

### UNHCR AFGHANISTAN

# POST-RETURN MONITORING REPORT

**OCTOBER - DECEMBER 2023** 

### ACKNOWLEDGMENTS

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### Acronyms

AFN	Afghani (Afghan currency)
AGD	Age, Gender and Diversity
CVWG	Cash and Voucher Working Group
DfA	De-facto Authorities
ECs	Encashment Centers
EU	European Union
GDP	Gross Domestic Product
IASC	Inter-Agency Standing Committee
нн	Household
IFRP	Illegal Foreigners Repatriation Plan
ΙΟΜ	International Organization for Migration
MEB	Minimum Expenditure Basket
MoRR	Ministry of Refugees and Repatriation
NGO	Non-Governmental Organization
NFI	Non-Food Item
PoR	Proof of Registration
PSS	Psycho-Social Support
REACH	Leading humanitarian research initiative which provides evidence and data from crisis contexts to inform aid responses and decision-making
REACH	

Tazkira	Afghan Identity Card known as Tazkira
TVET	Technical and Vocational Education and Training
UN	United Nation
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHCR	UN High Commissioner for Refugees
USA	United States of America
USD	United States dollar
VolRep	Voluntary Repatriation
VRF	Voluntary Repatriation Form
WFP	World Food Programme

# Background

This report is based upon phone interviews with 4,220 Afghan returnee households, and is intended to provide an overview of their protection needs, coping mechanisms, access to basic services, and livelihood conditions, which are crucial for sustainable return and reintegration.

Since September 2023 when the government of Pakistan announced the implementation of a "Illegal Foreigners Repatriation Plan" (IFRP), UNHCR and IOM have documented the return of over 712,000 Afghans, including refugees and those in refugee like situation from Pakistan<sup>1</sup>.

Between 1 January 2023 and 31 August 2024,<sup>2</sup> a total of 119,565 Afghan refugees and Afghans in refugee-like situations returned from Pakistan to Afghanistan. Out of 119,565 who returned, 54 percent (or 64,107 individuals) returned between 15 September and 31 December 2023 when the Government of Pakistan's announced the implementation of IFRP.

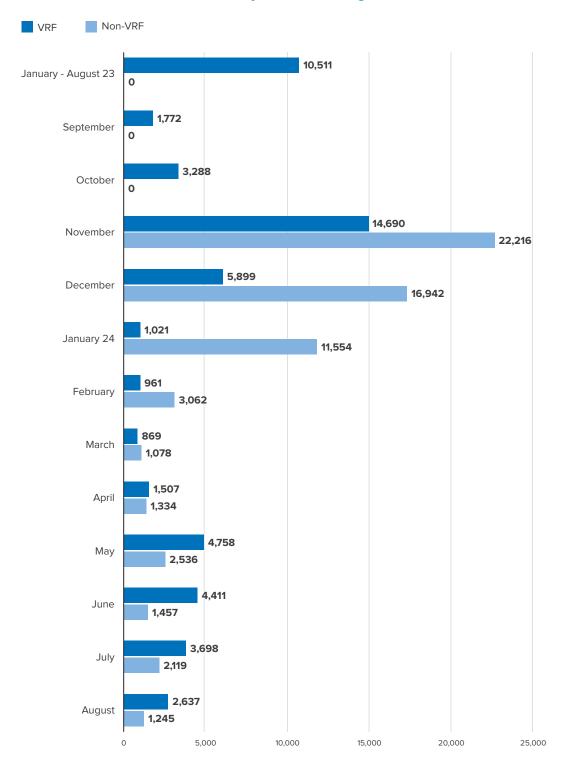
This report focuses on returnees who arrived from Pakistan between September and December 2023 and includes two categories of returnees:

- a. Voluntary Repatriation Form (VRF) Holders: A total of 24,949 refugees, Proof of Registration (PoR) card holders who returned under UNHCR's facilitated voluntary repatriation programs.
- b. Other Assisted Returnees (non-VRF holder): A total of 39,158 refugees and people in refugee-like situations returned following the implementation of the IFRP. This group includes individuals in possession of PoR cards, UNHCR Slips and Asylum Certificates, or undocumented family members of VRF holders and protection referrals.

<sup>&</sup>lt;sup>1</sup> PAKISTAN-AFGHANISTAN Returns Emergency Response as of 1 September 2024

<sup>&</sup>lt;sup>2</sup> In addition to returns from Pakistan, a total of 1,163 returned from Iran (961), and other countries (202) i.e., Tajikistan, India, Azerbaijan, the Russian Federation, Azerbaijan, Indonesia, Malaysia, and Nepal.

### Chart #1 Returns from Pakistan 1 January 2023 - 31 August 2024

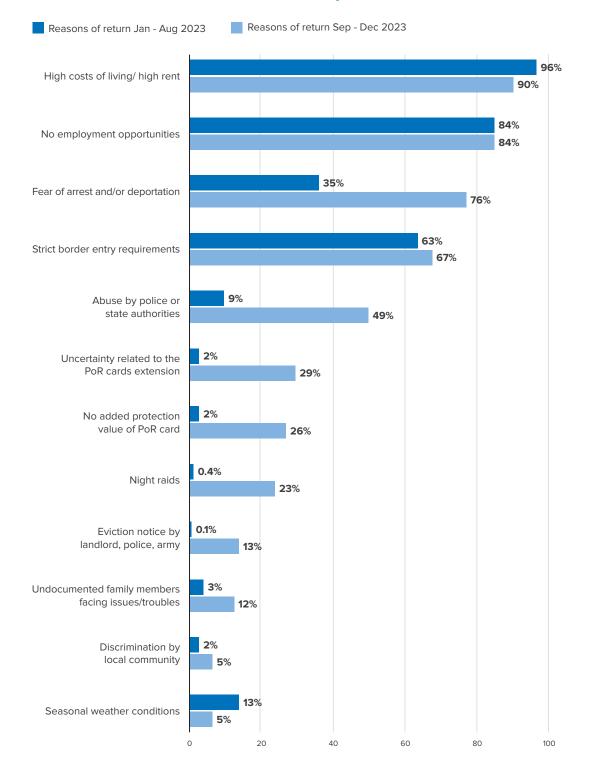


The main reasons for return, particularly since September 2023, reported during the protection monitoring interviews in the encashment centers are linked with protection challenges in Pakistan, including fear of arrest and/or deportation, abuse by police or state authorities and distress related to night raids as well as the economic hardships (high cost of living and lack of job opportunities). Returnees also underlined their concerns regarding the validity of PoR cards and uncertainty related to its extension. Additionally, returnees reported stringent border entry regulations, which impede their ability to travel to Afghanistan for short-term purposes – see below chart # 2.

These returns took place in a complex humanitarian and human rights context in Afghanistan which has significantly deteriorated since the political change in August 2021. The worsened protection environment in the country has a negative impact on the lives of returning Afghans, including refugee returnees. Challenges remain in relation to human rights violations, lack of access to basic services, adequate shelter and livelihood opportunities. These challenges lead to harmful coping mechanisms, such as, child marriage, secondary movements including returnees.

Between 15 July and 1 September 2024, UNHCR conducted 4,220 phone interviews with returnees (household level) randomly selected in 31 provinces across 181 districts. This includes 1,552 interviews with VRF holders and 2,668 with non-VRF holders who returned from Pakistan between 15 September – 31 December 2023. A total of 3,682 interviews have been conducted with returnees in 10 districts located in seven provinces (Nangarhar, Kabul, Kandahar, Kunduz Helmand, Balkh and Laghaman). These provinces are among those that received 80 percent of total returnees. The survey sample size representing 29 percent of the total refugees' households who returned and assisted between 15 September and 31 December 2023, including 22 percent females and 78 percent males.

#### Chart #2 Reasons of return from Pakistan 1 January - 31 December 2023



# **RETURN DESTINATION PATTERNS**

Out of 4,220 respondents, **89 percent** of the respondents confirmed that they are settling in seven provinces including Nangarhar, Kabul, Kandahar, Kunduz Helmand, Balkh and Laghaman, which corresponds to the top seven provinces of the intended destination recorded upon arrival to Afghanistan.

<b>89%</b> RETURNED TO SEVEN PROVINCES	Out of 4,220 respondents, <b>89 percen</b> t of the respondents confirmed that they are settling in seven provinces including Nangarhar, Kabul, Kandahar, Kunduz, Helmand, Balkh and Laghman, which corresponds to the top seven provinces of the intended destination recorded upon arrival to Afghanistan.
<b>32%</b> DIDN'T RETURN TO PROVINCE OF ORIGIN	Among the respondents, <b>32 percent</b> said that they did not return to their provinces of origin (province or residence before departure to Pakistan). <b>49 percent</b> did not return to the district of their origin (district of residence before departure to Pakistan). They choose to return to another province and/or district due to lack of livelihood, shelter, land and lack of basic services.
12% DIDN'T RETURN TO INTENDED PROVINCES	<b>12 percent</b> stated that they returned to a province other than the one they intended to return to. 29 percent returned to a different district within the intended province of return.
96% INTEND TO STAY PERMANENTLY	The majority of the respondents <b>(96 percent</b> ) stated that they intend to remain in the province they currently live in.
<b>1.4%</b> PLAN RETURNING TO VILLAGE	A small number of respondents ( <b>1.4 percent</b> ) said that they intend to return to their community/village of origin.
<b>0.4%</b> PLAN LEAVING AFGHANISTAN	Only 0.4 percent said they intend to move from Afghanistan (to Iran, Turkey, Pakistan and other countries), while <b>2 percent</b> did not share their movement intentions.
<b>4%</b> ARE AWARE OF RETURNEES WHO WENT BACK TO PAKISTAN	Close to <b>4 percent</b> of the respondents indicated that they were aware of Afghans who returned as a result of the IFRP, including their relatives and community members, who went back to Pakistan in order to access employment opportunities in Pakistan, due to poverty, and protection and human rights violations in Afghanistan.



