



Working Paper

# Barriers to Socio-economic Integration of Afghan Refugee Women: A Case Study of Karachi

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## Barriers to Socio-economic Integration of Afghan Refugee Women: A Case Study of Karachi

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### Abstract

This study discusses the socio-economic integration of Afghan refugee women in Karachi, explores the complex challenges they encounter in their daily chores and the resilience they demonstrate in adapting to the host society. It emphasizes the importance of developing supportive frameworks that facilitate their integration and empowerment, it examines key issues such as social integration, economic hardships, access to health care, and housing conditions. The study is qualitative in nature and the data has been collected while interviewing these women and literature review. The findings highlight the severity of these challenges due to financial constraints as well as lack of legal documentation, which profoundly impact multiple dimensions of their lives. Fear of deportation, particularly among long-time residents, undermines their ability to secure stable livelihoods and creates a sense of instability and uncertainty regarding their future. The narratives presented in this study reveal significant untapped potential within this group and calls for targeted interventions that may enable refugee women to contribute more actively to their host society. The study recommends that increasing access to education, employment, and entrepreneurial opportunities would enable the refugee women to play a leading role both within the local communities and in the socio-economic landscape of Pakistan.

**Keywords:** Afghan refugee women, Socio-economic integration, Women empowerment, Afghans legal status, refugees' registration

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## 1. INTRODUCTION

Afghanistan's prolonged history of conflict, spanning from the Soviet invasion in 1979 to the Taliban takeover in 2021, is replete with successive occurrences of displacement, with millions of people seeking refuge in neighbouring countries, particularly in Pakistan. As of 2022, Pakistan

was hosting an estimated three million Afghan refugees ((European Union Agency for Asylum, 2022). The treatment meted out to these refugees by the state of Pakistan has varied over time.

Their legal status is somewhat a complex and multi-layered issue that significantly impacts their socio-economic integration. In recent years, it has drawn more attention, as the refugees often face discrimination, limited freedom of movement, and challenges in accessing legal documentation. The general attitude of Pakistani population towards them has also been mixed, with periods of sympathy interspersed with increasing xenophobia and social tension.

In Pakistan, Afghan refugees can be categorized into three main categories: i) Proof of Registration (PoR) card holders, ii) Afghan Citizen Card (ACC) holders, and iii) Undocumented refugees<sup>4</sup>.

**i) PoR Card Holders:** Introduced in 2006, PoR cards provide Afghan refugees with temporary legal status and protection from deportation. However, the inconsistent implementation of this policy has left many refugees, particularly women, in precarious legal positions, limiting their ability to fully integrate into Pakistani society (Alimia, 2019).

**ii) ACC Holders:** In 2017, the government introduced ACCs to document unregistered Afghan refugees. While these cards offer some degree of legal recognition, they do not equate Afghans to full refugee status and lack the protections provided by PoR cards, further complicating the refugees' legal standing (Zubair, Shahzad & Khan, 2019).

**iii) Undocumented Refugees:** Those without any legal documentation face the most significant challenges, including the constant threat of deportation and limited access to essential services.

In October 2023, Pakistan announced the International Forced Return Policy (IFRP), which sparked the fear of mass deportations among Afghan refugees. Although the Pakistani government temporarily alleviated these concerns by extending the registration of PoR cardholders for another year in July 2024, this extension has not fully addressed the underlying anxieties within the refugee community. The continued uncertainty surrounding their legal status continues to hinder the refugees' ability to integrate socio-economically (Khan 2020).

For Afghan refugee women, the legal and socio-economic challenges are further exacerbated by gender-specific barriers. They often encounter greater obstacles in accessing education, health care, and employment opportunities. Besides, there remains a heightened risk of gender-based violence and exploitation. This is due to entrenched gender norms and discrimination, which limit their access to resources and increase their vulnerability (Masudi, 2023). Cultural norms, both from within their own communities and in the host country, can restrict their mobility and autonomy, making socio-economic integration difficult (Mehra & Bashir, 2024; Freedman, 2010).

- As Pakistan continues to grapple with the complex dynamics of hosting a large refugee population, this research offers valuable insights as how to enhance the socio-economic integration of Afghan refugees specifically the women. **Objectives:** The study aims to: explore the lived experiences of Afghan refugee women in Pakistan, particularly in relation to their socio-economic integration.

