

Working Paper

# The Experience of Socio-Economic Integration: A Qualitative Study on Afghan Refugee Women in Karachi

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## Abstract

This qualitative study explores the socio-economic integration of Afghan refugee women in Karachi, Pakistan, emphasizing the complex challenges they encounter and the resilience they demonstrate in adapting to their host society. This research contributes to a deeper understanding of the unique challenges faced by Afghan refugee women and emphasizes the importance of developing supportive frameworks that facilitate their integration and empowerment. Through in-depth interviews, the research examines key issues such as social integration, economic hardships, access to healthcare, and housing conditions. The findings highlight the exacerbation of these challenges due to financial constraints and the lack of legal documentation, which profoundly impact multiple dimensions of their lives. A recurring theme is the pervasive fear of deportation, particularly among long-term residents, which undermines their ability to secure stable livelihoods and fosters a sense of instability and uncertainty regarding their future. The narratives presented in this study reveal significant untapped potential within this group and underscore the importance of targeted interventions that enable Afghan refugee women to contribute more actively to their host society. It is recommended that increasing access to education, employment, and entrepreneurial opportunities would enable these women to play a more significant role both within their local communities and in the broader socio-economic landscape of Pakistan.

**Keywords: Narrative Inquiry, Qualitative Study, Afghan Refugees, Socio economic integration, women empowerment**

## Table of Contents

Abstract.....	2
1. Introduction .....	4
1.1. Background of the Study .....	4
1.2. Research Objectives .....	5
2. Literature Review.....	6
3. Methodology .....	8
3.1. Research Design.....	8
3.2. Participant Selection .....	8
3.3. Data Collection .....	8
3.4. Data Analysis .....	8
3.5. Ethical Considerations.....	9
3.6. Limitations .....	9
4. Findings and Discussion .....	10
4.1. Economic Challenges and Financial Inclusion .....	10
4.2. Education Barriers .....	10
4.3. Social Integration.....	11
4.4. Healthcare Access .....	13
4.5. Housing Situation .....	14
4.6. Fear of Deportation.....	14
5. Conclusion .....	17
6. Policy Recommendations .....	18
6.1. Enhancing Economic Inclusion .....	18
6.2. Improving Access to Education .....	18
6.3. Promoting Social Integration .....	19
6.4. Improving Healthcare Access.....	19
6.5. Addressing Fear of Deportation .....	20
References .....	<b>Error! Bookmark not defined.</b>

## 1. Introduction

### 1.1. Background of the Study

The socio-economic integration of Afghan refugees in Pakistan is a critical issue that has gained increasing attention in recent years. Afghanistan's prolonged history of conflict, spanning from the Soviet invasion in 1979 to the more recent Taliban takeover in 2021, has led to successive waves of displacement, with millions of Afghan refugees seeking refuge in neighboring countries, particularly Pakistan. As of 2022, Pakistan hosts an estimated 3 million Afghan refugees (ACCORD, 2022). The treatment of these refugees by the state of Pakistan has varied over time. While initially welcoming refugees due to geopolitical and strategic reasons, Pakistan's stance has hardened over the years, particularly following the Taliban's resurgence.

The legal status of Afghan refugees in Pakistan is a complex and multi-layered issue that significantly impacts their socio-economic integration. They often face discrimination, limited freedom of movement, and challenges in accessing legal documentation. The general attitude of the Pakistani population towards them has also been mixed, with periods of sympathy interspersed with increasing xenophobia and social tension. Afghan refugees in Pakistan can be categorized into three main groups: Proof of Registration (PoR) card holders, Afghan Citizen Card (ACC) holders, and undocumented refugees<sup>1</sup>.

**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).

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

**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), sparking fears 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. Women refugees often encounter greater obstacles in accessing education, healthcare, and employment opportunities, as well as heightened risks 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

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<sup>1</sup> The government states that there are over 800,000 ACC holders, while UNHCR estimates there are 1.3 million PoR holders in Pakistan.

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 into enhancing the socio-economic integration of Afghan refugees specifically refugee women. The study aims to provide an in-depth qualitative analysis of the lived experiences of Afghan refugee women in Pakistan, focusing on identifying the key challenges they face and proposing potential policy interventions to facilitate their integration.