**All respondents confirmed receipt** of the repatriation cash grant from UNHCR which helped them to address their immediate needs, primarily food, shelter/rent, transportation and health. Some also paid off debts and invested in livelihoods. 40 percent of respondents mentioned that the cash grant lasted for 2-3 months, 35 percent mentioned that it only lasted for one month, while 18 percent said it lasted for 3-6 months, and 7 percent said it lasted for over six months.



### **ECONOMIC SITUATION**

Half of the respondents reported they lacked technical skills, while 10 percent reported experience shop keeping, 8 percent tailoring (particularly females), 8 percent transport/driver, 7 percent agriculture/livestock, 3 percent cooking (particularly females), and 3 percent teaching.



# **ACCESS TO SHELTER**

Lack of shelter is among the top problems faced by returnees. Close to **62 percent** of the respondents mentioned that they live in a rented house, 18 percent live in their own house and **16 percent** live in temporary shelters belonging to their family/relatives. Among those who live in rented accommodation, some **58 percent said that they cannot afford to pay the rent cost**.



### **HEALTH CARE**

Close to **86 percent** of the respondents answered affirmatively when asked if their communities had a medical facility, including public clinics, public and private hospitals, and private pharmacies (which are limited only to dispensing medicine, and cannot offer medical diagnostics, or consultation). Close to 30 percent of the respondents reported that their household members (women, girls, men and boys) needed medical care during the past twelve months but were unable to access it mainly due to lack of financial means, long distance to the health facilities, lack of transportation, and lack of qualified personnel at these facilities. According to the Health Cluster Humanitarian Response Plan 2024,<sup>3</sup> Afghanistan's health system faces numerous challenges, including inadequate funding, heavy reliance on foreign aid, a shortage of healthcare professionals, and limited access to quality healthcare, particularly for women and those living in inaccessible areas.



Some **75 percent** have access to sufficient water for family needs. The main sources of drinking water include protected wells inside the house (**29 percent**), piped water system (26 percent in urban/semi urban areas), public taps (13 percent), uncovered wells/Karez (**14 percent**), and water trucking (**10 percent**).

<sup>&</sup>lt;sup>3</sup> <u>https://humanitarianaction.info/plan/1185/article/health</u>

# ACCESS TO LATRINES AND HANDWASHING FACILITIES

Nearly one quarter (**22 percent**) of the respondents have no access to latrines including handwashing and sanitation facilities. Nearly **77 percent** stated that they have access to latrines and handwashing facilities installed within their houses while close of **1 percent** said that they are using communal/public latrines.



## **FOOD SECURITY**

The majority (**80 percent**) of respondents had adequate access to food for their households, but **64 percent** raised concern that they had no food stocks.



### **ENROLMENT IN SCHOOL**

The top four educational institutions that remained open in the areas where returnees reside in, were the primary (grade 1-6), upper secondary (grades 10-12) and lower secondary (grades 7-9) schools, followed by religious schools (madrasa). It should be noted that under the Afghan education system, upper secondary school covers all classes from grades 1 to 12, despite the fact that they are referred to as high schools. Lower secondary schools also systematically cover all classes from grades 1-9. Some **36 percent** of the respondents said that their female children can access the same school and education facilities as the host community, while 43 percent said that male children can access.



### INDIVIDUAL AND CIVIL STATUS DOCUMENTATION

**75 percent** have at least one family member who does not possess a Tazkira. Those without a tazkira include heads of households both men and women (9 percent), male and female spouses (52 percent), and children (over 50 percent). The overwhelming majority (81 percent) of respondents did not have a passport.



### MENTAL HEALTH AND PSYCHOSOCIAL NEEDS

Close to **49 percent** of the respondents reported feeling stressed, and that it negatively affects their daily life. The main stressors include lack of employment, food insecurity, uncertainty about the future, health problems and lack of access to services.



### PHYSICAL SAFETY

The majority (**98 percent**) reported they did not experience physical safety concerns in their communities in the past six months. However, freedom of movement is significantly curtailed, especially for women and girls due to the decrees and edicts, further reinforced by the enactment of the Propagation of Virtue and the Prevention of Vice (PVPV) law.

# ACCESS TO PHONE

The majority (**93 percent**) of male household members had access to mobile phones compared to 16 percent of female household members.



**69 percent** of respondents said they were not aware about who to approach for complaints or request information about humanitarian assistance compared to 31 percent who said they were aware.

# Methodology

UNHCR conducts returnee monitoring in three phases:

- a. Returnee monitoring interviews upon arrival in the encashment centers aim to assess return trends, reasons and protection challenges faced in countries of asylum and during the return process, to ensure that the return is taking place in line with UNHCR's voluntary repatriation principles (voluntary return based on an informed decision, in safety and with dignity). It also captures returnees' intentions regarding the use of repatriation cash grant, housing arrangements, areas they are intending to return to.
- b. Returnee monitoring phone survey targets newly arrived returnees in the return areas. It is a part of UNHCR's on-going protection monitoring and real-time data collection efforts using regular mobile phone surveys to expand UNHCR's understanding of protection needs of returnees through representative sampling and wider geographic coverage. It allows UNHCR to track key trends in return areas and assess refugee returnees' overall protection situation, and coping mechanisms, including needs and challenges they face, as well as their overall socio-economic situation such as, access to basic services, and livelihood conditions which are important factors for sustainable return and reintegration.
- c. Community Based Protection Monitoring: conducted in return areas targeting returnees (irrespective of year of arrival and status) IDPs, and host communities through focus group discussions, key informant and household level interviews.



UNHCR registers refugee returnees and collects key information, including phone numbers and intended areas of return, in the encashment centers where refugee returnees receive protection services, as well as cash grant. For the purpose of the returnee monitoring phone survey, UNHCR data including phone numbers, gender, date of arrival, intended province/ district of return of returnees were used. A stratified sampling design was implemented to ensure representative results for 10 prioritized districts which received high numbers of returnees. Under this design the remaining districts were merged into one domain. The sample covers refugee returnees (both VRF and non-VRF) and used a confidence level of 95 percent and a 5 percent margin of error when determining sample size.

Due to a higher non-response rate in smaller districts, the margin of error can be higher in some districts but for the national sample it stays below 5 percent. Post-stratification weights were applied to obtain national estimates.

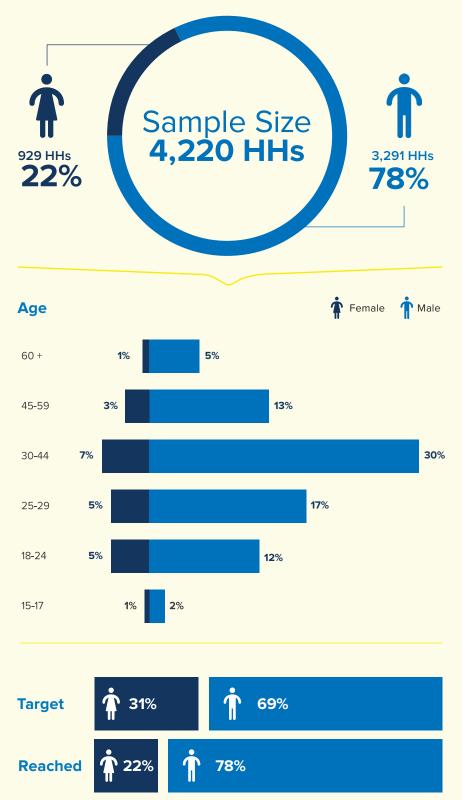
The survey team reached a total of 4,220 households across 31 provinces and 181 districts. Interviews were conducted with returnees aged 15 and who we asked to provide information on behalf of their household. The data collection was conducted by 23 UNHCR protection/ field staff (12 female and 11 male) between 15 July and 1 September 2024. The survey team composition was inclusive. They were engaged with the returnee communities through conducting regular protection/ field activities, fully aware of the local context, including protection and socio-economic dynamics and able to speak in local language (Dari and Pashto). Some were also able to speak in other languages such as Uzbeki or Pashai. The survey questionnaire covered a range of issues related to returnees' movement intentions after return, safety/security, psychosocial support (PSS) needs, vulnerability, access to basic services, livelihoods, housing, land and property rights, food security, access to phone, documentation. It also sought to assess the impact, efficiency, and effectiveness of the cash grant and the socio-economic situation of the returnees. These criteria can be used to assess the achievement of durable solutions in line with the IASC Durable Solutions Framework.

