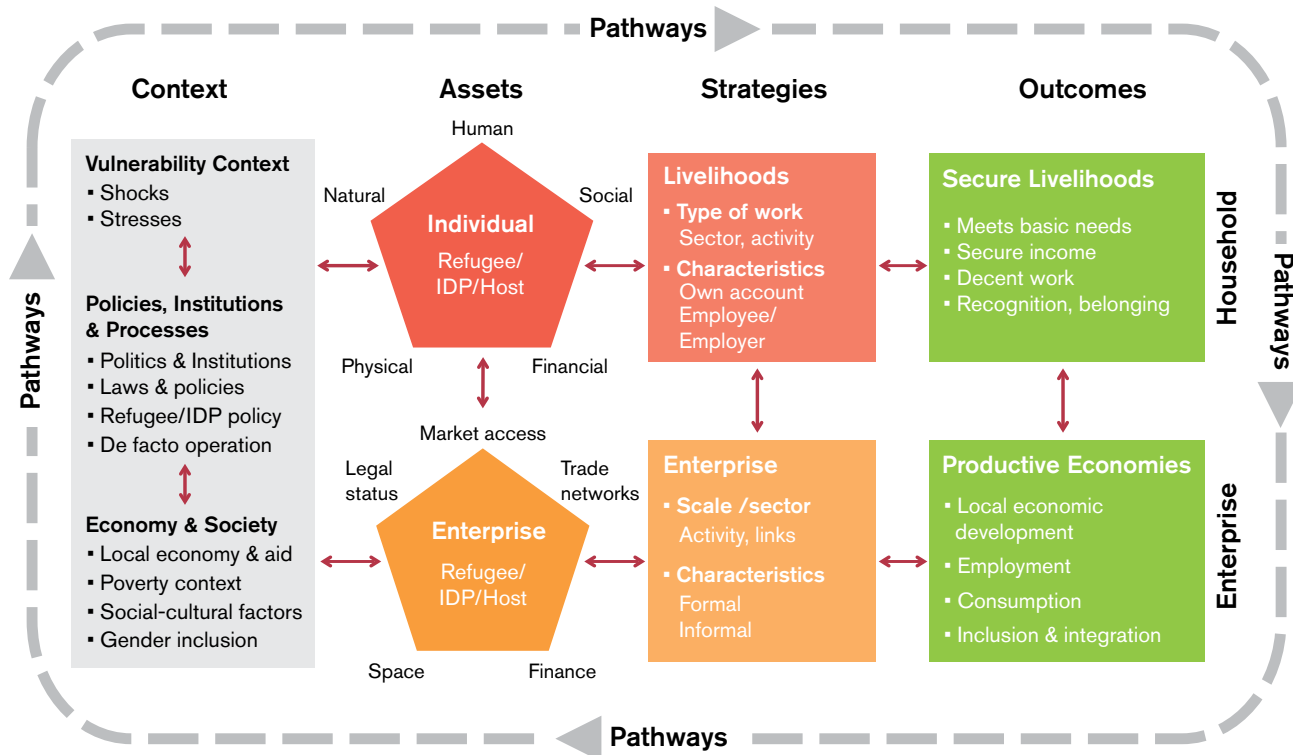
The findings in this section have been organised following the DEF (Figure 17).

Displacement economies are rooted in a context (grey rectangle) that combines structural and dynamic factors (such as legislation, policies, cultural norms) and unexpected or recurrent events (shocks and stresses). The DEF then frames the analysis of displacement economies in two interconnected themes: individual livelihoods and enterprise.

The first theme explores displaced livelihoods based on the Sustainable Livelihoods Framework (Chambers and Conway 1992). The top pentagon illustrates assets in terms of human, social, financial, physical and natural capital. Based on these assets, and their own experience, priorities and aspirations, displaced persons make decisions on the type of economic activities to pursue in that context, generating strategies for subsistence and accumulation. The resulting livelihood outcomes could be economic (for example higher income) or non-economic (such as self-esteem or social status).

Data on displaced livelihoods was collected through the household survey and the results were condensed in two composite indices, the Livelihoods Assets Index and the Livelihoods Outcomes Index, which provide the basis for our discussion on displaced livelihoods in the following section.

Figure 17. Displaced Economies Framework



The second theme of the DEF captures the creation and evolution of displaced persons' enterprises (own-account work, or enterprises established or run by displaced persons). The bottom pentagon illustrates the assets of displaced-run businesses in terms of market access, trade networks, financial resources, space access, and legal status (degree of formality). It also shows the enterprise strategies adopted by displaced persons based on their assets and aspirations, as well as the outcomes of these strategies in terms of contribution to local economic development. The analysis of displacement enterprises draws on the analysis of 50 semi-structured interviews conducted with IDPs, returnees, and hosts in Majboor Abad, Jalalabad, and with IDP and returnees in Barikab settlement, and further elaborated with the insights and discussions held with key informants in the two locations.

The interviews with displaced persons explored business creation, decision-making, networks, achievements, and challenges, as well as their contributions to the local economy, self-fulfilment, and self-reliance. Critical events, such as regime change or COVID-19, appear in narration, so the effect of these shocks on displaced people's entrepreneurial activity in is captured.

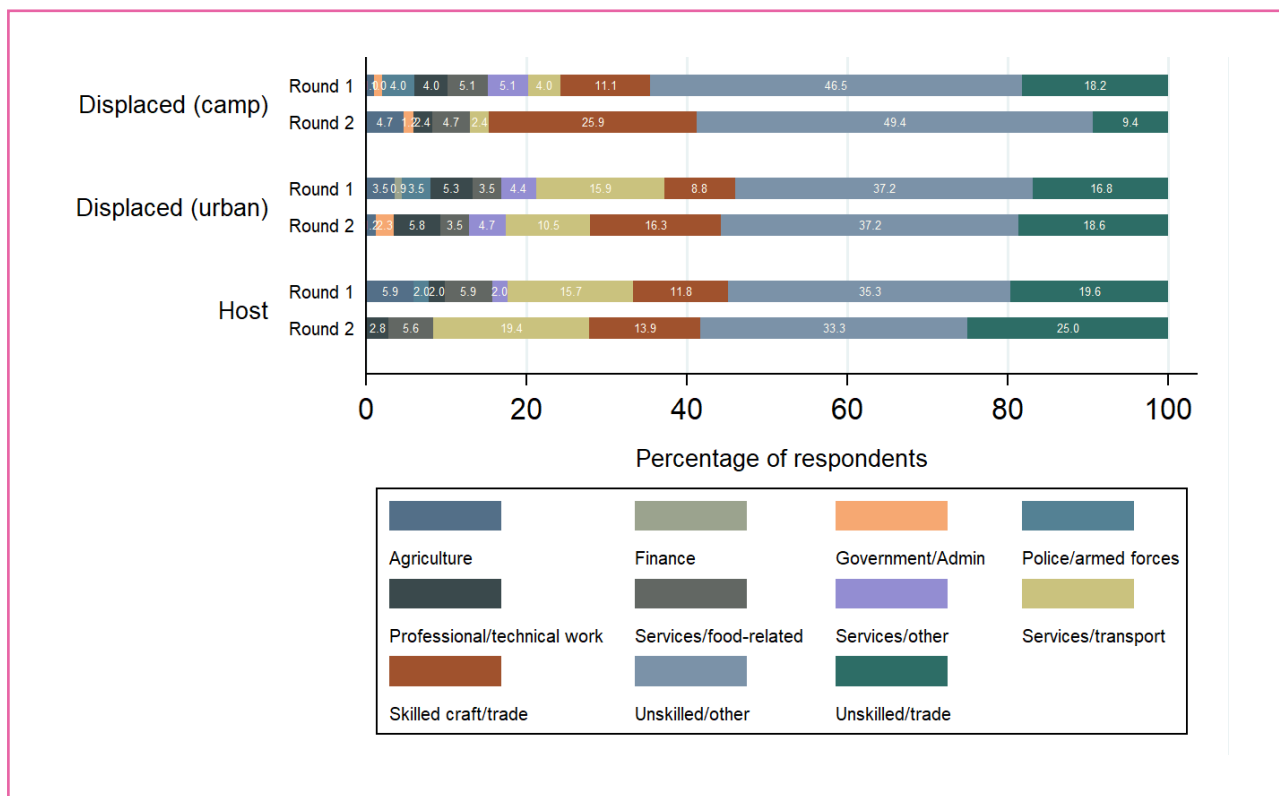
## Displaced livelihoods: assets and outcomes

Debates on the economic performance of displaced persons in camps/settlements and cities have revolved around their specific needs and their contributions to the local economy, but far less effort has been devoted to measuring their economic potential and the extent to which the latter is realised. The Livelihood Assets and the Livelihood Outcomes Indices illustrate the potential that displaced people hold to perform economic activities, and the extent to which this potential is being harnessed in host settings.