## 1.2. Research Objectives

The primary objectives of this study are:

- To explore the lived experiences of Afghan refugee women in Pakistan, particularly in relation to their socio-economic integration.
- To identify the key challenges faced by these women in accessing education, healthcare, employment, and other essential services.
- To provide policy recommendations that address these challenges and promote the socio-economic integration of Afghan refugee women in Pakistan.

## 2. Literature Review

Over the decades, the identity of Afghan refugees has been shaped by the prolonged conflict in Afghanistan, 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 healthcare 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 healthcare 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 (H. Khan et al., 2022).

The socio-economic integration of Afghan refugees in Pakistan 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 et al., 2021). However, the situation in urban areas like Karachi presents 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 labor 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 et al., 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). Healthcare 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 deficiency among these women, indicating poor health status (M. Fatima et al., 2023). The limited

availability of maternal and reproductive health services often forces these women to rely on informal healthcare 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 in Pakistan, 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, healthcare, 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 for 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 as the primary methodological approach. Narrative inquiry is particularly 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 rich, contextualized insights into the socio-economic challenges these women face, as well as their strategies for coping with these challenges. The methodology aligns with the narrative inquiry framework used in similar studies, emphasizing the collection and interpretation of detailed, first-person accounts.

### 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 Afghan refugee women who have lived 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 familiar environment conducive to open dialogue.

Each interview lasted between 40 and 80 minutes. The semi-structured format ensured that while specific topics were covered—such as employment, access to education and healthcare, 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.

### 3.5. 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.

### 3.6. 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

Economic challenges are a significant issue for Afghan refugee women in Karachi. Many face barriers in securing stable employment and accessing financial resources 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, *"I worked as a cashier at Diamond Supermarket but after one year I had to quit because the hours were too long, the payment was low, and my shift ended at 1 AM."* Another added, *"They hired me as a daily wagger... if I had a day off, my salary would be cut. Also, their recreational meetups and training were not for me."* This lack of job security and fair compensation exacerbates the financial instability that many refugee families experience. This situation is not unique to Karachi; similar challenges are documented among Afghan refugees in other countries, where they are often confined to low-wage, informal jobs with limited benefits (Pendakur, 2020; Verwiebe et al., 2018).

The income for many Afghan refugee families remains unstable, with respondents expressing concern over their future financial security, particularly due to the lack of formal educational qualifications. One respondent noted that her family's income is not stable and that they are currently facing financial losses, which further heightens their anxiety about the future.

Additionally, the challenges in accessing formal financial services further exacerbate their economic vulnerability. The State Bank of Pakistan (SBP) 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 bank branches 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 savings systems, such as the committee system, 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 not without risks; another respondent also mentioned incidents of theft within these systems, highlighting the insecurity and lack of protection in such arrangements.

Due to the difficulties in obtaining PoR cards some refugees resort to illegal means to obtain identity cards. One respondent shared, *"One of the biggest challenges has been obtaining an (illegal) NIC, which required significant funds. This financial strain also led to my daughter missing school for a period."* Due to the absence of ID cards, most Afghan refugees are limited to working in 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.

### 4.2. Education Barriers

Access to education is another significant challenge faced by Afghan refugee women in Karachi. The barriers to formal education are often compounded by bureaucratic obstacles and financial constraints. One respondent shared her family's struggle to enroll in Pakistani educational institutions: *"When we tried to use our PoR card, it showed that our ID card was not valid. The admission form didn't have an option for PoR cards, so we had to submit our documents in hard*

*copies. They 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 many institutes' websites 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 entrance exam, they discovered that there were no seats allocated for Afghan refugees in public medical colleges in Sindh. The only choice left was to attend a private medical college, which was far too expensive for their family and her mother had to sell her jewelry to manage the expenses. This lack of affordable and accessible educational opportunities significantly impacts the future 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 studies on refugees in other countries, where higher education access 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 labor to support their households. One participant revealed, *"Many children are either working in trash picking or other such jobs. Like peeling potatoes which pay very little. Some females peel up to 40kgs of potatoes in a day at the rate of Rs. 40/kg. It's a horrible condition ... it's impossible for them to educate their children; they have to feed their kids, pay rent, and thus cannot manage education, and the kids end up in child labor."*

The destruction of educational institutions in Afghanistan due to conflict has left many refugees with disrupted or incomplete education, making it even more difficult to integrate into the Pakistani education system. As a result, many Afghan refugee women and their families remain trapped in a cycle of limited educational opportunities and economic hardship.