# Respondent demography

Although the targeted sample size was designed to reach over 30 percent female respondents, the actual survey reached 78 percent males and 22 percent females. Out of the female respondents, more than half live in provincial centers (urban/semi-urban areas) including in provinces with high number or returnees (Balkh, Helmand, Kabul, Kandahar, Kunduz, and Nangarhar). The lower female samples size is largely due to the community/family context such as, some families allowing female respondents to take part in the interview while in some locations particularly in rural areas the phone of females are handled by a male member of their family. In some locations the phone number of respondents was not operational.



### RESPONDENT DEMOGRAPHY



8%Older<br/>persons2%<br/>Widows

**1,552** Interviews with VRF holders

**2,668** Interviews with non-VRF holders



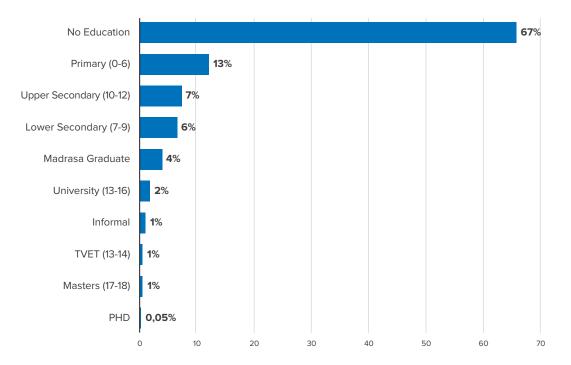
# Respondents skills and education level

Half of the interviewees reported that they possess one or several technical skills and a third have some level of formal education, demonstrating the potential for self-reliance and inclusion. 67 percent were illiterate, while 33 percent have some education including 13 percent having completed primary school /grade 1-6 grade (14 percent male and 8 percent female), 7 percent upper secondary school/grade 10-12 (8 percent male/3 percent female), 6 percent completed lower secondary school/grade 7-9 (7 percent male/2 percent female), 4 percent madrasa/religious school graduate, 2 percent university graduate and 1 percent at master and PHD levels (see chart #3).

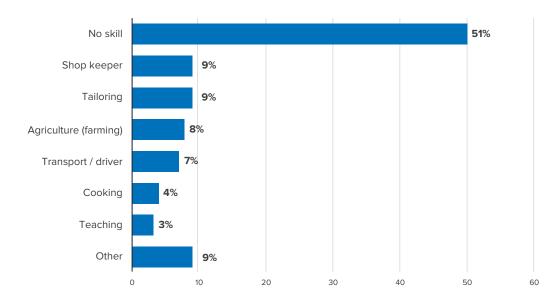


tailoring accessories business and support his family in eastern Kunar province. In 2023, UNHCR, with support from Special Trust Fund for Afghanistan - STFA, and with the local partner, WADAN, has supported nearly one thousand individuals with livelihood support in Nangarhar, Kunar, Laghman, and Nuristan provinces.

### Chart #3 Education level



### Chart #4 Education level



## **Return Patterns**

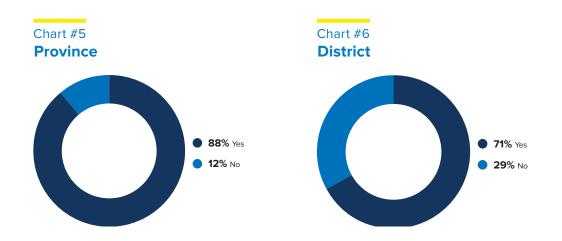
Return movements are dynamic, and a number of returnees opt to return to destinations other than their areas of origin.

The vast majority of interviewees (89 percent) stated that they returned to seven provinces, including Nangarhar, Kabul, Kandahar, Kunduz Helmand, Balkh and Laghman, which corresponds to the top seven provinces of the intended destination recorded upon arrival to Afghanistan.

Demonstrating the importance of this monitoring exercise to complement the information collected during the monitoring conducted in Encashment Centers, 12 percent stated that they returned to a province other than the one they intended to return to. 29 percent returned to a different district within the intended province of return. The percentage is lower (15 percent) when comparing it among the top 10 districts of return.

When asked whether they were living in their province and district of origin, 68 percent of respondents stated that they had returned to their provinces of origin (see chart #7). However, the percentage is lower (44 percent) when asked if they returned to their district of origin (see chart #8). This is higher than the findings from UNHCR's 2018/2019 returnee monitoring phone survey, in which 55 percent of interviewed returnees stated that they were living in their province of origin.

Lack of livelihood, shelter, land, basic healthcare, education, water and sanitation were the main reasons for not living in the area of origin (see chart #9). This differs from the reasons reported during the 2018/2019 phone survey when insecurity was cited as the primary reason for not living in the area of origin. In 2018/2019, the lack of shelter, jobs and economic opportunities were cited as the second and third reasons.



### CURRENTLY LIVING IN THE PROVINCE AND DISTRICT OF INTENDED RETURN

#### CURRENTLY LIVING IN THE PROVINCE AND DISTRICT OF ORIGIN

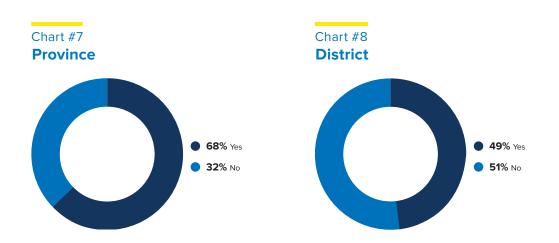
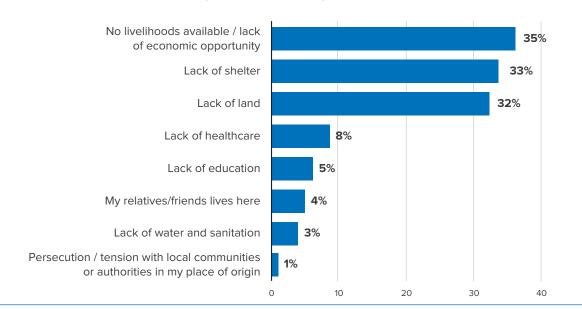


Chart #9

#### Reasons for not returning to areas of origin



# Intentions to leave current location

The vast majority of respondents (96 percent) **plan to remain in the location/province/ district they have settled in upon return.** A small number (**1.5 percent**) want to return to **their communities of origin and only 0.4 percent intend to move outside of Afghanistan to Pakistan, Iran, Turkey, France, Germany, other EU states, USA, Canada, Qatar, India or another country.** Close to 0.3 percent intend to return to another province within Afghanistan, and 2 percent did not share their intentions. These trends demonstrate the need for long-term reintegration strategies and investments for UNHCR and partners.

**Nearly 4 percent** of respondents, particularly in Nangarhar, Kabul, Kandahar, and Kunduz provinces, indicated that a number of their relatives and community members, who returned as a result of the IFRP, went back to Pakistan. This is corroborated by the findings of the <u>2024 January - June UNHCR Border Monitoring</u> report which reveals some 1 percent of Afghan returnees who returned as a result of the IFRP traveled back to Pakistan.

According to responses, these movements back to Pakistan were motivated by different reasons, including employment opportunities in Pakistan (90 percent of respondents), poverty in Afghanistan (26 percent), protection and human rights violations in Afghanistan (8 percent), including fear of persecution and arbitrary arrest/detention, discrimination, ban on female work and education, freedom of speech, risk of harassment/arrest due to membership of a political group, and intentions to move onward to a third country (1 percent).

The same trend was reported by UNHCR's border monitoring teams conducting interviews at the official and unofficial crossing points, where Afghans who had returned from Pakistan after October 2023 due to the IFRP were observed crossing back to Pakistan via Torkham and Spin Boldak crossing points as well as unofficial crossing points, particularly the "Dak" unofficial crossing point in Nimroz province.

# Use of repatriation cash grant

"We appreciate UNHCR assistance during emergencies. If UNHCR did not assist us we would have lost our lives"

All refugee returnees in possession of a valid VRF receive, upon arrival, a one-off cash assistance package in addition to other services provided in the four ECs in Afghanistan. The cash grant package is composed of \$ 375/per person for VRF holders. It aims to cover:

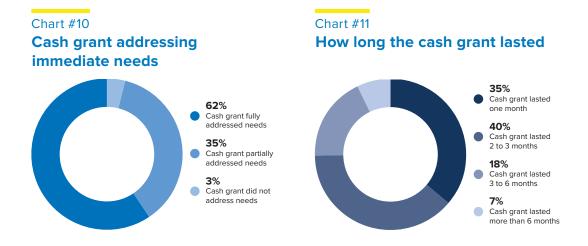
- A one-off transportation grant of \$150 per person, at a flat rate, to cover the cost of transportation from the country of asylum to province of origin in Afghanistan.
- A reintegration grant of \$225 per person, at a flat rate, to address the basic needs, including food, shelter/rent, healthcare, water and sanitation, education, communication, documentation, etc. during the initial phase (3-4 months) of reintegration, which will also contribute to prevention of protection risks and vulnerabilities upon return. This component aligns with the Cash and Voucher Working Group (CVWG) Minimum Expenditure Basket (MEB).

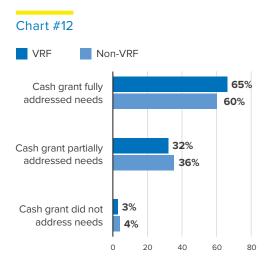
In addition, as of 12 November 2023, following the implementation of the IFRP, UNHCR started to assist Afghan refugees returnees (and Afghans in a refugee-like situation returning to Afghanistan outside the voluntary repatriation programmes. The amount of cash grant provided is in line with the inter-agency cash grant agreed in the border consortium includes \$20 per person as transportation grant and \$140 per household to help returnees to address immediate needs.