The following analysis draws mainly on the findings of the quantitative survey conducted in two rounds in Barikab and Jalalabad and explores the impact of the DfA regime on displaced livelihoods, comparing the results before and after the takeover.

People work in a range of sectors, with a high proportion in unskilled construction or day labour, or unskilled or petty trade. In Jalalabad the percentage of respondents working in unskilled work has increased, whereas in Barikab we observe a slight decrease in the percentage of unskilled workers. In Jalalabad for hosts,

Figure 18. Sector of the main income-generating activity in the past 90 days



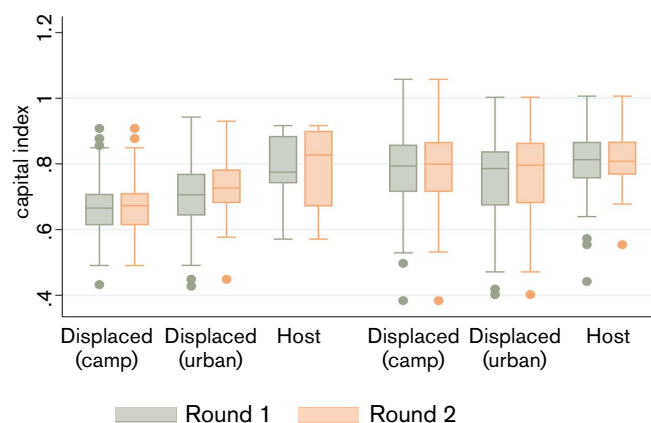
among those working, the proportion of people working in unskilled work increased from 55% to 58%, and for displaced persons from 54% to 56%. In Barikab, this proportion dropped from 65% to 59%.

## Livelihood assets

The Livelihood Assets Index is based on a range of variables extracted from the quantitative survey which reflect human, natural, physical, financial, and social capitals relevant in finding employment. A higher Livelihood Asset score means the respondent is more likely to be prepared for work. The scores obtained for the different population groups in the first and second rounds of data are similar, a result that can be explained by the relative stability of many components of the index that may not be affected in the short term by sudden shocks, like the change in government (Figure 19). For instance, education and skills variables remained stable after 18 months of political upheaval.

However, there was a noticeable decrease in food security, escalating worries about debt, and restricted access to financial resources which could affect Livelihood Assets in the long term.

Figure 19. Distribution of livelihoods asset index



The Livelihoods Asset Index nevertheless proves valuable in determining differences in work readiness among different groups in this study. It reveals that female respondents generally exhibit lower scores compared to their male counterparts, with significant variations across locations. Women in the IDP settlement exhibit the lowest scores, followed by the urban IDP cohorts, and then by urban hosts. In contrast, the index does not show differences among male respondents in our sample, indicating a more uniform level of work preparedness across different locations.

A careful look at some components of the index provides insights to understand these gender differences across spaces.

Data on education shows that women were more likely to be illiterate in Barikab settlement, which also registers the greatest disparity in levels of education between men and women. The profile of hosts and displaced persons in Jalalabad remains similar for both genders, which may indicate a comparably low access to education institutions in cities irrespective of displacement status (Figure 20).

Conversely, women were more likely than men to have received technical or vocational skills training in the past, particularly in the settlement where 39% of female respondents have some level of TVET (technical and vocational education and training).

The announcement of the ban on girls' education starting from the 6th grade (from 11–12 years) will

impact the livelihood assets across the country in the medium to long term. One of the first signs of this deterioration is the increase, between 2021 and 2022 (and our two rounds of data collection), in the number of children under the age of 16 working. This could reflect both the growing number of girls forced to abandon their studies and the need to diversify the sources of household income in response to the economic crisis. The situation is particularly concerning for displaced persons in Jalalabad.

The Livelihood Assets Index serves as an indicator of work capabilities, prompting an examination of whether working respondents achieved higher scores compared to their non-working counterparts. Findings from both rounds consistently demonstrate that, on the whole, working respondents exhibit higher scores in livelihood assets compared to those who are not working. This pattern remained largely unchanged following the transition in government (Figure 21).

Figure 20. Highest level of education completed, Round 1

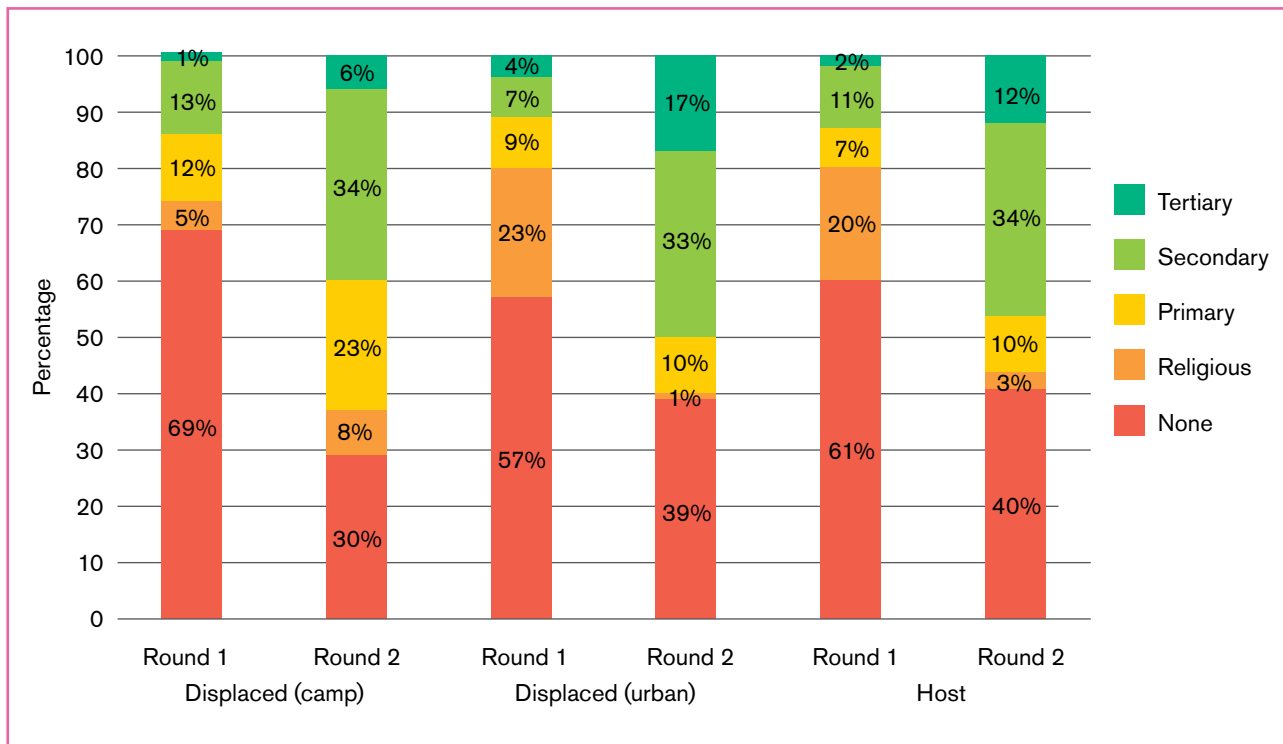
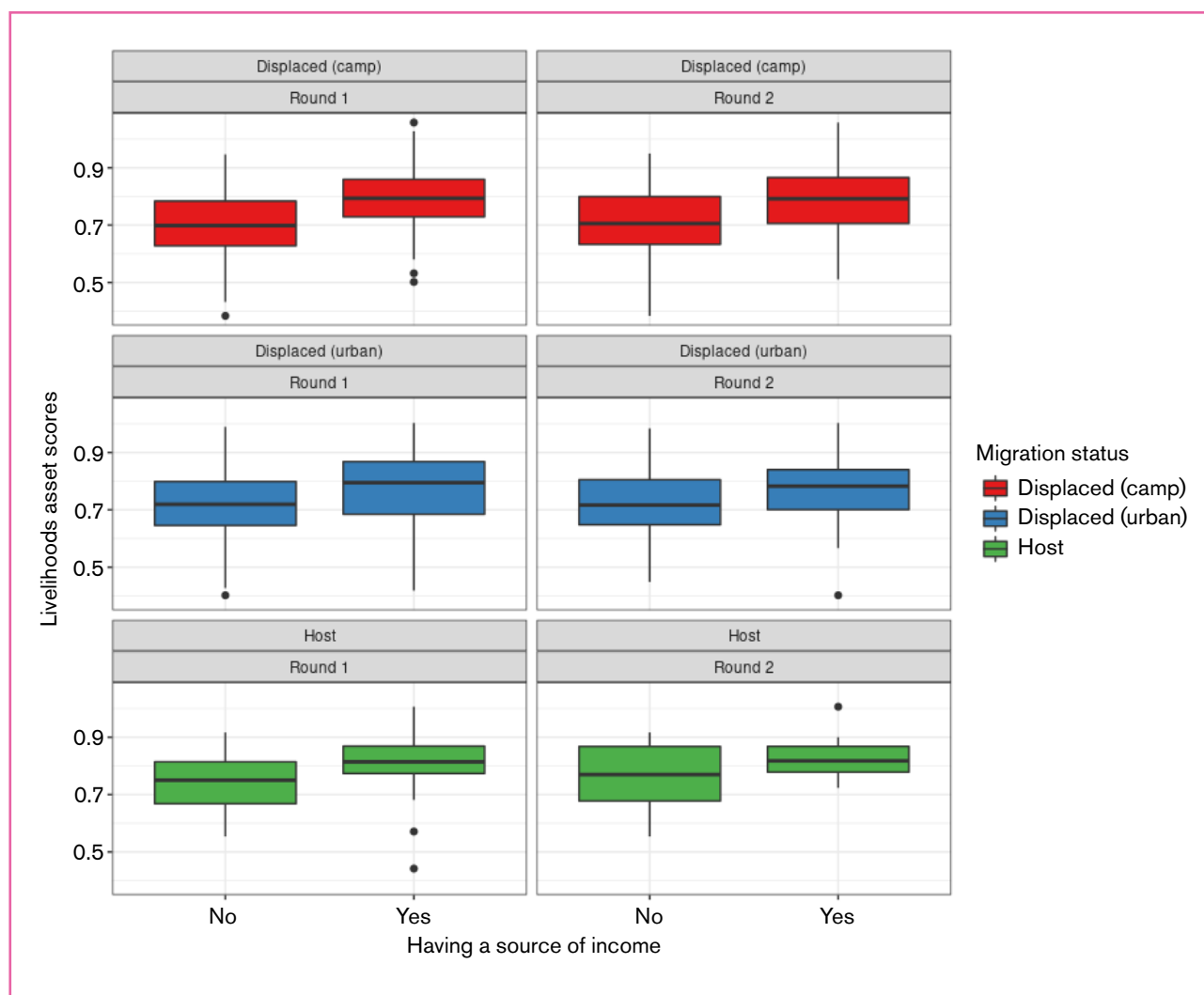