### 4.3. Social Integration

Social integration remains a complex and multifaceted challenge for Afghan refugee women in Karachi. The interviews reveal that while some women have managed to build relationships and networks within the local community, many continue to face significant social barriers due to their refugee status, cultural differences, and economic circumstances. Research shows that social inclusion for 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 described her experience of trying to integrate into the local community: *"We live in a neighborhood where everyone knows we are Afghan. Some neighbors are kind and help us, but others treat us differently. They think we don't belong here."* This statement reflects the duality

of experiences—while some manage to foster positive relationships, others encounter discrimination and exclusion, which hampers their ability to integrate fully.

Another participant discussed the challenges of participating in social and community events due to her financial situation and cultural differences: "*I want to attend community events, but I feel out of place. We don't have the money to contribute 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 barriers were also a recurring theme in the interviews. Many participants mentioned that not being fluent in Urdu limited their ability to interact with locals and access services. One woman shared, "*My children are learning Urdu in school, but I struggle to speak it. This makes it hard for me to communicate with neighbors or even go to the market.*" 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 healthcare, and participate in social activities (Di Saint Pierre et al., 2015).

While various NGOs operate in Pakistan to support refugee communities, many Afghan refugees remain unaware of these services. Several respondents mentioned that, despite hearing about NGOs, they had not personally benefited from their assistance: "*Though there are NGOs, we haven't heard of them or 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 Aga Khan community's support network is often more accessible, providing help with housing, legal issues, and 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 linguistic and cultural similarities between Afghan refugees and the local Pashtun population are more prominent, integration tends to be smoother. However, in urban areas like Karachi, where cultural diversity and socio-economic disparities are more pronounced, Afghan refugees face greater challenges in blending into the local society.

The type of community support available to Afghan refugees also varies significantly by sects. In Karachi, many Afghan refugees who are part of the Aga Khani community benefit from strong social support networks provided by the Aga Khan community. This support includes assistance with monthly groceries (ration) for households, educational support, and even legal and administrative help through their national council, particularly in cases of police harassment. As one respondent mentioned, "*We have support from the local community because I am Agha Khani. They provide us with monthly rations which greatly helps our family.*" Another respondent added, "*The police sometimes harass us, and it's difficult 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 studies of Afghan refugee communities in other countries, where the presence or absence of strong community networks can significantly influence the integration experience (Verwiebe et al., 2018).

#### 4.4. Healthcare Access

Studies indicate that Afghan refugees often face a complex web of barriers in accessing healthcare, including financial limitations, lack of legal documentation, and cultural barriers, 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 healthcare. These systemic issues create significant barriers, leaving many without the care they need.

One respondent mentioned that government hospitals in Karachi only provide consultations, and patients must purchase their own medicines. This adds a financial burden, particularly for families already struggling with limited income. Furthermore, cultural norms and safety concerns mean that women often cannot go to healthcare facilities alone and must rely on male relatives, who are frequently unavailable due to their work as daily wage laborers. This reliance on male relatives for accessing healthcare is a common issue among Afghan refugee women, significantly limiting their autonomy and ability to seek timely medical attention (Burnham, 2002). In contrast, another respondent noted that in Peshawar, government hospitals generally provide the same services to PoR and ACC cardholders as they do to Pakistani citizens, highlighting a significant disparity in access depending on the region.

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

Another significant 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 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 healthcare services and proper sanitation practices further contributes to the underutilization of healthcare facilities and the prevalence of preventable diseases.