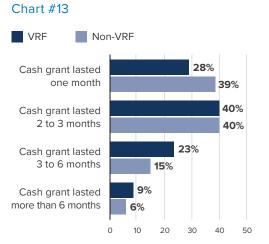
While all respondents confirmed they received the cash grant without challenges, findings show that this assistance was only sufficient to address short-term needs. The returnees appreciated the assistance as it enhanced their purchasing power to address short-term needs, especially immediate cash requirements to purchase food, address rent/ shelter, transportation, basic health and education needs. On the other hand, the cash grant was not particularly effective in meeting longer term needs such as employment and housing. 62 percent of the respondents cited that the cash grant met all their immediate needs, while 35 percent of the respondents said it met their immediate needs only partially. Only 3 percent stated that the cash grant did not address their immediate needs (see chart # 10 and 11).

Respondents provided a range of views about the period the cash grant met their needs: 35 percent of respondents said the cash lasted one month; 40 percent of respondents were able to stretch the grant for 2-3 months; 18 percent of refugee returnees said the cash lasted 3-6 months; 7 percent of the polled refugee returnees were able to use the UNHCR cash grant for more than six months (see chart #12 and 13).

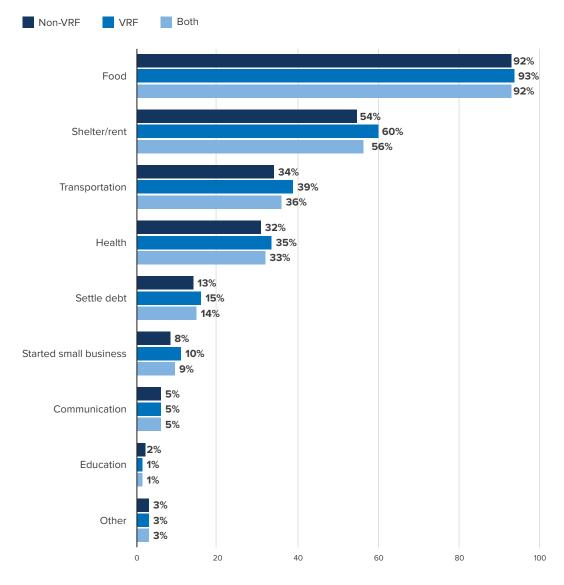
The top categories of expenditures that refugee returnees used their cash grant for included food (92 percent), shelter/rent (56 percent), transportation (36 percent), health care (33 percent), and to settle debts (14 percent) - see chart #14. There were some minor variations between the non-VRF and VRF holder respondents. However, there were no significant variations by gender and area of return. These findings demonstrate the need for and relevance of complementary programming in the areas of return to address longer-term protection and livelihood needs.







### Chart #14 **Use of cash grant**



## Access to education

During the decades of conflict, the education system in Afghanistan was greatly disrupted. Following the political change in August 2021, access to education for Afghans has become limited and uncertain for women and girls. According to UNESCO's estimates, 1.4 million secondary school girls have been banned from school since 23 March 2022. Access to primary education has also fallen sharply, with 1.1 million fewer girls and boys attending school.<sup>4</sup> Afghan returnees, according to previous studies, have low education rates, particularly among women and girls at 78% (Esper, Krishnan and Wieser 2022<sup>5</sup>).

According to an assessment conducted by REACH, access to education deteriorated by 10 percent for boys and 7 percent for girls between 2021 and 2022 (REACH September 2022).<sup>6</sup>

A third of respondent households do not have access to the same schools and education facilities as the host community (35 percent). Some 41 percent said that their children can access the same school and education facilities as the host community (see chart # 15).

Financial constraints, distance to school, absence of identity documents, lack of interest in attending school, closure of schools/ban on female education after the events of August 2021 (particularly girls schools) were mentioned as the main barriers to education (see chart *#* 16).

According to the data, the top four educational institutions that remained open in their communities were primary (grade 1-6), upper secondary (grades 10-12) and lower secondary (grades 7-9) schools and religious schools (madrasa). It should be noted that under the Afghan education system, upper secondary school covers all classes from grades 1 to 12, despite the fact that they are referred to as high schools. Lower secondary schools also systematically cover all classes from grades 1-9 (see chart #17).

<sup>&</sup>lt;sup>4</sup> <u>https://www.unesco.org/en/articles/afghanistan-14-million-girls-still-banned-school-de-facto-authorities</u> - 15 August 2024

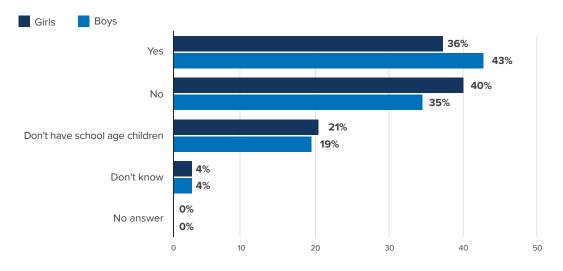
https://documents1.worldbank.org/curated/en/191991641827471161/pdf/More-Is-Better-Evaluating-the-Impact-of-a-Variation-in-Cash-Assistance-on-the-Reintegration-Outcomes-of-Returning-Afghan-Refugees.pdf

<sup>&</sup>lt;sup>6</sup> <u>https://reliefweb.int/report/afghanistan/whole-afghanistan-assessment-2022-key-findings-presentation-inter-cluster-coordination-team-kabul-20-september-202</u>

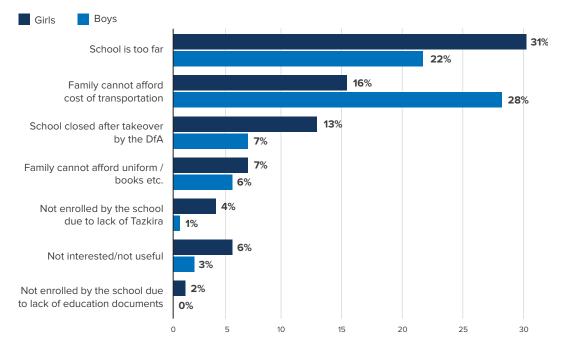
The main challenges such as financial constraints followed by poor quality of teaching and long distance to schools (>2 km) (see chart #18).

#### Chart #15

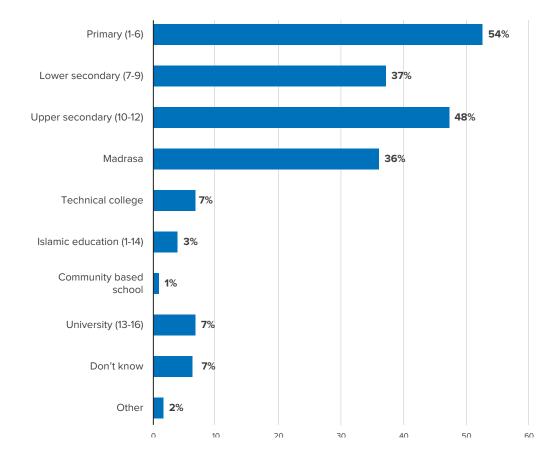
### Can your children access the same school and education facilities as the host community?



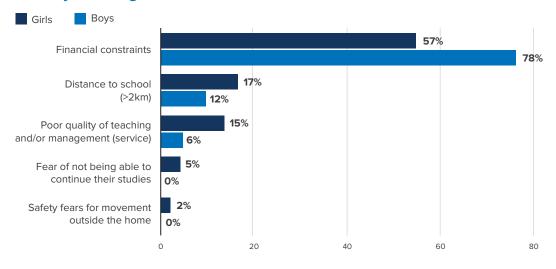
## Chart #16 Primary reason for not attending school



## Chart #17 Type of school/education facility



## Chart #18 Primary challenge to attend school



# Access to medical facilities

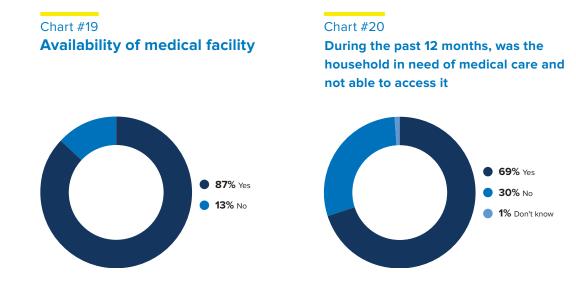
"My three year old daughter got ill. I was unable to afford the fees at a private clinic in my village, and the doctor refused to treat her. I attempted to reach the nearest public hospital, unfortunately my lovely daughter passed away on the way to hospital"

While the presence of functioning medical facilities was reported in areas of return, challenges to access them were highlighted by returnees. A third of respondents reported that their household members (women, girls, men and boys) were unable to access medical care within the last twelve months (30 percent) see chart # 19, chart # 20.

A lack of financial means, long distances to health facilities, lack of transportation and lack of qualified personnel, were cited as the main barriers to accessing health services – see chart # 21.