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<sup>4</sup> The government figures show that there are over 800,000 ACC holders, and according to UNHCR estimates, there are 1.3 million PoR holders in Pakistan.

- identify the key challenges faced by these women in accessing education, health care, employment, and other essential services.
- provide policy recommendations that may address these challenges and promote the socio-economic integration of Afghan refugee women .

## 2. LITERATURE REVIEW

The decades-long Afghan conflict has given a new identity to refugees creating one of the world's most enduring refugee situations (Farani, 2020; Ayaz, 2023). Refugees specifically women refugees worldwide face unique challenges aggravated by gender, displacement, and socio-economic barriers, limiting their integration into host societies. Studies on Syrian refugees in Jordan and Lebanon indicate that women encounter significant barriers in accessing health care and education, primarily due to restrictive cultural norms and inadequate legal protections (Chatty, 2018). Similarly, in sub-Saharan Africa, refugee girls face educational barriers linked to early marriage and economic pressures, highlighting widespread gendered obstacles in refugee populations (Betts & Collier 2017).

Afghan refugee women experience systemic exclusion in various countries, with Pakistan, India and Iran being notable examples. In India, Afghan and other refugee women face barriers to accessing health care and education due to ambiguous legal statuses (Rajan, 2022; Dassi & Imam, 2018). Likewise, in Iran, Afghan women have struggled with limited access to education and employment, which restricts their social mobility (Dadras et al. 2020).

In Pakistan, these refugees embody a multifaceted identity influenced by their status as refugees, adherence to tribal codes of honor, and their religious beliefs, particularly the Islamic concept of 'mohajer' (Centlivres & Centlivres-Démont, 1988). This complex identity significantly impacts their socio-economic integration, especially for women, whose experiences are often distinct due to gender norms and cultural expectations. The challenges are augmented by the broader socio-political context, including restrictive government policies and persistent discrimination against refugees (Khan et al. 2022).

The socio-economic integration of Afghan refugees is primarily shaped by their reliance on community networks. While these networks offer essential social support and a sense of belonging, they can also reinforce social segregation and limit broader integration into Pakistani society (Monsutti, 2008). In regions of Khyber Pakhtunkhwa, Afghan refugees benefit from cultural and linguistic similarities with local Pashtun communities, which can facilitate social integration (Khan, Khan & Khan 2021). However, the situation in urban areas like Karachi poses greater challenges. Here, Afghan refugees encounter difficulties due to cultural diversity, socio-economic disparities, and the complexities of urban life (Kronenfeld, 2008). These challenges are particularly severe for refugee women, who face additional barriers due to gender inequality and restrictive cultural norms (Khan et al. 2024).

Refugee populations face significant challenges in labour market integration across various host countries. Many Afghan refugees contribute to the labor market in Pakistan, but their lack of legal documentation, coupled with discrimination and competition for jobs, exacerbates these difficulties and the majority remains limited to informal sectors (Ali et al. 2021). Vocational training programs have been identified as a potential solution to improve employability. However, the broader impact of these initiatives remains limited due to systemic issues, including restrictive policies and socio-political challenges (Ahmed, 2018; Zubair, Khan & Shah , 2019).

Many refugee children, especially girls, face barriers to education, such as language differences, lack of documentation, and economic pressures that often push them into child labor instead of schooling. Even when educational opportunities are available, the quality is frequently substandard, particularly in refugee camps and informal settlements, which severely limits their potential for upward social mobility (Dryden-Peterson, 2018; Sadiq, 2022). Health care access is equally problematic, with women facing substantial obstacles due to cultural barriers, lack of awareness, and financial constraints. Studies reveal high rates of malnutrition and iron

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Ali, F., Hennekam, S., Syed, J., Ahmed, A., & Mubashar, R. (2021). Labour market inclusion of Afghan refugees in Pakistan through Bourdieu's theory of capital. *Equality, Diversity and Inclusion: An International Journal*, 40(8), 1032-1050.

deficiency among these women, indicating poor health status ( Fatima et al., 2023). The limited availability of maternal and reproductive health services often forces these women to rely on informal health care providers, which can lead to inadequate treatment and worsening health outcomes (Balsara et al. 2010; Raheel et al. 2012; Khan et al. 2022).