Figure 21. Livelihoods asset scores and having a source of income



## Livelihood outcomes

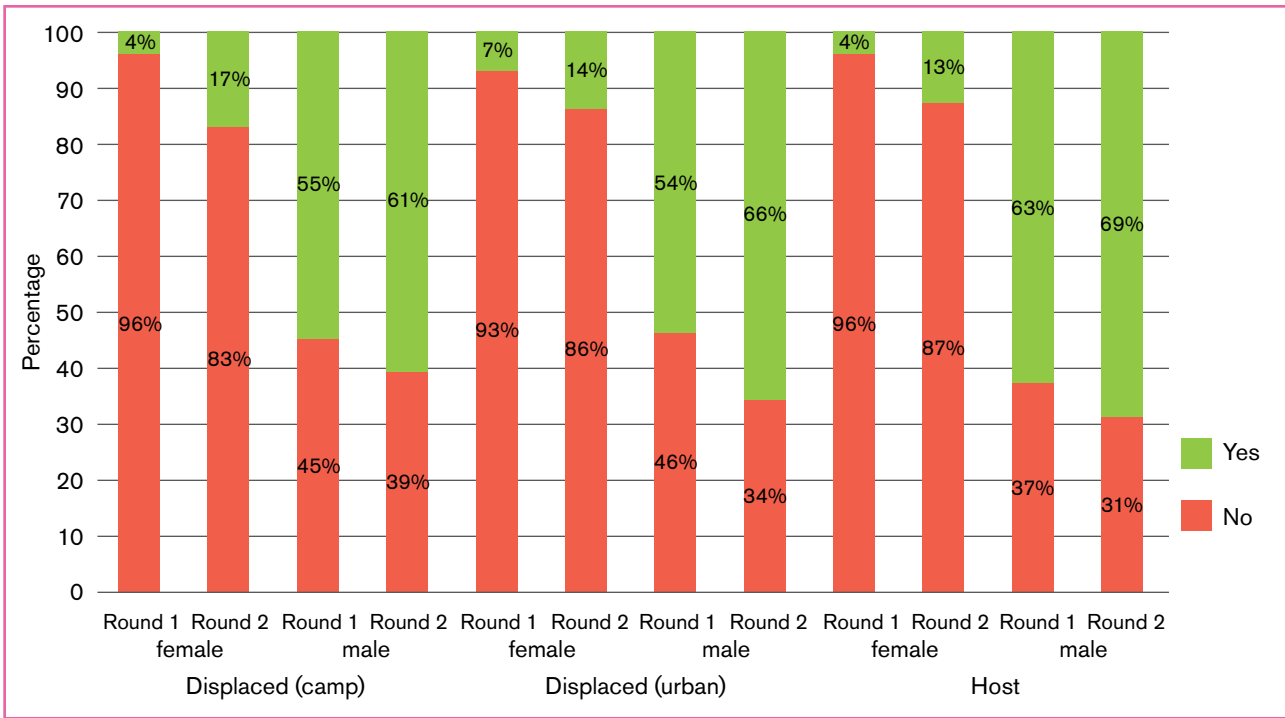
The panel data on livelihoods provides insights into the changing dynamics of employment. It indicates that both men and women were working more in 2022 compared to the previous period (Figure 22). This increase in work is primarily driven by the necessity to generate additional income in response to the dire economic situation faced by the surveyed population. The findings underscore the resilience and determination of individuals, particularly women, in seeking economic opportunities and contributing to household income generation in challenging circumstances.

Male respondents across locations continued to be more likely to have a work-related source of income than their female counterparts, in both the first and second rounds of data collection. However, there was a marked increase in the share of working women, with the overall percentage of women with a work-related source of income increasing from 5% to 15%, in comparison to

56% to 64% for men. This shows that while the overall proportion of men generating such income is higher than for women, the latter also work more under the DfA than before August 2021.

In addition to income from work, it is important to examine the quality of jobs in terms of decent work standards. The Livelihood Outcomes Index reflects the extent to which working respondents are involved in decent work, defined by the International Labour Organization (ILO) as work that is productive and delivers a fair income in decent working time, security in the workplace, and social protection. Following this definition, the Livelihood Outcomes Index is composed of objective and subjective variables, combining reported factual data (such as working hours, the existence of a contract, or a tax registration number) with respondents' perception of the quality of their job (work satisfaction, safety of working conditions, and so on). Consequently, results not only reflect decent work in purely objective, measurable criteria, but also show respondents' appraisal of their working situation.