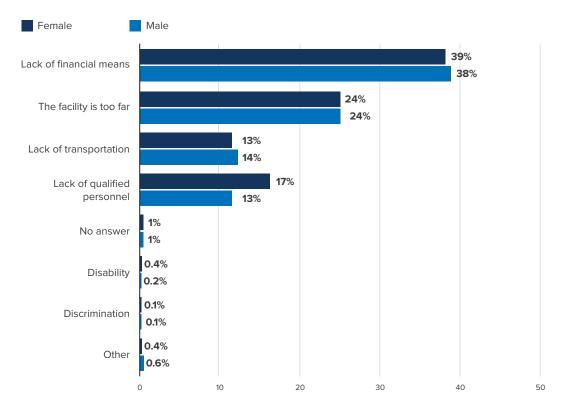
The findings identified several types of healthcare facilities available in the communities, including public clinics, public and private hospitals, and private pharmacies (which are limited only to dispensing medicine, and cannot offer proper medical testing, diagnostics, or consultation) – see chart #22. According to the Health Cluster<sup>7</sup> Humanitarian Response Plan 2024, Afghanistan's health system faces numerous challenges, including inadequate funding, heavy reliance on foreign aid, a shortage of healthcare professionals, and limited access to quality healthcare, particularly for women and those living in inaccessible areas.

<sup>&</sup>lt;sup>7</sup> https://humanitarianaction.info/plan/1185/article/health



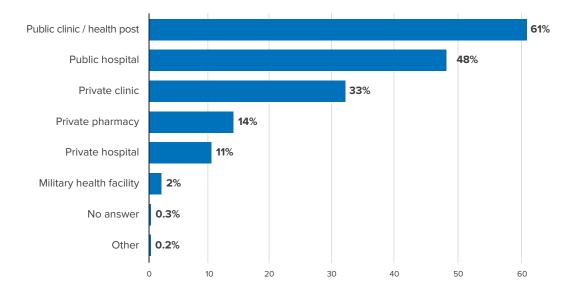


### Chart #21 Reason not able to access health services



#### Chart #22

### Type of available health facility



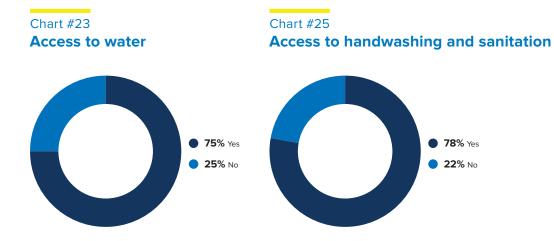
# Access to water and sanitation

The majority of respondents (male and female) confirmed that they have access to sufficient potable water for all family needs i.e., drinking, hygiene, cooking, house cleaning, etc (75 percent) - see chart # 23. The majority (69 percent) stated that it takes less than 15 minutes (round trip and waiting time) to collect water.

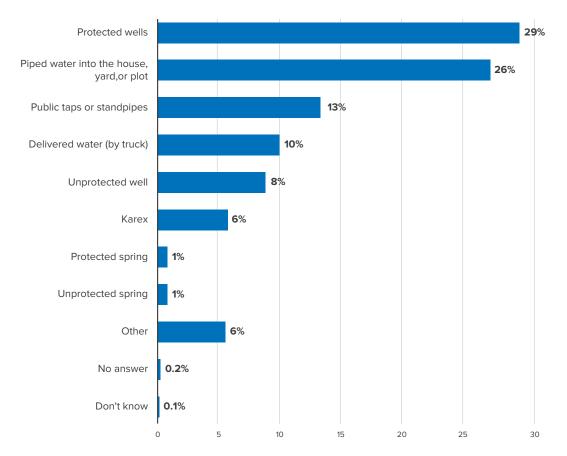
The main sources of drinking water include protected wells inside the house (29 percent), piped water system (26 percent in urban/semi-urban areas), public taps (13 percent), uncovered wells/Karez (14 percent), water trucking (10 percent) see chart # 24.

The shortage of water in Spin Boldak district was highlighted by several respondents. They cited that all residents of Spin Boldak purchase water daily. A family of 5 individuals reported that they purchased one tanker of water which cost approximately AFN 2,500. This amount of water is sufficient for almost 10 days.

**22 percent** have no access to latrines including handwashing and sanitation facilities. 78 percent stated that they have access to latrines and handwashing facilities within their houses while close to 1 percent said that they are using communal/public latrines – see chart # 25.



### Chart #24 Source of water



# **Food security**

"I have lost so much during the war and life in displacement even my dignity. I am requesting you to please help us; we, particularly my children will face greater risks if I don't receive a food package"

After August 2021, the country has been facing a severe humanitarian crisis, including a significant problem with food security. According to WFP, nearly 13 million people have acute food insecurity. 1 in 4 Afghans do not know where their next meal will come from<sup>5</sup>.

The majority of respondents had adequate access to food for their households and have three meals in a day (80 percent) (see chart #26). When asked if respondents or their household members skipped or reduced food intake at meals within the past seven days because there was not sufficient food to eat, 17 percent said "yes" with no variation between male and female respondents. Respondents presumably did not face greater problem in accessing food as they were able to use their assistance grant to purchase food items. This have been noted when the issue of food reserves (security) was raised. When asked if they have adequate food stock, the majority (64 percent) indicated that they had no food stocks. The second largest group of respondents (23 percent) said that they had food stock expected to last less than a week. Finally, the third and smallest group (10 percent) of respondents said that their food stocks would last for less than a month (for one – three weeks). Only 4 percent said that their food stock is enough for a longer period (1-3 months) – see chart # 27. There were no significant variations depending on gender and residential areas. Additionally, as mentioned below in the sections under livelihood and debt situation, Afghan refugee returnee households were spending most of their financial resources on food.

Families stated that they applied different coping strategies while facing problem to secure food needs including relying on low-quality food, reducing portion size of meals, sending a member of family elsewhere to work, not buying NFIs, borrowing food and restricting consumption for adults – see chart # 28.

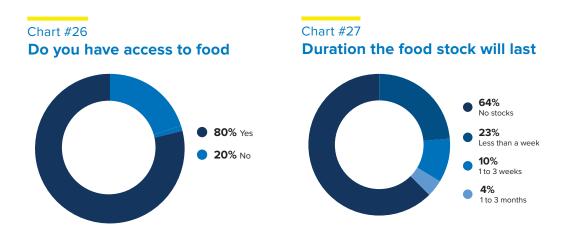
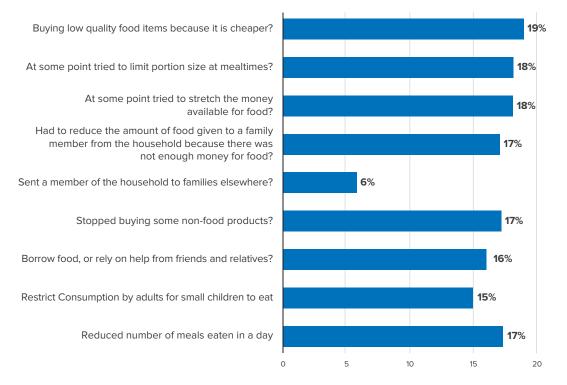


Chart #28

### During the past 7 days, has anyone in your household done any of following?



The vast majority of respondents (84 percent) confirmed having access to functioning markets to purchase their household needs (some 74 percent if looking only to women respondents, while 86 percent for men respondents). Since the takeover in August 2021, reports have indicated that women and girls are facing challenges in accessing markets and conducting economic activities. According to the United Nations, the DfA restrictions on females' mobility and their conservative interpretation of Islamic law imposed limitations on women's ability to engage in work outside the home (United Nations News 2021).

For nearly 14 percent of respondents, access to markets was restricted by security threats or physical constraints, while 29 percent of the respondents admitted that they face limitations in accessing markets due to inadequate transportation.

# Access to shelter/housing

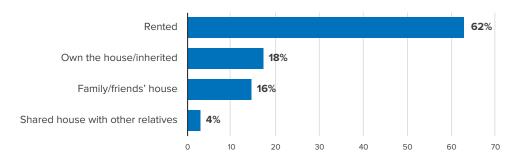
In Afghanistan, there are various types of housing and shelters that people live in, including substandard mud houses, concrete houses, tents, or makeshift shelters. The type of shelter a person has access to largely depends on their economic, and social status, as well as geographical location.

Afghans living in Pakistan and Iran as well as those who have returned have cited lack of shelter as a key concern. Although there is no accurate figure for the number of houses and buildings destroyed during three decades of conflict, it is estimated that more than 500,000 homes were either totally or partially damaged. Many returnees, after arrival, have no choice but to live with their relatives or friends, often in overcrowded conditions. Others are compelled to live in sub-standard houses that often lack basic facilities. UNHCR and partners provide shelter/housing solutions to returnees. However, shelter programs cannot be effectively utilized to support the sustainable reintegration of many recent returnees in the current context, given that most of the returnees do not have land on which shelters may be built. In addition, many returnees opt to settle in urban areas, where land is not available.