Understanding the complex dynamics of Afghan refugees, particularly the lived experiences of women, necessitates a qualitative approach as qualitative research allows for a deeper exploration of the socio-cultural factors influencing refugee integration, including gender-specific challenges that Afghan women face in accessing education, health care, and economic opportunities (Yuval-Davis, 2006). Previous research highlights the importance of qualitative methods in capturing the nuanced experiences and perspectives of marginalized communities, which are often overlooked in quantitative studies (Campbell et al., 2021; Lall, 2023; & Moree, 2018).

In-depth interviews offer valuable insights into the unique challenges and opportunities within this community. Such an approach is particularly effective in understanding the intersectionality of gender, refugee status, and socio-economic conditions, which shape the daily lives and integration prospects of these women (Farani, 2020). The inclusion of interviews with both women of different age groups and men ensures a comprehensive understanding of the community dynamics and the varying experiences across gender and generational lines. By focusing on these lived experiences, this study contributes to the broader discourse on refugee integration, emphasizing the need for policy frameworks that are sensitive to the socio-economic and cultural complexities faced by Afghan refugee women in Pakistan. Such an approach underscores the importance of creating policies that not only address the disparities faced by refugees but also actively empower women to participate fully in Pakistani society (Jibeen, 2018).

## 3. METHODOLOGY

### 3.1. Research Design

This study adopts a qualitative research design, employing narrative inquiry that is well-suited for this research as it allows for an in-depth exploration of the lived experiences of Afghan refugee women in Karachi. By focusing on personal narratives, this approach provides contextualized insights into the socio-economic challenges these women face, as well as their strategies to cope with these challenges.

### 3.2. Participant Selection

The study was conducted in various localities across Karachi, a city with a significant population of Afghan refugees. Participants were selected using purposive sampling, which is appropriate for qualitative research where the aim is to gain deep understanding. The selection criteria included the refugee women, who have been living in Pakistan for at least a year, to ensure they have sufficient experience of the socio-economic environment. Additionally, two Afghan refugee men were interviewed to provide a broader perspective on the socio-economic integration challenges within the community. A total of 10 participants were interviewed for this study, from different age groups and socio-economic backgrounds. The diversity in age, gender and socio-economic status among the participants was crucial in capturing a range of experiences and perspectives on integration challenges.

### 3.3. Data Collection

Data were collected through in-depth, semi-structured interviews, which are a key tool in narrative inquiry. This method allows for flexibility, enabling participants to share their stories in their own words while still providing the researcher with the ability to probe specific areas of interest. The interviews were conducted in participants' homes or community centers, depending on their comfort and convenience, ensuring a safe and conducive environment.

Each interview lasted for between 40-80-minutes. The semi-structured format ensured that while specific topics were covered—such as employment, access to education and health care, and social integration—participants were free to discuss other aspects of their lives that they deemed important. This approach is consistent with narrative inquiry's emphasis on allowing participants to guide the conversation based on what is most significant to them. The interviews were audio-recorded with their consent. The recordings were then transcribed and translated into English for analysis.

### 3.4. Data Analysis

The data analysis process employed an inductive thematic analysis approach, which is commonly used in narrative inquiry to identify patterns and themes across participants' stories. This method allows themes to emerge naturally from the data without fitting them into pre-existing categories. The thematic analysis involved several steps:

- **Familiarization with Data:** The researcher immersed themselves in the data by listening to the audio recordings and reading through the transcripts multiple times to become thoroughly familiar with the content.

- **Initial Coding:** Significant statements and phrases were manually coded to highlight key aspects relevant to the research objectives.
- **Theme Development:** The codes were then grouped into broader themes that captured the essential elements of the participants' experiences. For example, themes related to economic challenges, social integration, and access to services were identified.
- **Interpretation:** The final step involved interpreting the themes in the context of the research objectives and the broader socio-economic and cultural framework. This interpretation was guided by existing literature on refugee integration and gender studies.

The analysis was iterative, with the researcher returning to the data multiple times to refine codes and themes, ensuring they accurately reflected the participants' experiences.

### 1.1 Ethical Considerations

Given the sensitive nature of the research, ethical considerations were taken into account.

- **Informed Consent:** Participants were provided with detailed information about the study's purpose, the nature of the interviews, and how their data would be used.
- **Confidentiality:** The confidentiality of participants was maintained throughout the study. Personal identifiers were removed from transcripts, and pseudonyms were used in the final report to protect participants' identities.