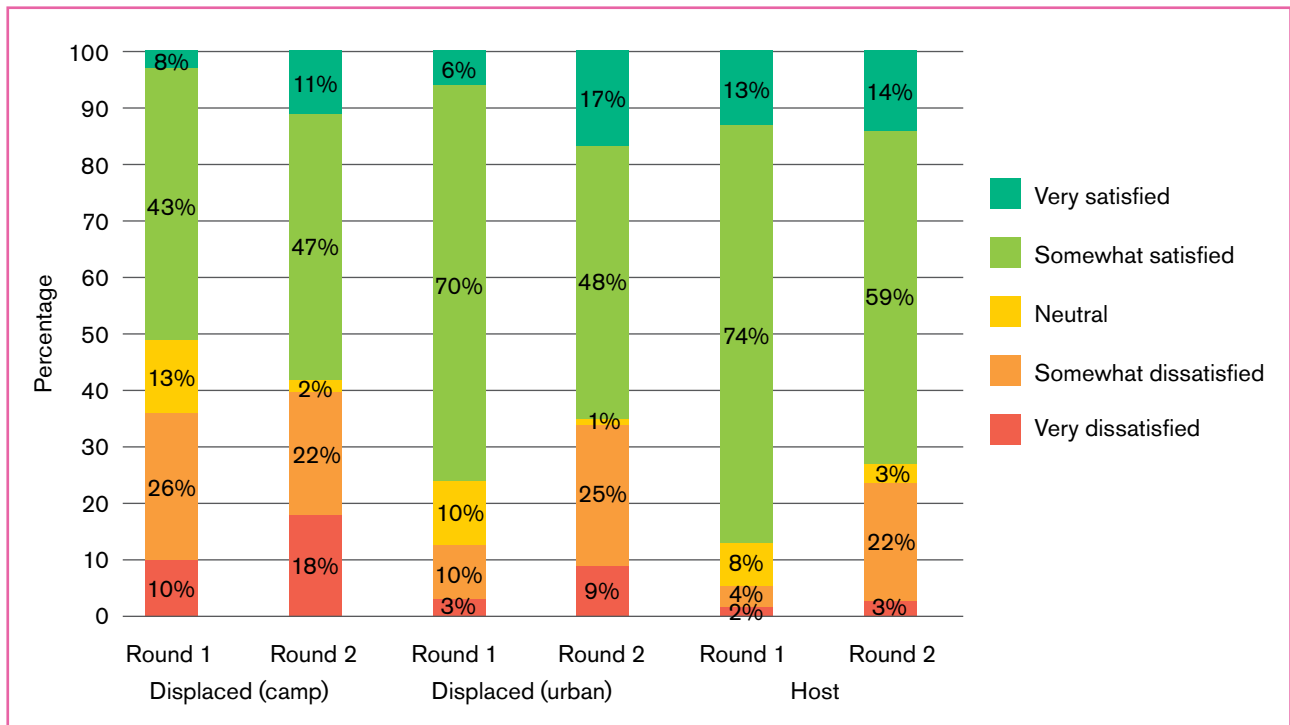
Figure 22. Having a source of income from work



In general terms, earner ratios have increased in most households, but work quality appeared to be poorer. In Majboor Abad, both among the displaced population and the host community, there was a notable increase in the proportion of respondents expressing dissatisfaction with their work in the second round of data collection (Figure 23). Additionally, there was an increase in the

number of hours worked among respondents who reported having a source of income derived from work. Female respondents' average working hours ranged from 3 to 5 hours per day, while men worked an average of 8 hours per day in the first round, increasing to 9 hours in the second. The need to work more hours likely stems from the need to generate additional income to

Figure 23. Work satisfaction



cope with the challenging economic circumstances. In the city there was a significant increase in the number of respondents who perceive their pay as unfair (Figure 24).

The phenomenon was illustrated among interviewees who were previously government employees but lost their jobs under the new administration. These individuals started informal work, such as selling vegetables or driving, which often comes with unpredictable incomes. Both in Barikab and Majboor Abad, male interviewees mentioned engaging in unpaid community work. They took on tasks such as road paving and maintaining water pumps, even without monetary compensation. This indicates a willingness to contribute and keep occupied even when faced with lack of paid labour opportunities.

The fact that women cannot continue with their studies and are only allowed to work from home or in a limited number of sectors such as medicine and education is generating frustration among respondents, many of whom expressed a desire to start a home-based enterprise or find other work despite the restrictions. In Barikab, several women advocated for the reopening of the centre which previously provided vocational training, such as for tailoring, funded by foreign aid. Numerous female interviewees urged the authorities to intervene in order to mitigate growing unemployment rates. A

common request was the establishment of factories to create employment opportunities.

Notably, the proportion of employed respondents with work contracts dropped in Barikab from 21% to 7% between rounds, a trend which was not mirrored in Majboor Abad. There was also a decline in perceived security at work, particularly in the city, and respondents in both Barikab and Majboor Abad reported more unsafe working conditions in the second round. There was an acute increase in the proportion of workers who have suffered from abuse in their jobs across all population groups (Figure 25).

The Livelihoods Outcomes Index highlights least favourable working conditions among displaced individuals in Barikab settlement, with marginal improvement among urban displaced individuals, and the best conditions observed among urban hosts (Figure 26). While the overall scores remained relatively stable between rounds, indicating a certain level of consistency in some indicators, a closer look at individual indicators reveals a general deterioration in working conditions. Respondents reported longer working hours and diminished job satisfaction, indicating a nuanced shift despite the overall stability of indicators. (We acknowledge that the limited representation of employed women in the sample restricts conclusive gender-specific insights.)