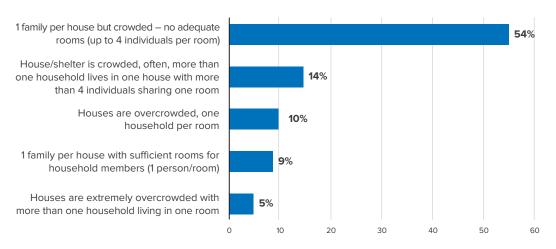
Access to land, security of tenure, and property rights remain of serious concern for prospective returnees. It is assumed that landlessness is higher among refugees and returnees as compared to the general population, largely due to their long stay in displacement and expansion of families. The land allocation scheme, which started in 2005/2006 by MoRR, opened a window for landless returnees to secure a plot of land for shelter construction. However, the land allocation scheme has become mired in lengthy administrative procedures that delay or prevent the process from moving forward. The DfA MoRR aims to continue the land allocation scheme, but the allocation of land without including facilities and services such as education, health, sanitation as well as livelihood opportunities will limit positive reintegration outcomes.

The overwhelming majority of respondents reported living in mud houses, which are widely regarded as substandard due to their susceptibility to natural calamities, a chronic

## Chart #29 Shelter/housing arrangement



#### Chart #30 Number of rooms per family



absence of fundamental necessities such as electricity and sanitation facilities, and insufficient insulation (78 percent). Conversely, a minority (11 percent) of respondents reported residing in concrete houses.

**Insufficient living space is a common problem**. 54 percent of the participants reported living in houses that were crowded, with up to four individuals per room, even when adhering to the "one family per house" rule. However, there were no significant differences in living/ shelter conditions between males and females. Only 18 percent are living in their own house, 16 percent in shelters belong to their families/friends, 4 percent are living with their relatives in shared houses, and 62 percent are living in rented shelters – see charts # 29 and 30.

Among those who are living in a rented house, 58 percent were unable to pay the rent. regarding the payment of rent, 48 percent of respondents have to borrow money from relatives/friends and 42 percent pay the rental cost from their monthly salary.

Respondents who are living in Kabul, Dehsabz and Bagrami stated that they are living in open area, leaving them particularly exposed to extreme weather conditions.

# Livelihood/Income/ Debt situation

One head of household, an elderly man, while crying firmly said "I am going to sell one of my children most probably my under-age daughter to survive and to save the life of other family members"

The fragile economic conditions of Afghan households are weakened by the decades of conflicts and political instability. Immediate implementation of international sanctions resulted in the suspension of security and development funding, as well as the freezing of central bank reserves by the US Treasury. Consequently, public sector salaries were cut off, the banking sector collapsed, and a liquidity crisis ensued. Additionally, the cumulative effects of droughts, the COVID-19 pandemic, and the political transition were estimated to lead to a 30 percent reduction in GDP in 2023 (International Labour Organization March 2023). According to REACH, in 2022<sup>9</sup>, the drivers in humanitarian needs shifted from conflict and COVID-19 to economic shocks and drought (REACH September 2022).

Refugee returnees would have additional challenge since they have been away from Afghanistan for a prolonged period, therefore they have additional reintegration needs. The integration of returnees into the labour market, or their capacity to start businesses or other self-reliance activities, depend very much on the capacity of the job market, savings and skills acquired during exile and the extent of their social networks and linkages in the place of return. In view of current complex socio-economic context, the current job market is no longer sufficient to sustain the majority of Afghans including returnees. These factors create a potential for increased protection risks which ultimately may lead to harmful coping mechanisms and further population movement including further movement (secondary displacement) to urban areas within Afghanistan and movements to Pakistan, Iran and other countries in search of job.

https://reliefweb.int/report/afghanistan/whole-afghanistan-assessment-2022-key-findings-presentation-inter-clustercoordination-team-kabul-20-september-202

#### a. Livelihood situation:

Livelihood is a key concern and major factor in decisions regarding voluntary return. At present, unemployment rates is very high for all Afghans including refugee returnees, particularly for unskilled labour. In addition, refugees may have acquired education or specific skills in countries of asylum that do not match the available work opportunities in Afghanistan, often leading to high levels of personal and/or household debt.

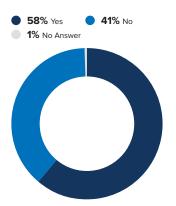
Phone survey supports this claim, with 75 percent of returnee families currently in debt. Faced with the comparatively high cost of living in Afghan towns and cities, coupled with the insecurity of the informal labour market, a huge majority of Afghan families resort to borrowing money just to be able to afford basic food consumption. This situation does not allow the Afghan families to invest in healthcare, small-enterprise creation and housing. The labour market has directly suffered from the impact of the economic crisis as mentioned above. During the third quarter of 2021, the change in administration rendered hundreds of thousands of security force members (and to a much lower extent, public civil servants) jobless, leading to a decrease of nearly 500,000 workers in the labour force. By summer 2022, however, labour force expanded among all working-age Afghans, according to the World Bank. However, this process was marked by increase in both employment and unemployment, when Afghans working in public sector, for example, were looking for or switching to private sector and/or self-employment (The World Bank November 2022).

To understand the socio-economic situation of the targeted households, the survey started with a question related to employment. **58 percent of the interviewed return-ees (64 percent males and 35 percent females) said that they are employed**. The majority (67 percent) of employed returnees said they are daily wage labors (informal job), small business holders (9 percent), and small number reported being UN/NGO and government employees (close to 2 percent) – see charts # 31 and 32.

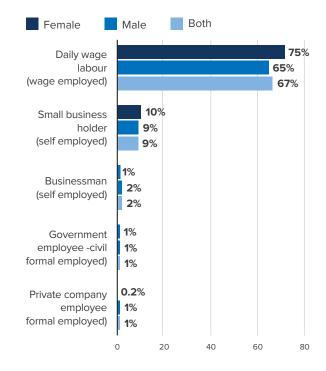
Among men, according to the World Bank, higher labour force participation was mainly marked by difficulties in finding work (The World Bank November 2022). Among women, however, the decline in economic inactivity was more significant and complex as they experienced a high level of exit from (those who lost their employment) and entry into the labour market (those looking for an employment) The World Bank November 2022.



#### Chart #31 Are you currently employed

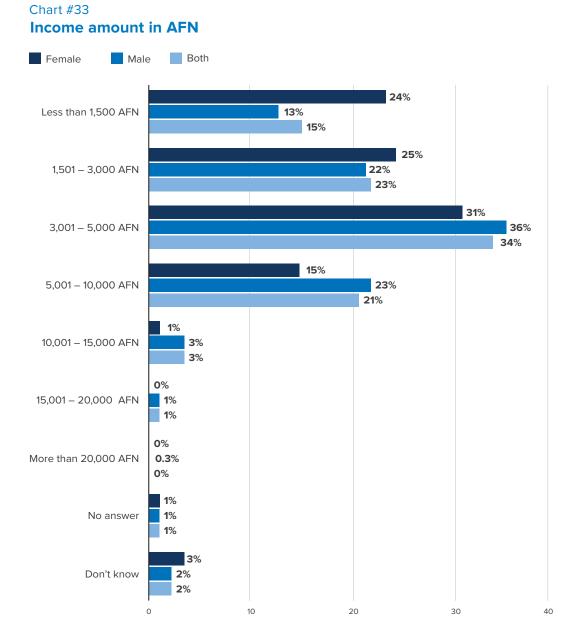


#### Chart #32 Employment by sector



#### b. Income situation:

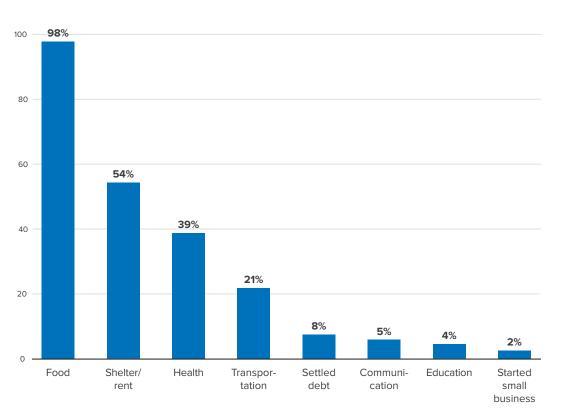
Some 15 percent of the respondents have an income of less than AFN 1,500 (<\$20) monthly. 78 percent of the respondents stated that they have an income ranging between 1,500 – 10,000 AFN monthly (\$ 20-140), 4 percent income is ranging between 10,001-20,000+ AFN (\$ 140-290). The average monthly income among all respondents



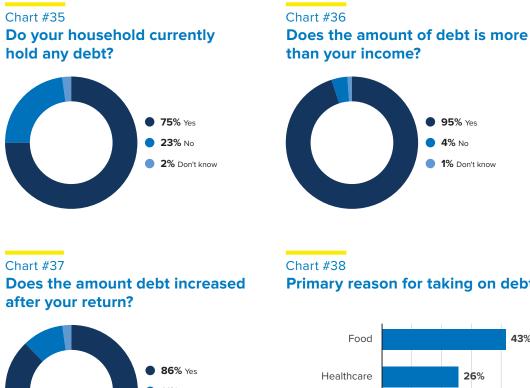
#### Published: October 2024

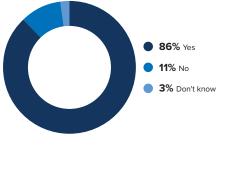
is around 4,100-5,200 AFN monthly (around \$60-\$77). This amount is far less than the MEB (\$277) approved in by CVWG. The average monthly income among respondents who responded the REACH assessment in 2022 is 6,715 AFN/\$96 while the average monthly expenditure is AFN 9,211 (USD 133). Respondents listed food, shelter/rent, health, transportation, settling debts as the main household items they buy using their monthly income see charts # 33 and 34.