### 3.5. Limitations

While the narrative inquiry approach provides deep insights into individual experiences, the study's findings are based on a relatively small sample size due to certain constraints. For future studies, allocating more time and resources would allow for a broader range of participants, potentially offering even richer and more diverse insights into the socio-economic integration of Afghan refugees.

## 4. FINDINGS AND DISCUSSION

### 4.1. Economic Challenges and Financial Inclusion

Stable employment and access to financial resources are the major economic challenges before Afghan women due to their refugee status. One respondent highlighted the difficulties of working under precarious conditions in various roles, often facing discrimination in wages and benefits, saying that *"I would work as a cashier at Diamond Supermarket but after one year I had to quit the job because of the long working hours till midnight. and low wages.* Another added: *"They hired me as a daily wagger...; if I had a day off, my salary would be cut. Moreover, I was not invited to their recreational meetups and training programmes."* The job insecurity and unfair compensation exacerbate the financial chaos that many refugee families have to experience. This situation is not unique to Karachi; similar challenges to Afghan refugees have been documented in other countries too, where they are often confined to low-wage, informal jobs with limited benefits (Pendakur, 2020; Verwiebe et al. 2018).

The income of many Afghan refugee families remains unstable, as many respondents expressed concern over their future financial security, particularly due to the lack of formal educational qualifications. One respondent said that her family's income is not stable so they are faced with financial constraints, which has heightened anxiety about their future.

Additionally, the challenges in accessing formal financial services further exacerbate their economic vulnerability. The State Bank of Pakistan issued a circular in 2019 allowing banks to accept PoR cards issued by NADRA as identity documents for opening accounts of Afghan refugees. However, despite this directive, many branches of scheduled banks do not accept PoR cards. This inconsistency in the implementation of financial policies contributes to the ongoing economic marginalization of Afghan refugees in Pakistan (Mehmood, 2022). In some cases, refugees have turned to traditional community-based saving systems, such as the **committee system**<sup>5</sup>, to manage their finances. For example, one respondent mentioned that her mother has used the committee system to cope with financial challenges. However, these informal systems are risky; another respondent also mentioned incidents of theft within these systems, highlighting the insecurity and lack of protection in such arrangements.

Owing to the difficulties in obtaining PoR cards some refugees resort to illegal means to obtain identity cards. One respondent said: *"One of the biggest challenges that I faced with was obtaining an (illegal) NIC, which required significant funds. This financial strain also led to my daughter to remain absent from school for a certain period."* Owing to the absence of ID cards, most Afghan refugees have to limit themselves to informal jobs, which typically offer lower wages and fewer benefits. This restriction further entrenches their economic vulnerability, making it difficult for them to achieve financial stability and secure better futures for their families.

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<sup>5</sup> The Committee System, or Money Pool System, is a rotating savings and credit association, where members contribute a fixed amount periodically, and one member receives the pooled sum each cycle. This informal system provides interest-free savings and loans, commonly used in various communities worldwide.

#### 4.2. Educational Barriers

Access to education is another big challenge faced by Afghan refugee women in Karachi. The barriers to formal education are often compounded by bureaucratic obstacles and financial constraints. Talking about her family's struggle to enroll in Pakistani educational institutions, one of the respondents said:

*"When my family tried to use PoR card, it was not valid. The admission form has no option for PoR cards, so we had to submit our documents in hard copies. The authorities told us to bring our passports and visas, which we didn't have."*

This issue is particularly pronounced with the increasing shift to online admissions where websites of different institutes do not have the option to enter PoR card numbers. Additionally, Afghan refugees are often admitted as international students, which means they are required to pay fees in dollars, adding another significant financial burden.

One respondent mentioned that her sister aspired to be a doctor, but after passing the entry test, they came to know that no seats were allocated for Afghan refugee students in Sindh medical colleges, and the only choice left was to get admission in a private medical college, which was too expensive. This lack of affordable and accessible educational opportunities significantly impacts the prospects of Afghan refugee women, leaving them with few pathways to escape poverty.

The limited educational infrastructure within refugee communities further restricts access to education. One participant noted that the only refugee school available in her area went up to the 6th grade, limiting further educational opportunities for her siblings. Moreover, private schools, which could offer further education, often require documents that Afghan refugee families do not have. Similar constraints have been noted in other international studies on refugees where access to higher education is often limited by financial and institutional barriers (Mashriqi 2016; Asire 2023).