Figure 24. Perceived fairness of remuneration

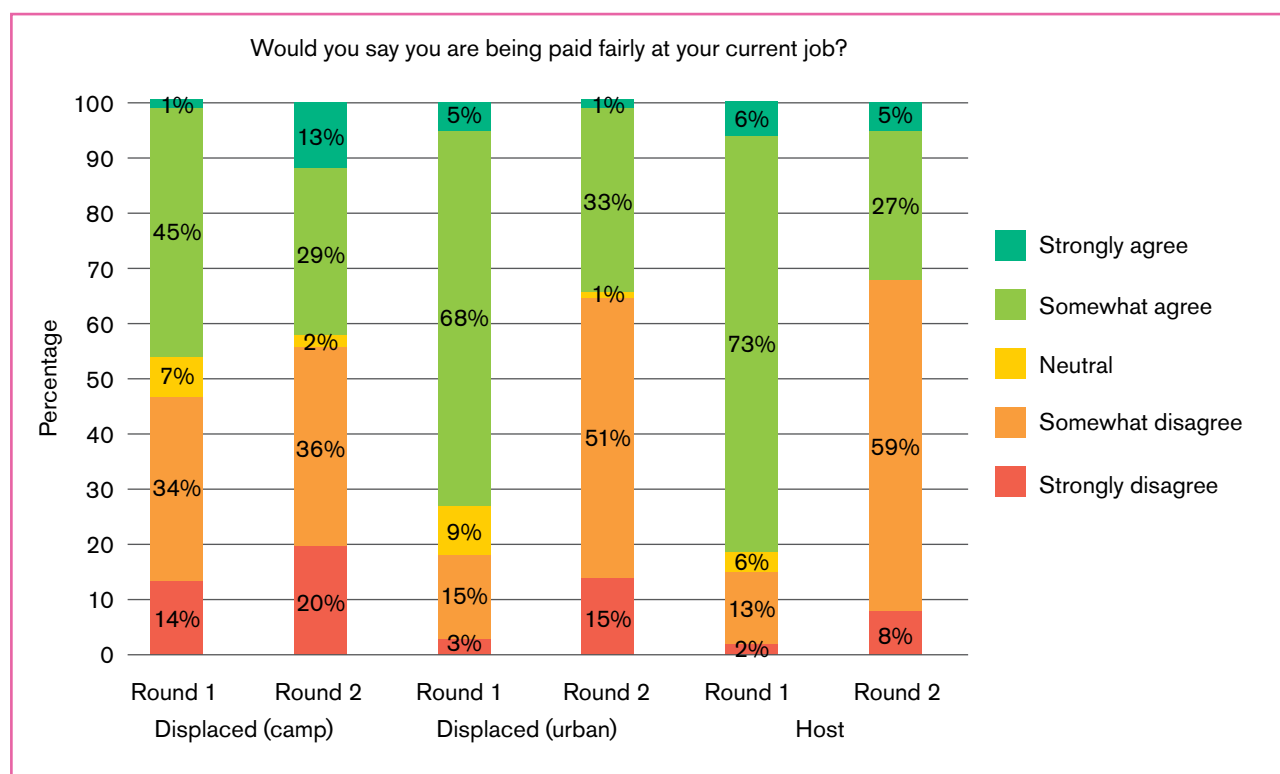


Figure 25. Occurrences of theft, harassment, extortion at work

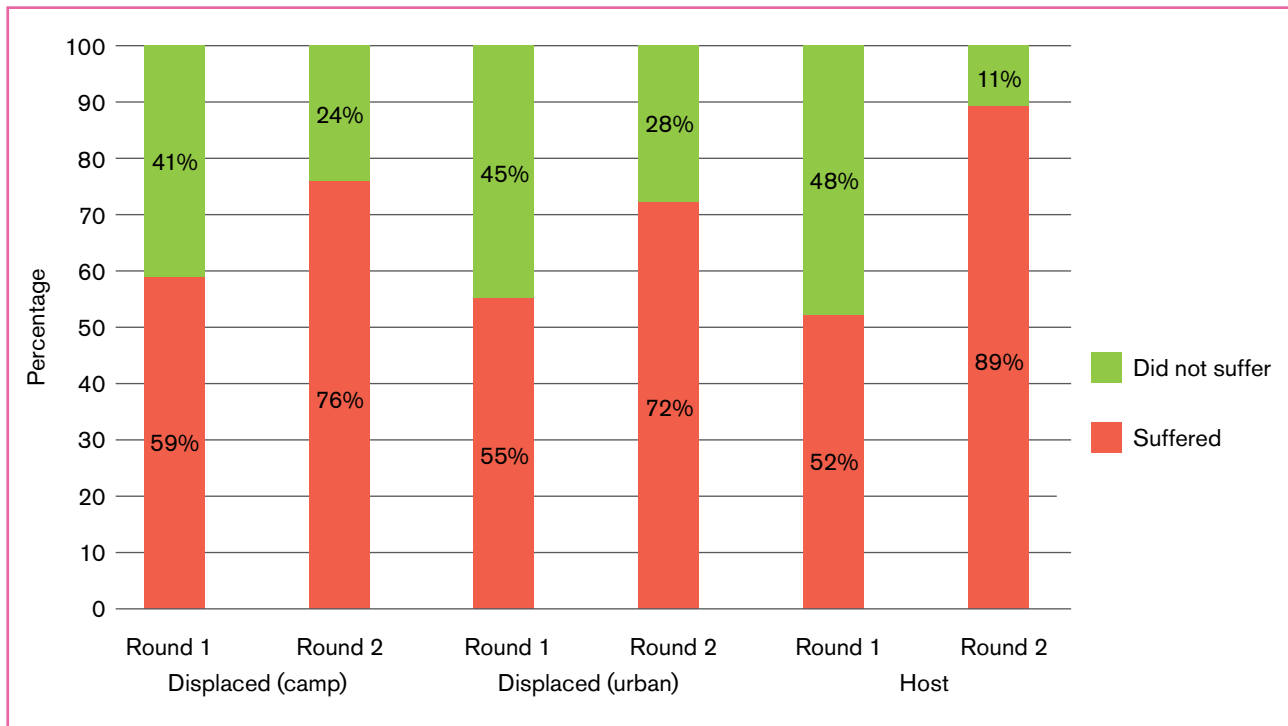
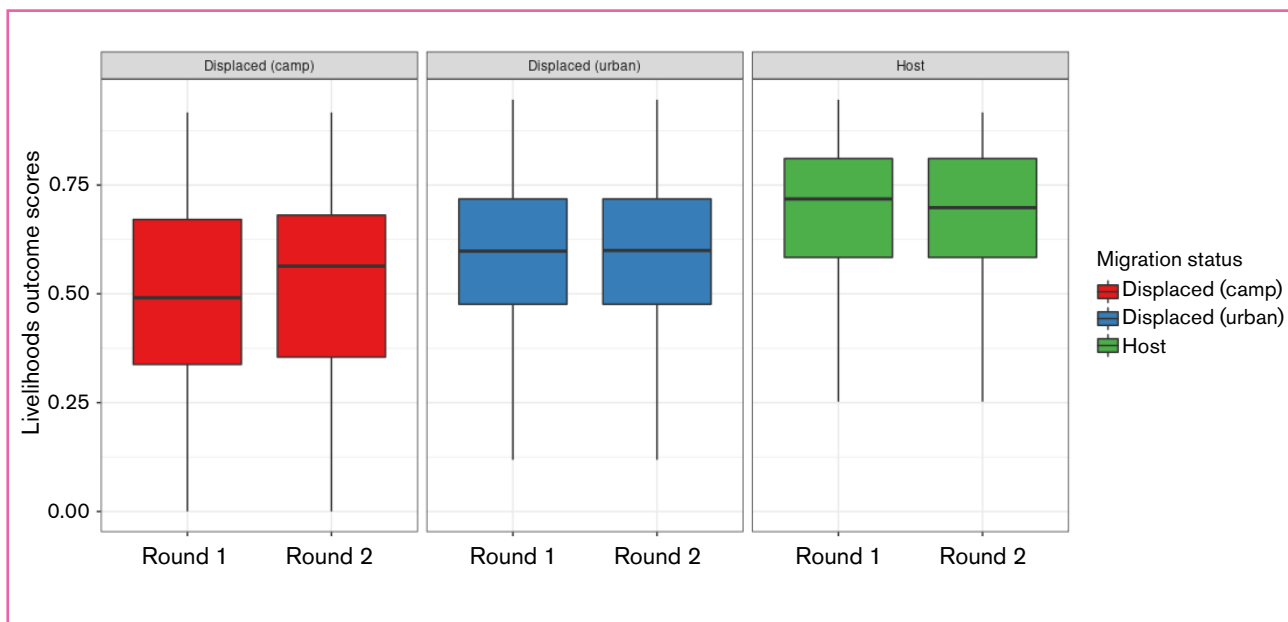


Figure 26. Livelihoods outcome score distribution Rounds 1 and 2



Livelihood indices' results indicate it might be too early to assess the impact of the DfA takeover on displaced livelihood assets and outcomes. However, scores reveal that Afghan displaced persons' livelihoods were noticeably better in the city than in the settlement, particularly for women. Hosts scored higher on both scales than their displaced counterparts. The analysis of individual components further shows that employment

growth is linked to households' need to diversify their sources of income and adapt to poorer wages and the absence of diverse job opportunities following the regime change and ensuing humanitarian crisis. The quality of work available has decreased and people, and especially the displaced, are facing poorer working conditions in terms of payment, security and risk of abuse.

## Displacement enterprises

Complementing these quantitative metrics, the interviews with displaced entrepreneurs shed light on the greatest challenges and opportunities for enterprise in each location and the impact of regime change on their businesses. This section focuses on the entrepreneurial activities of displaced populations, including in terms of the strategic use of assets to start and sustain businesses, the effects of shocks and stresses in settlement and urban environments, and the gendered nature of enterprises in displacement. It also considers the outcomes of enterprise and entrepreneurship in terms of livelihoods, durable solutions to displacement, and contributions to host societies. As the enterprise interviews were undertaken after the DfA regime came to power in August 2021, interviewees were able to reflect on the immediate impact of the change.

## Assets and strategies of displacement enterprises

Enterprise assets are explored through five different domains: legal status, market access, trade networks, finance and space. This section explains how displacement enterprises capitalise on their assets, taking decisions to circumvent existing barriers and fulfil their economic potential.

### Legal status

The legal status of an enterprise is determined by its degree of formalisation. In the context of displacement, the ability to register an enterprise may be affected by existing regulations limiting the rights of displaced people. In Afghanistan, both displaced persons and hosts are country nationals and operate under the same legislation. However, existing regulations have not been adapted to the reality of a country conditioned by decades of conflict. For example, displaced persons must travel to their areas of origin and provide proof of earlier residence to be issued with a *Tazkira* (national ID card).

This is a significant challenge, especially for individuals who were born in displacement or have relocated from areas affected by violence after extended periods of absence. As a result, displaced persons who cannot comply with this requirement are left without a national ID and cannot register their business, forcing them to operate informally.

The regime change has disrupted the entrepreneurial activities of women in particular. The restrictions imposed by the DfA have also affected women's

access to the administration in Jalalabad where the absence of female staff prevents women from entering official buildings such as the municipality to register an enterprise, request a business permit, or complete other proceedings. The ban on travelling alone also restricts women's mobility, seriously limiting their access to vital documents.

Interviews with displaced entrepreneurs reveal that business registration is more common in the city than in IDP settlements. In Barikab, respondents only informed the Community Development Council of the start of their business activity with no registration fee involved. In Jalalabad, displaced enterprises were often operating formally, and the registration process was described as simple and accessible. However, smaller and home-based enterprises with limited resources were seldom registered in the city and remained largely informal, despite a reduced registration fee for displaced businesses. (This last measure stems from the assumption that displaced persons' presence in the city is temporary and should therefore be exempt from paying regular registration fees.)