These interconnected issues of financial constraints, lack of documentation, and inadequate sanitation create a complex web of challenges that severely limit Afghan refugee women's access to healthcare 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

The housing situation for Afghan refugee women in Karachi is also fraught with challenges, many of which are interconnected with the broader issues of financial instability and lack of legal documentation. These systemic barriers make it difficult for refugees to secure stable and adequate housing, forcing many families into 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 shared her current living situation: *"I am living in a rented house consisting of one room and one common room. The house is compact and accommodates 5 members. The rent for this one room is 13,000 rupees."*

The dissatisfaction with housing conditions is further compounded by high utility bills and inadequate infrastructure. As one respondent explained, *"I am not satisfied with my housing situation. There are many issues, including high utility bills. We pay 9,500 rupees monthly for electricity, even without using an AC. The gas bill is 2,500 rupees, and maintenance costs are 2,000 rupees. These expenses are very high. Water is supplied every two days, and there are issues with water quality. Additionally, there are frequent power outages lasting 1.5 hours, occurring four times a day."* High utility costs and unreliable infrastructure are common problems in refugee settlements, where the lack of access to affordable and stable utilities significantly impacts the quality of life (Otoukesh et al., 2012).

Another respondent, a 48-year-old woman, highlighted the differences between housing in Pakistan and Afghanistan: *"In Pakistan, there are many doctors and many diseases, partly because many homes here do not get sunlight. In Afghanistan, homes had large rooms, and we used to sit on the roof to get sunlight. Here, we take vitamin D supplements due to the lack of sun. In Afghanistan, we had a fridge, chairs, and furniture. Here, I only have a small chair and a small fridge, which recently broke. Now, I store my medicines in my neighbors' fridge. I am not satisfied with my housing situation due to high electricity bills, frequent load shedding, and unpleasant smells due to sanitation issues."*

These quotes illustrate the daily struggles faced by Afghan refugee women in their living conditions. 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 prospect of deportation can worsen 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 expressed the anxiety that sudden announcements of deportation create: *"The government should avoid sudden announcements to deport refugees, as such actions can create significant burdens and challenges for those who have established lives in Pakistan."* This sentiment is echoed by many refugees who have spent 30 to 40 years in the country, raising families and 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 shared, *"We are born here, and we have lived 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, *"If I were 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 as a human?"* 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 just 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 50,000 rupees (roughly \$175) must be left behind. However, many refugees have reported that law enforcement officers 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 refugees \$830 to leave, 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 lead to significant mental health challenges, including anxiety, depression, and post-traumatic stress disorder (PTSD) (Steel et al., 2011).



These narratives highlight the profound impact that the fear of deportation has 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.

## 5. Conclusion

The socio-economic integration of Afghan refugee women in Karachi remains a multifaceted challenge, marked by significant barriers across various dimensions, including economic participation, access to education and healthcare, social integration, and the pervasive fear of deportation. This study has highlighted the systemic obstacles that limit the opportunities available to these women, from financial exclusion and educational inequities to healthcare disparities and social isolation. The challenges are further compounded by the lack of legal documentation, which exacerbates their vulnerability and restricts their access to essential services.

The resilience and adaptability demonstrated by Afghan refugee women are commendable, yet they continue to face gender-specific challenges that hinder their full integration into Pakistani society. Despite the presence of various non-governmental organizations (NGOs) aimed at supporting refugee communities, awareness and accessibility of these services remain limited among the refugee population. In contrast, support networks within the Aga Khan community are more effectively utilized, providing crucial assistance in areas such as legal matters, education, and basic needs. However, these efforts alone are insufficient to address the broader systemic issues.

To effectively address these challenges, a comprehensive approach is required, encompassing policy reforms, improved access to financial services, enhanced educational opportunities, equitable healthcare access, and strengthened social support networks. Drawing on successful examples from other countries, such as Germany's integration programs 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 society.

These efforts must be underpinned by clear legal frameworks and transparent policies that provide refugees with security and a path to full integration. By addressing the gaps identified in this study and implementing the recommended policy changes, Pakistan can make significant strides in improving the lives of Afghan refugee women and fostering a more inclusive society. This research underscores the importance of creating supportive environments that facilitate the integration and empowerment of refugee women, ultimately contributing to the socio-economic development of both the refugee community and the broader host society.

## 6. Policy Recommendations

Based on the findings of this study, the following policy recommendations are made to improve the socio-economic integration of Afghan refugee women in Pakistan. These recommendations focus on enhancing economic inclusion, improving access to education and healthcare, promoting social integration, and addressing the pervasive fear of deportation. Additionally, successful strategies from other countries dealing with similar refugee situations are considered to provide a comprehensive approach.