These educational barriers have a direct impact on the socio-economic conditions of Afghan refugee families, often pushing children into child labour to support their households. One participant said:

*"Many children perform trash picking or other jobs like peeling potatoes, which pay less. Some refugee women peel upto 40kg of potatoes in a day at the rate of Rs 40/kg. In such conditions ... it's impossible for them to educate their children; they have to feed their children, pay house rent, and thus cannot manage education; ultimately the children end up in performing labour."*

The destruction of educational institutions in Afghanistan during conflict has left many children with disrupted or incomplete education, making it even more difficult to integrate them into Pakistani education system. As a result, many Afghan families are not only faced with limited educational opportunities but also severe economic hardship.

#### 4.3. Social Integration

Social integration remains a complex and multifaceted challenge for Afghan refugee women in Karachi. Though some women have managed to build relationships and networks within the local

community, many continue to face a number of social barriers due to their refugee status, cultural differences, and economic circumstances. Social inclusion of Afghan refugees is often hindered by cultural and religious limitations, language barriers, and discriminatory attitudes, which resonate with the experiences shared by the interviewees (Wali 2021). One respondent said:

*"Everyone in our neighbourhood knows we are Afghans. Some neighbours are kind to us and help us, but others treat us as outsiders. They think we don't belong to this land."*

This statement reflects the duality of experiences. Though some manage to cultivate positive relationships, others encounter discrimination and exclusion, which hampers their ability to integrate fully.

Discussing the challenges of participating in social and community events due to her financial situation and cultural differences, one of the respondents said:

*"I want to attend community events, but I feel myself an outsider. We don't have the money to contribute to these events like others and sometimes I don't understand the language or customs."*

This highlights how economic hardships, and cultural barriers can compound the difficulties of social integration, making it harder for Afghan refugee women to feel a sense of belonging in their host community.

Language barrier was also a recurring theme. Many participants said that not being fluent in Urdu limited their ability to interact with locals and access services. A woman respondent shared:

*"My children are learning Urdu in school, and I am struggling to speak in this language. This causes difficulty for me to communicate with neighbours or even go for shopping."*

Language not only affects daily interactions but also limits opportunities for deeper social integration and access to essential services. The importance of language proficiency for successful integration is well-documented with studies showing that it significantly impacts refugees' ability to secure employment, access health care, and participate in social activities (Pierre, , Martinović & Vroome 2015).

Most of the refugees are unaware of the services and facilities available in Pakistan for their support. Several respondents said:

*"Though there are NGOs working for refugees, we haven't heard from them and never received any help from them."*

This lack of awareness or visibility stands in contrast to the support provided by the Aga Khan community, which is well-known among its members for offering comprehensive assistance. The community's support network is often more accessible, provides help in housing and legal issues besides other essential services. This disparity underscores the need for more effective outreach and communication from NGOs to ensure that all refugee communities can access the support they need.

The experience of social integration varies significantly depending on the community and region. In areas like Peshawar, where refugees and local population have similarities in language and culture, integration tends to be smoother. However, in areas like Karachi, where cultural diversity and socio-economic disparities are more pronounced, Afghan refugees are face with greater challenges in blending into the local society.

The type of community support available to Afghan refugees also varies by sects. In Karachi, many Afghan refugees, who are part of the Aga Khan community, benefit from strong social support networks provided by the community. This support includes monthly groceries (rations), as well as educational, legal and administrative assistance through their national council, particularly in case of police harassment. One respondent said:

*"We have support from the local community because I am Aga Khani. They provide us with monthly rations, which is a great help for our family."*

Another respondent added:

*"The police sometimes harass us, and it's difficult for us to get any formal help. However, members of the national council often step in to assist. If we encounter issues with the police, especially due to a lack of proper legal documentation, two representatives from the council usually accompany us to the police station, offering guidance and advocacy to help resolve the matter."*

This level of organized support contrasts sharply with the situation in other regions, where refugees living in camps or informal settlements often rely solely on their relatives and close friends for support. The absence of a robust organized community support system in these settings can mount the feelings of isolation and make social integration even more challenging. Similar observations have been made in international studies on Afghan where the presence or absence of strong community networks can significantly influence the integration experience (Verwiebe et al., 2018).