The REACH assessment indicates that nearly half of the expenditure is spent to purchase food (AFN 4,244), followed by health (AFN 1,138), fuel (AFN 490) and the rest on other commodities. The overall findings should be understood that all Afghans including returnees do not have sufficient income to support their basic needs. The situation of returnees is likely more challenging given they recently arrived in Afghanistan; hence they have limited access to existing community coping mechanism i.e., requesting support from relatives, etc.

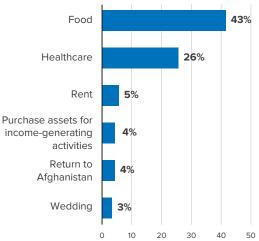


#### Chart #34 Use of monthly income





## Primary reason for taking on debt



#### **Debt situation:** С.

Some 75 percent of the interviewed returnees said that they are currently holding debts. Amongst the respondents, 95 percent mentioned that the amount of debt is higher than their monthly income. 86 percent mentioned that the amount of their debts has increased since their arrival to Afghanistan. The main/primary reason behind taking on debt were food needs (43 percent), healthcare (26 percent), rent (5 percent), purchase of assets for income-generating activities (4 percent), and return to Afghanistan (3 percent). No major difference was observed among the two groups of returnees who were provided with USD 250 and USD 375 - see charts # 35 - 38.

According to REACH assessment findings, 80 percent stated that they have debts. The reason behind taking on debt were to address food needs (41 percent), healthcare (15 percent), wedding celebration (6 percent), shelter repairs (5 percent). These figures indicates that returnees have 4 percent higher debt than the average recorded among other Afghans.

# **Physical safety**

Despite the prevailing humanitarian crisis and human rights violations, an overwhelming majority of the respondents reported that they did not experience physical security issues in their communities/villages (98 percent). Only 1.6 percent of respondents expressed feeling unsafe in the last six months. These included land and property disputes, disputes over water, kidnapping, and unwelcoming attitudes in the community. According to UNAMA Human Rights Report (April – June 2024<sup>10</sup>), between 1 April and 30 June, UNAMA Human Rights documented at least 60 instances of arbitrary arrest and detention, at least 10 instances of torture and ill-treatment, verbal threats, and at least five killings of former government officials and former Afghan National Security Forces members. UNAMA Human Rights has received reports of such violations occurring against individuals after they returned to Afghanistan, highlighting the continued risk of torture, ill-treatment, and other irreparable harm some Afghans face after their return.

While 98 percent reported they did not experience physical safety concerns in their communities in the past six months freedom of movement is significantly curtailed, especially for women and girls due to the decrees and edicts, further reinforced by the enactment of the Propagation of Virtue and the Prevention of Vice (PVPV) law

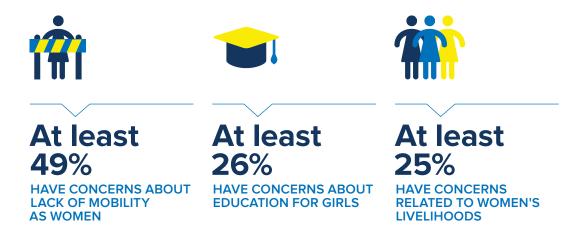
This is corroborated by the outcomes of the protection monitoring conducted at UNHCR Encashment Centers.

The protection interviews in the UNHCR Encashment Centers are conducted since May 2024 to respond to a growing need for information on the protection issues faced by returnees, in particular for women and girls. Respondents are systematically sampled at an individual level. Between 15 May and 8 October 2024, 7,722 individuals passed through the Encashment Centers. An estimated 4,100 were interviewed. 89 percent of interviews were conducted with women and girls.

Over 60 percent of the issues identified in all interviews are related to restrictions for women and girls. **Two-thirds of women and girls interviewed reported that they have concerns upon return to Afghanistan due to restrictions placed upon women.** These concerns are less common among men (at least 16 percent), but when expressed they tend to relate to their daughter's access to education.

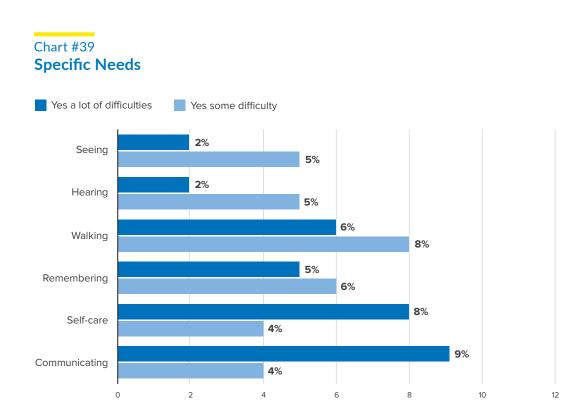
<sup>10</sup> The sampling interval is recalculated every two weeks responding to changes in flow through the three Encashment Centers.

The main concern is restrictions to women's movement; especially highlighted by single women/women-headed households.



#### **Persons with Specific Needs**

Nearly 15 percent reported that they or their family members have specific needs such as not being able to see, having difficulties to hear or walk, experience memory loss, challenges for self-care (washing and dressing) or to communicate – see chart #39.



## Access to documentation

Access to civil documentation in Afghanistan remains a challenge, including due to lack of knowledge of procedures, ability to pay fees, long distances and sociocultural barriers.

75 percent have at least one family member who does not possess a Tazkira. 91 percent of heads of household possess a Tazkira (chart #40), Those without a tazkira include heads of households both men and women (9 percent), male and female spouses (52 percent), and children (over 50 percent).

The percentage of respondents with e-Tazkira is higher among interviewees living in urban and semi-urban areas, including provincial capitals. This is largely due to the availability of e-Tazkira facilities in urban and semi urban areas and to the fact that urban residents tend to enroll their children in school, approach official services more regularly, and engage in daily business requiring movements and travel.

The absence of tazkira was explained by financial constraints (34 percent), the lack of information regarding the procedure and the competent authority (20 percent), and limited ability to travel to the area of origin (12 percent). In addition, 10 percent of interviewees had already applied for a tazkira and were waiting for its issuance. **Confirming the need for robust legal assistance services including awareness sessions and counseling, 12 percent of interviewees did not see the use of obtaining a tazkira (chart # 43).** 

Some 20 percent of respondents reported that their lack of civil documentation affects their and their family members' access to services, including education (42 percent), law enforcement (15 percent), housing (11 percent), healthcare (10 percent) and land (9 percent),

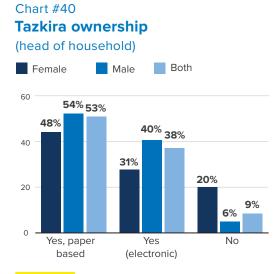
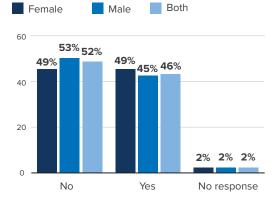


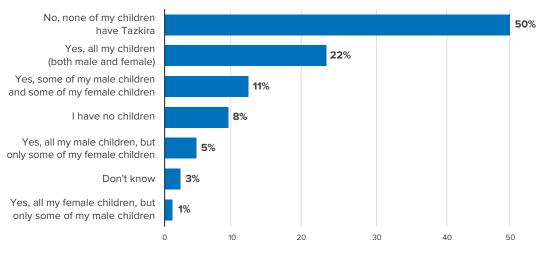
Chart #41

#### Does your spouse possess a tazkira?

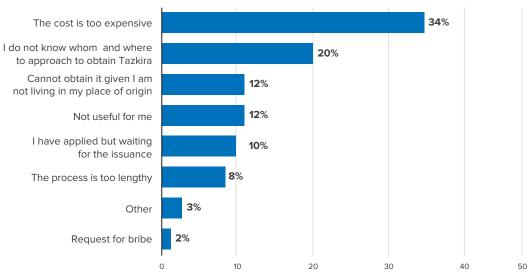




#### Chart #42 Do your children have a tazkira?



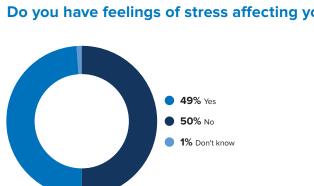
#### Chart #43 Why do you not possess a tazkira?



# Mental health and psychosocial needs

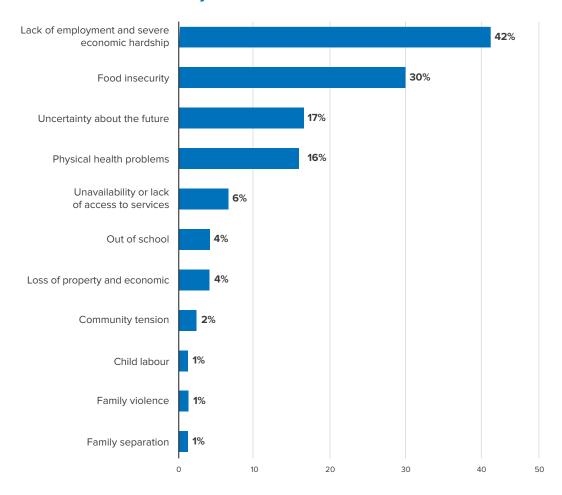
### "I am thinking about ending my life because of severe economic hardship and lack of employment"

**Close to 49 percent of respondents reported that they and their family members are stressed, which negatively impacts their daily lives** (see chart # 44). The findings shows that the daily stressors are related to lack of employment and severe economic hardship (42 percent), food insecurity (30 percent), uncertainty about the future (17 percent), health problems (16 percent), unavailability of or limited services (6 percent), and the absence of education (4 percent) – see chart # 45.