### 6.1. Enhancing Economic Inclusion

1. **Formal Recognition of PoR and ACC Cards for Women:** The Pakistani government should enforce the formal recognition of PoR and ACC cards across all financial institutions to ensure that Afghan refugee women can open bank accounts and access financial services. This would not only provide economic stability but also empower women financially, allowing them to save securely, access loans, and reduce reliance on risky informal financial mechanisms.
2. **Women-Centric Microfinance and Vocational Training Programs:** Implementing microfinance programs targeted specifically at refugee women, similar to those in countries like Jordan and Uganda, could empower Afghan women economically. These programs should be coupled with vocational training that equips women with skills relevant to the local job market. NGOs and government bodies should collaborate to ensure that these opportunities are well-publicized among refugee women, addressing the current gap in awareness. Positive outcomes have been reported, for example, in Peshawar, where trained refugees have experienced higher income levels and better job stability (Ahmed, 2018).
3. **Public-Private Partnerships Focused on Women's Employment:** Encourage public-private partnerships to create employment opportunities for Afghan refugee women in sectors where there is a demand for female labor. Countries like Germany have successfully integrated refugee women into the workforce through such initiatives, providing a model that Pakistan could adapt to its local context.

### 6.2. Improving Access to Education

1. **Educational Scholarships and Reserved Seats for Girls and Women:** The government should consider expanding the number of reserved seats for Afghan refugee girls and women in public educational institutions across all provinces, not just in Khyber Pakhtunkhwa and Baluchistan. Additionally, NGOs and international organizations could fund scholarships specifically for Afghan female refugee students, similar to initiatives seen in Turkey and Lebanon, where targeted scholarships have increased refugees' access to higher education.
2. **Awareness Campaigns on Educational Rights for Women:** Launch awareness campaigns to inform Afghan refugee women of their educational rights and the available pathways to access education. This can include workshops and informational sessions conducted by NGOs in refugee-populated areas, addressing the current lack of knowledge on how to navigate the Pakistani education system.

3. **Language Support and Female-Friendly Programs:** Implement language support programs and create female-friendly educational environments 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.

### 6.3. Promoting Social Integration

1. **Community Outreach and Cultural Exchange Programs for Women:** Develop community outreach programs that encourage interaction between Afghan refugee women and the local female population. Cultural exchange programs, such as those implemented in Sweden and Norway, have proven effective in reducing social tensions and promoting mutual understanding. These programs can be adapted to include cultural events, language classes, and joint community service projects.
2. **Strengthening Community Support Networks:** 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 formalizing community organizations and linking them with larger NGO networks to provide consistent support.
3. **Improved Access to NGO Services for Women:** NGOs operating in Pakistan should increase their visibility among 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 spread awareness of available services.

### 6.4. Improving Healthcare Access

1. **Equal Treatment in Healthcare Facilities for Women:** The Pakistani government should enforce policies that ensure that Afghan refugee women, at least those who are registered, receive equal treatment in healthcare facilities. This is already substantially practiced in areas of KP and should be standardized across the country, ensuring that refugee women in Karachi and other regions have equal access to public healthcare services, including maternal and reproductive health services.
2. **Mobile Health Clinics for Women:** Establish mobile health clinics in areas with high concentrations of refugee women, particularly in urban slums and remote regions. Mobile clinics have been used effectively in countries like Kenya to provide healthcare to refugee women who lack access to fixed healthcare facilities.
3. **Training Healthcare Workers on Women's Needs and Refugee Rights:** Train healthcare workers on the 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.

## 6.5. Addressing Fear of Deportation

1. **Clear and Transparent Policies on Refugee Status:** The Pakistani government should develop clear and transparent policies regarding the status of Afghan refugees, with specific guidelines on deportation criteria. This would help alleviate the constant fear of deportation and provide refugees with a sense of security. Lessons can be drawn from countries like Iran, where the government has implemented structured temporary protection statuses for Afghan refugees. These structured protection measures offer lessons that could 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 for Women:** Provide legal aid and support services to Afghan refugee women to help them understand their rights and navigate the legal system. NGOs should be involved in offering these services, which could include legal counseling, assistance with documentation, and representation in court if needed.

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