#### **4.4. Health care Access**

Studies highlight that Afghan refugees often face a complex web of barriers in accessing health care. These barriers include financial, inadequate documentation, and cultural, which collectively exacerbate their vulnerability to poor health outcomes (Kavian et al., 2020). The challenges faced by Afghan refugee women in Karachi are deeply intertwined, with financial constraints and lack of documentation affecting nearly every aspect of their lives, including access to health care. These systemic issues create big barriers, leaving many without the care they need.

One respondent mentioned that government hospitals in Karachi only provide consultations to refugee patients whereas medicines are purchased by themselves, adding a financial burden on the families already struggling with limited income. Furthermore, women often cannot go to health care facilities alone because of safety concerns and they have to rely on their male relatives, who are mostly busy in their jobs. The reliance on male relatives is a common issue among Afghan refugee women, limiting their autonomy and ability to seek timely medical assistance (Burnham 2002). In contrast, another respondent noted that government hospitals in

Peshawar generally provide the same services to PoR and ACC holders what they do to Pakistani citizens.

The Aga Khan community offers refugees some relief, with members having comparatively easier access to health care services. This support includes not only general health care services but also more specialized care that might otherwise be inaccessible due to financial or legal barriers.

Another important issue is the lack of sanitation and awareness in the slum areas where many Afghan refugees reside. These conditions intensify health problems and make it even more difficult for women to maintain their physical well-being. Poor sanitation and overcrowded living conditions are common in refugee settings and have been linked to higher rates of infectious diseases and other health issues (Rajabali et al. 2009). The lack of awareness about available health care services and proper sanitation practices further contributes to the underutilization of health care facilities and the prevalence of preventable diseases.

These interconnected issues of financial constraints, incomplete documentation, and inadequate sanitation create a complex web of challenges that severely limit Afghan refugee women's access to health care in Karachi. As a result, many remain vulnerable to poor health outcomes, trapped in a cycle of unmet needs and systemic barriers that affect their overall well-being.

#### 4.5. Housing Situation

For Afghan refugee women in Karachi, the housing situation is also fraught with challenges, many of which are interconnected with the broader issues of financial instability and inadequate legal documentation. These barriers make it difficult for refugees to secure stable and adequate housing, forcing many families to stay in overcrowded and poorly maintained accommodations. Studies in other regions also show that Afghan refugees often live in substandard housing conditions that lack basic amenities, further exacerbating their already precarious situation (Fatima et al. 2023).

Adjusting to the high population density and pollution in Pakistan has been particularly challenging for many Afghan refugees. One respondent noted the stark difference in housing between Pakistan and Afghanistan:

*"The houses here are compact, unlike the more spacious homes in Afghanistan."*

Another respondent, while sharing her current living situation, said:

*"I am living in a rented house, which comprises one room and one common room. The rent for this compact house, which accommodates five members, is PKR 13,000."*

The dissatisfaction with housing conditions is further compounded by high utility bills and inadequate infrastructure. One respondent said:

*"I am not satisfied with my housing situation. There are many issues, including high utility bills. We pay PKR 9,500 monthly for electricity, even without using air conditioner, The gas bill is PKR 2,500, and maintenance cost is PKR 2,000 Water is supplied every two days, and even water quality is poor. Additionally, there are frequent power outages that last for 1.5 hours and occur four times a day."*

High utility costs and unreliable infrastructure are common barriers in refugee settlements, where the lack of access to affordable and stable utilities badly impacts the quality of life (Otoukesh et al. 2012).

Highlighting the differences between housing in Pakistan and Afghanistan, a 48-year-old woman, said:

*"In Pakistan, there are many doctors and more diseases, partly because many homes do not get sunlight. In Afghanistan, homes had large rooms, and we used to sit on the rooftops to get sunlight. Here, we take vitamin D supplements due to the lack of sunlight. In Afghanistan, we had a fridge, chairs, and furniture. Here, we only have a small chair and a small fridge, which recently broke. Now, I store my medicines in my neighbours' fridge. I am not satisfied with my housing situation due to high electricity bills, frequent load-shedding, and unpleasant smells due to improper sanitation facilities in my area."*

These quotes illustrate the daily struggles faced by Afghan refugee women in their vicinities. The lack of space, high costs, and poor infrastructure contribute to a sense of dissatisfaction and highlight the difficulties in maintaining even a basic standard of living. The recurring issue of legal documentation, combined with financial constraints, continues to limit their ability to secure better housing and improve their overall quality of life.