Professional accreditation for enterprises such as clinics, pharmacies and educational facilities was described as costly in both time and money. Travel to Kabul is mandatory, dealing with the different ministries and agencies may require more than one visit, and the enterprise cannot officially operate until the permit has been issued. Before the DfA regime was established, informal payments were common to expedite the process.

### Market access

This section explores the reasons and incentives to start an enterprise and displaced persons' ability to promote and sell their products and services. IDPs' entrepreneurial motivation in both Barikab and Jalalabad was often linked to the need to provide for the family or the wish to continue with a family business. For some, illness, drug-addiction or disability of the main income-earners became a reason to start an enterprise. In response to these difficulties, men adapted their businesses to their capacities or recruited family members to help if the work involved manual labour. Displaced women often started home-based enterprises as a response to their husbands' disability, sickness or death, the absence of able male relatives, or having elderly parents, but also as a way to be independent through the management of capital.

In Barikab, humanitarian livelihoods programmes were the starting point for some IDP enterprises. In the past, NGOs provided business and skills training for men and women in different gendered professions (for example tailoring for women, mechanics for men) along

with small grants, and supplies for business start-ups. However these programmes were not sufficient to attain business sustainability and some interviewees asked for more long-term support. However, most women entrepreneurs had received NGO training in tailoring and found it difficult to set their businesses apart, suggesting that targeted training and skills development has saturated an already limited market. Displaced persons choose their business activity based on both their skills and the services and goods in demand in the settlement, among a reduced number of economic activities. Most businesses are run by one person with the support of family members. Male relatives, sometimes children, are used by female entrepreneurs to sell their products outside the home, including in city markets.

Jalalabad seems to offer a greater variety of opportunities in different sectors, enabling displaced persons in Majboor Abad to use their skills, acquired mostly as trainees in family businesses, to find a place in the market. Displaced enterprises in Majboor Abad are often bigger than in Barikab, generating enough profits to hire employees and trainees. However, following the economic crisis after the DfA takeover, many enterprises were forced to lay off employees and scale down in response to decreasing profits. In the city, women were again confined to traditional sectors of livestock rearing, food production and tailoring, where the level of investment and profit is low.

Following August 2021, women were banned from using public space, accessing education, and working outside the home, which seriously compromised their livelihoods. Female entrepreneurs interviewed were running home-based enterprises and did not report any threat to their activity, but restrictions on their mobility rights conditioned their market access. In Barikab, several IDP women explained how they depended on their male relatives to buy supplies for their business or sell their products in Qarabagh or Kabul markets, and how they face difficulties negotiating contracts as providers. Not being allowed to travel or visit the market alone has an additional impact on transport costs since they must pay for themselves and their male escort, which reduces their profits and limits their operations. In Majboor Abad women's mobility seems less restrictive, allowing them to walk alone wearing a hijab or burka, but even visiting the market 'too often' or 'without any requirement' could be considered inappropriate behaviour, which also affects their economic activities.

Afghan female entrepreneurs also explained the impact of societal pressure. Often, their husband or parents only allow them to work inside the house and families are opposed to female education, training and working in public places. Male relatives also determine the type

of economic activities that women can do inside the house, even when such decisions may restrict business potential. Lack of education limits women's access to important resources such as the internet, and to business management tools and knowledge. Despite these major constraints, most men argued that there was no discrimination against women working from home or in a limited number of professions, such as medicine or education.

## Trade networks

Connections with other enterprises and institutions, at home or abroad, establishes a network which can provide market opportunities and support IDP business expansion. Displaced enterprises in Barikab rarely extend their operations beyond the nearby towns. Poor road maintenance and the high cost of transport increases production costs and limits the opportunities for contracts in the main markets in Kabul, Bagram or Qarabagh, where most displaced persons get their supplies. Purchase on credit is possible in these main markets, when displaced persons from Barikab have established long-term business relationships with local wholesalers. However, many wished they had their own means of transport, such as a car or a three-wheeled motorcycle taxi (*zarang*), to improve their business capacity.

*"We used to sell our clay ovens wholesale when living in Kabul but here we cannot longer do that. Shop owners find it difficult and expensive to purchase ovens from us because our location is far from markets."*

Female displaced entrepreneur (aged 60), Barikab.

Although many Afghan returnees had spent years in Iran or Pakistan, their foreign connections did not translate into cross-border trade. This lack of trade can be attributed to several factors, such as poor road connectivity to Barikab and the substantial costs associated with exports — including travel expenses and customs duties. Additionally, frequent border closures from both locations further hindered trade opportunities. Only three businesses reported having sourced their products from Pakistan because of their quality or as a last resort, not knowing the local markets on return to Afghanistan. However, existing transnational networks may not have been identified in our small sample.

There were few institutions, associations or organisations supporting enterprises in the Barikab settlement and interaction with authorities was very limited. The local council informs the community of occasional NGO training and promotion opportunities, but NGOs have no permanent presence in Barikab, and the local training centre is no longer functional.

Connections with official authorities were mostly limited to registration and tax payment in Majboor Abad, and IDP women complained about local leaders favouring their own family businesses when an NGO offered support to the community.

Enterprise networks in Majboor Abad are wider, with displaced persons' businesses providing goods and services to other districts, including Jalalabad city centre and other provinces, facilitated by access to a better transport network. However, fares remain unaffordable for smaller businesses, particularly those run by women. Interviews with IDP entrepreneurs reveal that collaboration between enterprises working in the same or related sectors is more common in the city, with businesses sharing supplies, tools, and even workers, establishing supply agreements with sellers for their products, or referring customers.

Self-organised sectorial unions (such as those for carpenters, barbershops, motorcycle taxis) were common in Majboor Abad, gathering both host and IDP entrepreneurs. These organisations were created to set prices, pool resources, and represent sectoral interests, although there is a lack of female representation, and no examples of female unions were cited in the interviews.

The use of technology to improve enterprise connection was restricted to mobile phones in both locations, and only a few male displaced persons' enterprises in Majboor Abad used digital means to enhance their businesses. Business promotion was otherwise by word of mouth, and women resorted to their neighbours and family to let others know about their activities, since their media access was sometimes limited by illiteracy.

## Finance

Access to start-up capital, financial resources, and debt management are fundamental to an understanding of the enterprise finance of displaced persons. In Majboor Abad and Barikab many enterprises started with minimal capital and limited financial resources. Most displaced respondents borrowed money from relatives, depleted personal savings, liquidated assets, or incurred debts with suppliers in order to buy their tools, rent or build their working space, and set-up their enterprise.

Formal banking is not available to most people in the country and only one IDP entrepreneur in Jalalabad reported having a bank account. Female entrepreneurs faced additional problems accessing financial services in the absence of collateral, according to male entrepreneurs interviewed. Savings, when they existed, were stashed at home but, for the most part, any profits are reinvested in the enterprise or used to cover household needs. Informal saving groups are common among displaced persons interviewed in the city but were mostly absent in the settlement. This may be linked

to the limited profits of businesses in Barikab or to the transient existence of many residents.

Most of the enterprises in Barikab cannot make ends meet and are affected by seasonality: residents leave the settlement in winter after the harvest, which negatively affects their economic activities. Displaced enterprises have to adjust the prices to the purchasing capacity of the settlement's residents, limiting profits and sometimes generating losses as a result of customers' unpaid debts.

*"If people's situation does not get better, we will lose all my investment. People do not have money and ask for goods on credit. If you do not give credit, you cannot run a shop here."*

Male IDP entrepreneur (aged 34), Barikab.

Debt is also a problem for displaced enterprises in Majboor Abad, although male-owned businesses seemed to perform better. Such enterprises are larger and have the capacity to hire people, but the increased operational costs and economic collapse following the DfA takeover have disrupted their activities.

All registered displaced enterprises paid taxes in Majboor Abad and found it was better for them to operate formally to avoid business closure, although home-based enterprises and smaller businesses remained informal. Instances of informal payments were more prevalent before the DfA regime, when they were primarily used to expedite administrative procedures or to avoid fines associated with operating informally.

A concatenation of shocks including COVID-19, regime change, economic downturn and price inflation, has had a devastating effect on finance and entrepreneurial capacity. The lockdown forced the closure of many businesses for months and affected supply chains in both survey locations. As a result, most displaced entrepreneurs became indebted and/or used up all their savings. Although a few were confident that the new leaders would bring security with a positive effect on trade, IDPs explained how their income plummeted when many residents became jobless following the arrival of the DfA.