#### 4.6. Fear of Deportation

The prospects of deportation can escalate the existing fears and uncertainties, contributing to a heightened sense of vulnerability among refugee populations (Schuster & Majidi 2013). The fear of deportation is a pervasive concern among Afghan refugee women in Karachi, creating a constant sense of insecurity and instability. This fear is especially acute for those who have lived in Pakistan for decades and have built their lives here.

One of the female respondents, expressing anxiety because of the sudden announcement of deportation create, said:

*"The government should avoid sudden announcements to deport refugees, as such actions can create worries for those who have settled in Pakistan."*

This sentiment is echoed by many refugees who have spent 30 to 40 years in Pakistan, raised their families and are contributing to the local economy. They argue that after so many years, it is unimaginable to be asked to leave everything behind and return to a country they hardly know anymore.

Another respondent said:

*"We are born here, and we have spent our whole lives here. How can we just leave?"*

This statement reflects the deep-rooted fear and uncertainty that the threat of deportation brings to their lives. For many Afghan refugees, Pakistan is the only home they know, and the prospect of being forced to leave is both frightening and overwhelming.

A young woman voiced her determination not to return if deported, stating that:

*"If I were asked to leave now, I would never ever go back to my country... how can I leave all this and go to a dark area again, a state where a female won't have any identity and where I will not be considered a human being"*

This powerful statement underscores the bleak reality for many Afghan women, who face severe restrictions and lack of opportunities in their home country. The fear of deportation is not only about losing their homes in Pakistan but also being thrust into an environment where their rights and futures are severely limited (Majidi, 2018).

In addition to the emotional and psychological impact, there are also significant financial burdens associated with deportation. Islamabad has imposed restrictions on what undocumented returnees can bring with them — livestock and cash more than PKR 50,000 (roughly \$175) must be left behind. However, many refugees have reported that law-enforcement personnel are confiscating even cash amounts below that threshold and personal effects, such as jewelry. This not only strips them of their assets but also adds to the indignity and hardship of being forcibly removed from the country.

Moreover, reports have surfaced that **Pakistan is charging undocumented refugees \$830 to leave**<sup>6</sup>, a sum that is prohibitively expensive for most Afghan families. These financial demands and restrictions worsen the already dire situation for refugees, many of whom are already struggling to survive on limited incomes. The combination of these financial burdens with the constant threat of deportation creates an environment of fear and uncertainty that permeates every aspect of their lives.

The fear of deportation also affects everyday decisions and interactions. Many refugees avoid drawing attention to themselves, whether by limiting their movements or avoiding interactions with authorities, to reduce the risk of being targeted for deportation. This self-imposed restriction further isolates them from the broader community and limits their opportunities for integration and economic participation. The long-term psychological toll of living under constant fear can also cause mental health challenges, including anxiety, depression, and post-traumatic stress disorder (PTSD) (Steel et al. 2011).

These findings highlight that there is a profound impact of fear of deportation on Afghan refugee women in Karachi. It is a fear that shapes their daily lives and contributes to a persistent sense of uncertainty and instability, making it difficult for them to fully integrate and thrive in their adopted home.

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<sup>6</sup> BBC News. (2023, November 23). Pakistan charging refugees \$830 to leave. <https://www.bbc.com/news/world-asia-67512576>

## 5. POLICY RECOMMENDATIONS

Following policy recommendations are made to improve the socio-economic integration of Afghan refugee women in Pakistan.

### 5.1. Enhancing Economic Inclusion

1. A formal government level recognition to PoR and ACCs is needed to ensure that Afghan refugee women can open bank accounts and access financial services. This step would empower them economically and financially, allowing them to secure money, access loans, and reduce reliance on risky informal financial mechanisms.
2. There is a need to initiate microfinance programmes specifically for refugee women, similar to those in countries like Jordan and Uganda, empower them economically. These programmes should be coupled with vocational trainings that equip women with skills relevant to the local job market. For instance, positive outcomes have been reported in Peshawar where trained refugees have achieved higher income levels and better job stability (Ahmed 2018). NGOs and government bodies should collaborate to ensure that these opportunities are well-publicized among refugee women.
3. There is also a need to encourage public-private partnerships (PPPs) to create employment opportunities for Afghan refugee women in sectors where there is a demand for female labour. Countries like Germany have successfully integrated refugee women into workforce through such initiatives. Pakistan can adapt to such models within its local context.

### 5.2. Improving Access to Education

1. The number of reserved seats for Afghan refugee girls and women needs to be increased in public educational institutions in all the provinces. . Additionally, NGOs and international organizations should provide scholarships specifically for female Afghan refugee students, similar to the initiatives as taken in Turkey and Lebanon, where targeted scholarships have increased refugees' access to higher education.
2. There is a need to launch awareness campaigns to inform Afghan refugee women of their educational rights and the available pathways to access education. For this purpose, NGOs can conduct workshops and informational sessions in refugee-populated areas, addressing the current gaps on how to navigate the Pakistani education system.
3. : Language support programmes and women-friendly educational environment is a must to overcome barriers faced by refugee women. Countries like Canada have successfully integrated refugee children into their education system by providing intensive language training, which could serve as a model for Pakistan.

### 5.3. Promoting Social Integration

1. There is a need to initiate community outreach programmes that encourage interaction between Afghan refugee women and the local female population. Cultural exchange programmes, such as those implemented in Sweden and Norway, have proven effective

in reducing social tensions and promoting mutual understanding. These programmes include cultural events, language classes, and joint community service projects.

2. In Karachi, where Afghan refugees, who are part of the Aga Khani community, receive significant support from the Aga Khan network. Similar structured community support systems should be encouraged for refugees in other areas. This can be achieved by sensitizing community organizations while linking them with larger NGO networks. NGOs should increase their visibility within refugee communities through targeted outreach efforts. This could include setting up help desks in refugee-populated areas, distributing informational materials in languages spoken by refugees, and partnering with local community leaders to create awareness of available services.

#### **5.4. Improving Health Care Access**

1. The government should devise and enforce policies that ensure equal health care facilities for Afghan women at least for those who are registered. This is already being practiced in Khyber Pakhtunkhwa and should be standardized across the country, ensuring that refugee women in Karachi and other regions have equal access to public health care services, including maternal and reproductive health services.
2. Mobile health clinic services should be launched in areas with high concentration of refugee women, particularly in urban slums and remote regions. Mobile clinics have been used effectively in countries like Kenya to provide health care to refugee women, who lacked access to fixed health care facilities.
3. : Health care workers must be trained on the needs and rights of refugee women and the importance of non-discriminatory practices. This could involve mandatory workshops for staff in public hospitals and clinics, emphasizing the need for sensitivity to the unique challenges faced by refugee women.

#### **5.5. Fear of Deportation**

1. The government needs to develop clear and transparent policies regarding the status of Afghan refugees, with specific guidelines on deportation. This would help alleviate the constant fear of deportation and provide refugees with a sense of security. Lessons can be drawn from Iran, where the government has implemented structured temporary protection statuses for Afghan refugees. These measures can be adapted by Pakistan to provide Afghan refugees with a clearer legal status and reduce their vulnerability to arbitrary deportation (Adelkhah & Olszewska, 2007).
2. Legal aid and support services would help Afghan refugee women understand their rights and navigate the legal system. NGOs and lawyer forums should be engaged in providing such services, which could include legal counseling, assistance with documentation, and representation in the court of law, if needed.

## 6. CONCLUSION

Despite their resilience and adaptability, Afghan refugee women in Pakistan continue to face gender-specific barriers that hinder their full integration into society. Limited awareness and accessibility of support services, alongside systemic socio-economic and legal challenges, exacerbate their struggles. While certain community support networks, such as those within the Aga Khan community, provide vital assistance, these efforts remain insufficient to address broader structural issues.

To effectively address these challenges, a comprehensive approach is required, encompassing policy reforms, improved access to financial services, enhanced educational opportunities, equitable health care access, and strengthened social support networks. Drawing on successful examples from other countries, such as Germany's integration programmes and Canada's community sponsorship model, Pakistan has the potential to create a more inclusive environment that not only addresses the immediate needs of Afghan refugee women but also empowers them to contribute positively to the society. These efforts must be underpinned by clear legal frameworks and transparent policies that provide refugees with security and a path to full integration.

This research underscores the urgency of creating supportive environments that foster meaningful integration, benefiting both refugee communities and the host society. By bridging the gaps identified in this study and implementing the proposed policy recommendations, Pakistan can move toward a more inclusive and socially cohesive future. This work invites further exploration into sustainable refugee integration strategies, encouraging policymakers, researchers, and practitioners to engage in dialogue and action toward long-term solutions.

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