## Space

Enterprise location and access to market space is an important asset for displacement enterprises since these can determine their economic potential and expansion. In Barikab, displaced persons established their enterprise in the settlement where they had been allocated with free or affordable housing, while available land and workspace was cheap. Few could afford to rent a space somewhere else, although some saw a business opportunity in the early days of Barikab, where

they thought their services could be in high demand (such as in construction, establishing medical clinics).

Business premises were built without a construction permit in Barikab, either on land allocated by local government, or on unallocated public land risking eviction. Those without officially allocated properties in the settlement had bought their land or house from IDPs previously living in Barikab, or rented their business space.

*"We do not have any permission from anyone to build the shops there. [...] A government delegation came and insisted that the shops are not well located."*

Male IDP entrepreneur (aged 30), Barikab.

Being a peri-urban location, Majboor Abad brings opportunities for displaced persons with a rural background to subsist on farming activities while benefitting from easy access to urban markets; and for entrepreneurs looking to fill a gap in the local provision of goods and services. Choosing the right spot to run their enterprise in Majboor Abad, IDPs prioritised being close to the family but also to a densely-populated area with bazaars and many potential customers, following the recommendations of relatives and friends already living in Jalalabad.

Most of the shops were rented, although IDPs with limited resources work from home. For displaced women in Barikab and Majboor Abad, running a business from their house both helped reduce production costs (no rent, no bills) and remain safe and close to families, neighbours and customers. Some mentioned that the space was not adequate for their activities, but having a shop outside the house was unaffordable, and contravened local regulations and family norms.

Women's lack of safe access to public space created difficulties to those working outside the house, or in domestic service where they were often harassed and frowned upon, according to testimonies provided by host and displaced respondents in both locations. In Jalalabad, the DfA authorities consulted during the study were interested in setting up a bazaar exclusively for women to buy and sell products. Nevertheless, women's limited purchasing power, their economic dependence, their need to combine productive and care work, and restrictions on their mobility undermines the long-term viability of such a segregated approach to livelihoods and income generation. For instance, displaced female entrepreneurs mentioned the constraints of not being able to open a shop outside the house, not being allowed to go to the market without a man from the family, and taking care of dependants while working.

## Displaced entrepreneurs' aspirations

The aspirations of displaced persons who run enterprises combine hopes and uncertainties about business expansion with a desire for long-term solutions to displacement. Local integration was cited as the preferred option both in Barikab and Majboor Abad. In Jalalabad, most IDP entrepreneurs expressed feelings of belonging and satisfaction with their life, their access to services, and their business.

Less successful displaced business owners in the city were less inclined to stay and were willing to either return to their areas of origin to cultivate land, or migrate to a third country. However, many were aware of the lack of security and basic services in their areas of origin and preferred to remain in Jalalabad. Meanwhile, in Barikab, displaced respondents explained they had no other place to go, with no land elsewhere in Afghanistan, although good community relations and support in an ethnically-diverse environment were cited as reasons to stay.

Having permanent settlement in mind, most of the entrepreneurs interviewed hoped they could expand their activities and generate employment, although some in Barikab were content to keep their enterprise small, given the critical economic situation in the country. Insufficient financial resources were a common limitation to most displaced businesses, and many asked for government and NGO assistance to expand activities, or to access loans. Some women wished they could find a suitable place outside the home to reach more clients, create a training centre, or hire other women, but often lack both the financial means and the support of their families to pursue their dreams.

## Business outcomes: the contributions of displacement enterprise

The contribution of displaced people to society is often measured in economic terms, but displacement enterprises are also a means for integration and support for other members of the community, and leave an imprint on IDPs' own wellbeing and self-esteem.

In Barikab, male entrepreneurs explained how their business had become a social space where people from the settlement gathered to interact and discuss relevant issues with the *malik* (community representative). Female entrepreneurs also found their activities had saved them from isolation, generating a network with



other women and their neighbours, and earning them respect in the community. Most importantly, however, their businesses had provided them with much regarded financial independence.

In the city, many displaced entrepreneurs, including those with struggling business, referred to helping the community by providing cheaper prices, and sometimes free services or products for the poor. Having an enterprise has contributed to their integration in the community, and to developing feelings of belonging and respect. Female entrepreneurs explained how their business had created a space for women to come together and share their concerns. Nevertheless, there seems to be more control over these gatherings, with a displaced female respondent reporting that the community criticised the young girls going to her business and not observing proper hijab, and that now only married women could come to her shop.

Economically, displaced enterprise owners in Barikab and Majboor Abad argue that they deliver affordable products and services to their neighbours, helping them save time and money they would otherwise spend visiting the city centre. Their businesses also offer employment and apprenticeship opportunities, although in Barikab displaced entrepreneurs generally employ low-paid or unpaid family members. In Majboor Abad it was common for the displaced to hire relatives, but several enterprises also had the capacity to hire regular workers and offer paid traineeships, contributing to developing their sector. Urban displaced entrepreneurs created further employment opportunities by hiring security guards for their business premises and buying supplies from local wholesalers.

## Advantages and disadvantages of IDP-run enterprises

A key objective of this research was to explore the differences for hosts and displaced people in running an enterprise, and the different economic opportunities and challenges in camps and cities. Entrepreneurs interviewed in Barikab mentioned the absence of a market for their products and services, and the low purchasing capacity of residents — who were fellow deprived IDPs — as the main hurdle to running a business. However, community leaders expressed their readiness to assist those interested in finding adequate space and, when possible, resources for their enterprises, and businesses were not subject to taxes or registration fees. In the past, displaced persons have also had better access to NGO training than hosts living in neighbouring areas.

In Majboor Abad both host and displaced respondents described the area as multicultural, and underlined the good relations between residents. However, both find that setting up an enterprise could be more difficult for IDPs, since they may have limited resources, must pay house rent, and most importantly, do not have the necessary connections to support their business. Networks are important to access premium business space, get customers, find suppliers and acquire goods on credit. Getting known in the community may be even more difficult for home-based enterprises run by women.

However, problems for IDP entrepreneurs in Jalalabad may extend beyond those reported by research participants. IDPs are seen as responsible for the congestion of the city and the DfA administration has asked for the collaboration of UNHCR to support their return to their areas of origin. According to the information provided by key informants, an informal IDP camp in the city was to be dismantled, allowing for the implementation of an urban development plan with no immediate housing alternative for residents, nor compensation for assets lost, including businesses.

## Displacement economies conclusion

The population of Afghanistan has shown a considerable capacity to adapt to unpredictable shocks and stresses affecting their economy. Diversifying their sources of income, increasing the number of household members joining the labour market, or adjusting their business operations to reduce costs are a few examples of the strategies employed by displaced persons and hosts both in settlements and cities to provide for their families. However, recent coping mechanisms show worrying signs, including an increase in child labour, which could have a detrimental impact on future livelihood assets.

Our data reveal differences between the economies of the city and settlement. IDP settlements like Barikab provide few livelihood and entrepreneurial opportunities to their residents. Its remote location and limited transport and services restrict the number of potential customers, hinder business expansion and increase the cost of supplies for a population with already limited resources. Cities such as Jalalabad offer a better market for IDP products and services and potentially greater benefits and expansion opportunities, but few IDPs enjoyed enough financial stability to maximise their investment or to weather successive crises, namely COVID-19, the DfA takeover, or economic stagnation.

Overall, displacement potentially affects livelihood assets and their strategic use by IDPs, although their situation is not much worse than the working conditions of hosts in Majboor Abad. However, IDP enterprises still faced more obstacles to operating formally. IDPs are entitled to legally register their enterprises and apply for professional licences, but to register a business requires a valid ID, for which they have to visit their birthplace and prove their original residence in the area, which may not be possible for some people. Additionally, the policy requiring IDPs to return to their original place of residence, supported by the DfA, could affect the viability of their economic activities in the short to medium term if measures are adopted in cities like Jalalabad to enforce their return.

The arrival of the DfA administration in August 2021 had a negative effect on the economy, decreasing people's purchasing power, employment options and, consequently, reducing enterprise benefits. Women appear as the greatest losers of the regime change, with a dramatic loss of their rights and their exclusion from public areas which has severely damaged their economic opportunities and put their households under serious strain. Both host and IDP women have responded to the attempt to erase them from public life with a decisive commitment to find alternatives for their social and economic engagement.

# Looking forward

Over the period of this study, the regime change and economic downturn led to a decline in overall household incomes, despite interviewees' heightened endeavours to generate revenue. The increase in financial instability has led to concerns about debt, limited access to resources, and a significant decline in microfinance mechanisms, particularly impacting individuals who are displaced. The recession had a significant negative effect on bodily wellbeing, resulting in a decrease in the self-reported health status of respondents. Healthcare accessibility and affordability emerged as significant concerns, as individuals are unable to bear the costs associated with necessary medical treatments and medications. It became harder to feed one's families for both host and displaced households. The urban displaced population experienced the most significant decrease in physical wellbeing.

Poverty-induced isolation had a negative impact on social relations and psychosocial wellbeing in all areas. Women encountered a significant decline in the scope and regularity of social engagements, which had an adverse effect on their mental wellbeing. Respondents showed a noticeable loss of hope, with more than half expressing pessimism about the future.

The data highlight the urgent need for immediate humanitarian intervention and longer-term development solutions to address the health crisis, economic downturn, and psychosocial challenges. Displaced Afghans, especially in the cities, need vital services like healthcare, sustenance and housing. The data reveal a near-total collapse of the economic structure in urban areas.

To address these challenges, focused measures are recommended such as cash assistance programmes, career training, and job creation activities for all urban residents — including both displaced and non-displaced individuals, regardless of gender. The creation of home-based economic opportunities and recreational spaces for women specifically are an urgent priority. Another pivotal aspect is advocacy and lobbying for the continuation of girls' education beyond sixth grade (11–12 years), and for support for alternative pathways in the meantime. The cessation of educational opportunities for girls is of long-term detriment to women's potential, with repercussions spanning generations.

A principled yet pragmatic approach is necessary, systematically engaging with all stakeholders at the local level. Pragmatic engagement is necessary due to the dire situation. However, clear red lines must be established and maintained to ensure that aid and support reach those in need without compromising fundamental human rights or international standards. This delicate balance requires careful negotiation and constant monitoring to ensure that support is provided — both effectively and ethically.

# Annex 1 Methods: Protracted Displacement in an Urban World

The project has taken a mixed-methods approach and generated significant new qualitative and quantitative datasets for each country. Following concept testing focus groups in the project's inception phase (February and December 2020), a survey was designed and delivered to camp and urban displaced people and urban hosts (50/50 men and women) in: Nairobi and Dadaab camp in Kenya (May-July 2021); Addis Ababa, Aysaita camp and Semera Logia, in Ethiopia (March-April and October 2021); Amman and Zaatari camp in Jordan (February and March 2022); and Jalalabad and Barikab settlement in Afghanistan (February 2021 and August 2022). Following preliminary analysis of the survey results from each country, a total of 450 qualitative interviews were held across all camp and urban locations. These were complemented by key informant interviews with government, UN and NGO representatives in each country. Findings in this report draw on the project's full range of data collection methods. For the purpose of this report, the analysis will focus on the displaced population, but graphs from the survey and metric data will also display findings from the hosts, in order to provide a point of comparison.

## Quantitative data

The PDUW survey was translated into local languages but was largely identical in each country, with some minor amendments to questions on legal status to ensure accurate reflection of the policy environment. It covered basic demographic information, migration trajectories and future plans. The livelihood component gathered information around income, assets, individual and household livelihoods, decent job standards, and human, social, physical, natural and financial capital.

The wellbeing component covered physical health and access to healthcare, WASH and shelter; debt and economic comfort; community representation and access to justice; access to social spaces and ability to socialise; hope and aspirations, and the extent to which respondents feel at home and supported in their communities.

The survey applied a randomised, purposeful sampling to ensure the same number of female and male respondents. The sample included a smaller reference group of hosts from each urban location, as well as displaced people from each camp and city. To ensure randomisation, sampled areas were divided into geographical clusters on a map, based on a satellite image. Some of these clusters were then selected for data collection. A random walk pattern, based on the random starting point, was then established in collaboration with the field coordinator, and a random adult respondent was selected in each household.

In Afghanistan, the second round of interviews was conducted via telephone using contact information gathered during the first round.

To facilitate the comparison between the camp and urban locations, a selection of indicators from the survey have been used to create three metrics. The indices also demonstrate how life in displacement differs for men and women in each location.

**1. The Refugee Wellbeing Metric** covering five wellbeing dimensions (bodily, economic, political, social, and psychosocial wellbeing). This permits a comparison of wellbeing between different cohorts, for example camp vs urban, old vs young, men vs women, educated vs non-educated, those who spent a long time in the

## Sample targets reached in Afghanistan

		ROUND 1 (IN-PERSON)	ROUND 2 (PHONE-BASED)
DISPLACED (CAMP)	female	181	107
	male	181	118
DISPLACED (URBAN)	female	178	93
	male	193	116
HOST	female	77	45
	male	79	45
TOTAL		889	524

country vs those who did not. As far as the research team can ascertain, the wellbeing metric is the first of its kind to be specifically designed for displaced people. It provides a holistic picture of wellbeing, beyond a typically narrow focus on basic needs.

**2. The Livelihoods Assets Index** is a work readiness metric designed to ascertain who shows the highest potential for labour market integration. The index builds on the concept of sustainable livelihoods developed by DFID, based on age, physical and mental health of respondents, education, legal status, housing quality, adequacy of income, financial inclusion, security, and social integration.

**3. The Livelihoods Outcomes Index** looks at decent work and labour conditions for those who do have a source of income, in order to study who among those with income from work had the best working conditions. The index builds on the concept of 'decent' work, advocated by the ILO as productive work for women and men in conditions of freedom, equity, security and human dignity. The index includes components on working hours, job security, work satisfaction, fair pay, tax status, working conditions and social protection.

The metrics are a weighted sum of target indicators, where the weights correspond to a rotation into the first principal component of all the observations of the indicators in the training sample. The principal components of a dataset where each record (row) corresponds to an observation (respondent) and each column corresponds to a variable (indicator) within each observation. There are exactly as many principal components as there are variables, and the original dataset can always be reconstructed from its principal components. However, unlike the original variable set, the principal components explain (rapidly) decreasing proportions of the total information content (variance) of the original dataset.

## Qualitative data

In each location, qualitative interviews were also conducted within each of the project's two main workstreams: displaced wellbeing and displaced enterprise, using purposive sampling. On wellbeing, 25 semi-structured interviews with displaced people (roughly equal between men and women) were conducted in each location (camp and urban) exploring themes from the survey in more depth. On enterprises, semi-structured interviews were conducted with enterprises in each location, in Majboor Abad 25 with refugee-run enterprises and 10 with hosts, and in Barikab 10 with refugee-run enterprises to reflect the lack of variety of enterprises in Barikab camp. These interviews explored business creation, decision-making, networks, achievements, and challenges. Additionally, key informant interviews were conducted to follow up on emerging themes from the survey and semi-structured interviews. All data was collected during 2021–2022.

## Project outputs

The PDUW project will produce a range of written outputs, all of which will be made available on the project website: [www.protracteddisplacement.org](http://www.protracteddisplacement.org) These include:

- Country Working Papers, to summarise findings on livelihoods and wellbeing from each country.
- City Notes, to summarise the process of running participatory forums in each country.
- Policy Briefings, to summarise findings from each country, and draw out cross-country learnings from the participatory planning processes in each city.
- Academic articles, to provide further thematic analysis of key data, including the Autumn 2024 special issue of IIED's journal *Environment and Urbanization*.
- Qualitative and quantitative datasets will be made available to researchers via the UK's Reshare Data Archive.

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The Protracted Displacement in an Urban World project in Afghanistan aimed to understand the lives of displaced individuals in camp-like and urban settings. Initial data collection occurred before the Taliban's takeover in 2021, with a follow-up one year afterwards to assess changes in livelihoods and wellbeing. The project, centred in Jalalabad city and Barikab settlement, evaluated five wellbeing dimensions. Key findings highlighted a significant economic downturn post-regime change, leading to increased hours worked for both men and women, more child labour, yet decreasing household incomes. Economic strain impacted health access, food security, and psychosocial wellbeing, notably worsening for women and urban displaced populations. The project calls for immediate humanitarian aid and targeted economic assistance, and emphasises the importance of gender inclusivity, community participation and a Humanitarian-Development Nexus approach for sustainable solutions.

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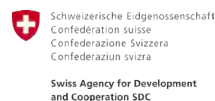


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