#### Chart #44 Do you have feelings of stress affecting your daily life?

#### Chart #45 What are the sources of your stress?

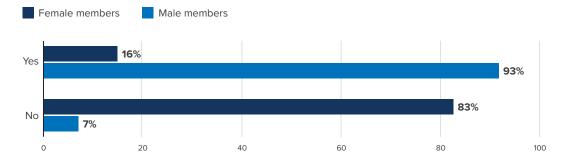


The interviews provided an opportunity to respondents to express their emotional difficulties. Hopelessness and desperation were observed among the families interviewed. Most respondents expressed their concerns for the future of their family members in Afghanistan. One head of household, an older man, shared that he intends to sell one of his minor daughters to survive and save the lives of the rest of his family members. Another respondent explained that he had been unable to afford the fees of a local private clinic to receive care for his sick three-year-old daughter with severe health conditions. When he tried to take her to the nearest public hospital, she passed away. Many respondents reported the loss of a child due to malnourishment. As a coping mechanism, some respondents explained that they had to send their children to collect food in the dustbins.

## Access to phone

**Findings show a clear gender gap in mobile phone ownership among respondents.** An overwhelming majority of men in surveyed households have access to mobile phones (93 percent). In contrast, only 16 percent of women have such access, primarily women living in urban and semi-urban areas. This lack of access to phones, limits access information, reducing the overall economic and social participation of returnees (chart # 46). Lack of access to phones, limits access to information, and reduces the overall economic and social participation of women returnees (chart # 46).

#### Chart #46 Do your family members have access to a phone?



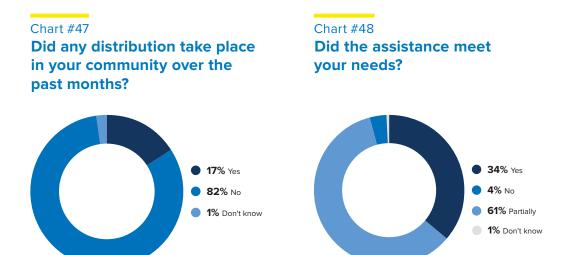
## Access to assistance

Only a small number of respondents reported aid distribution in their communities since their return from Pakistan (17 percent) (chart # 47). UNHCR, WFP and the DfA were cited as the top aid providers.

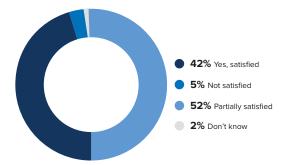
Some 34 percent of respondents who confirmed receiving assistance reported that the assistance met their needs. An additional 61 percent felt that the assistance partially met their needs, while 4 percent of respondents felt that it did not. Some 42 percent expressed full satisfaction with the assistance received and 5 percent rated the assistance negatively and expressed dissatisfaction (chart # 49).

The overwhelming majority of respondents indicated cash as their preferred modality of **assistance** (80 percent). An additional 13 percent cited a combination of cash and in-kind assistance, 5 percent requested infrastructure services and only 1 percent mentioned cash and voucher. No significant variations by gender and residential areas were noted.

Regarding **priority needs**, respondents mentioned life-saving survival items such as food, shelter and/or rent, as well as productive assets to start small businesses and healthcare as priority needs.



#### Chart #49 Was the assistance received efficient?



## **Complaints and response mechanisms**

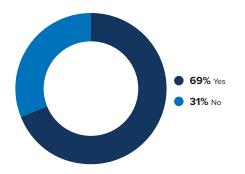
With no significant variation by gender or area of return, 69 percent of respondents are not aware of channels to report complaints and/or ask questions related to humanitarian assistance (chart # 50). For the other 31 percent, the vast majority mentioned the existence of UNHCR's hotline and complaint boxes (85 percent) (chart # 51). **40 percent** of the respondents explained that they are facing challenges in contacting humanitarian organizations to ask questions, make a complaint or share feedback (chart # 52). Among this group, 64 percent clarified that they are not aware of how to access existing complaint and feedback mechanisms, 21 percent said that these channels were not active in their areas, 7 percent stated they have no trust in humanitarian organizations and 6 percent responded that they are afraid of retaliation. This suggests a need for continued aware ness raising on existing complaint and feedback mechanisms.

**Irrespective of gender or place of residence, the majority of respondents expressed an interest in receiving more information on ways to obtain humanitarian aid (66 percent)**, followed by food assistance, safe drinking water, cooking fuel and soap (45 percent) and eligibility for cash assistance (43 percent). Chart #54 illustrates the wide range of topics of interest among returnees, including immediate needs and longer-term protection interventions.

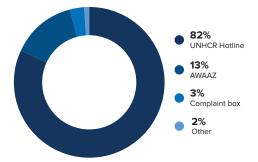
Respondents firmly stated that women, older persons and girls are among the three main groups facing challenges in accessing information on humanitarian assistance in their communities (chart # 53).

#### Chart #50

Are you aware of where to approach for complaining or asking questions related to humanitarian assistance?



#### Chart #51 What mechanisms are you aware of?

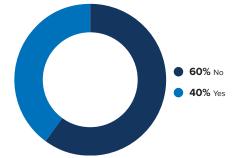


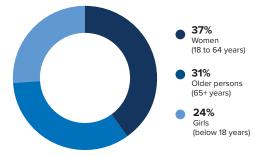
#### Chart #52

Do you face any challenge in contacting humanitarian organizations

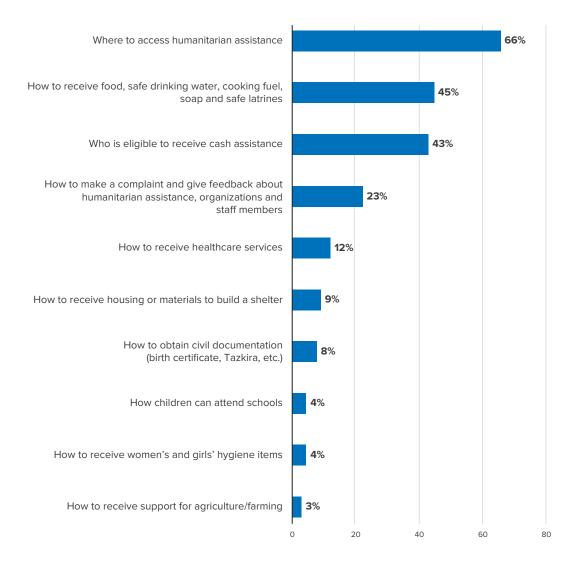
#### Chart #53

Which three groups have the most difficulty getting information on humanitarian assistance in your community?





#### Chart #54 **Top 10 topics about which respondents would like to learn more**



### **Recommendations**

In line with the Afghanistan Multi-Year Strategy 2025-2027, UNHCR will prioritize Protection, Shelter and Livelihoods, with cash-based interventions as a key implementation modality. Some of the below recommendations are beyond UNHCR's mandate, and UNHCR will work with partners on their implementation.

#### LEGAL ASSISTANCE AND CIVIL DOCUMENTATION

- Strengthen referral mechanisms between partners operating in the Encashment Centers and existing legal assistance services, including services supported by UN-HCR. This also aligns with UNHCR Afghanistan's strategic priority to provide greater protection through increased access to rights and basic needs services, with a specific focus on access to legal services.
- Increase the target of returnees accessing legal assistance, with a particular focus on women returnees. UNHCR's 2025-2027 Multi-Year Strategy aims to provide protection assistance through the mainstreaming of the AGD approach and the empowerment of women.
- **Provide systematic counseling** on the importance of civil documentation and relevant procedures in Encashment Centers.

#### **CASH ASSISTANCE**

- Address financial constraints: Implement targeted cash interventions to address the financial constraints faced by vulnerable population groups, particularly women and girls (including increasing school attendance) and older persons.
- Enhance the effectiveness of cash assistance: UNHCR should assess the reasons behind the dissatisfaction expressed by some respondents and address the gaps in meeting the immediate needs of refugee returnees. This is important for UNHCR's evidence-based approach to inform and shape interventions to protect, assist, and empower vulnerable populations in Afghanistan and is a key strategic priority for 2025-2027. This could involve evaluating the adequacy of the grant amount and considering targeted interventions to ensure the cash assistance adequately supports their needs.

#### LIVELIHOODS

- Promote inclusive and sustainable livelihoods: UNHCR Afghanistan's strategic priorities include reinforcing resilience, economic inclusion, and durable solutions, specifically for women. UNHCR addresses the unique challenges faced by returnees, particularly women and unskilled men, in accessing sustainable livelihoods through targeted interventions. This could include providing support and resources to improve women's access to education and TVET opportunities, promoting gender equality and empowerment, and advocacy for policies that promote inclusive economic growth and employment opportunities for all segments of the population including returnees. Additionally, efforts should be made to support the diversification of income sources beyond non-agricultural daily wage work, such as encouraging entrepreneurship and providing access to financial services for small businesses.
- Implement gender-sensitive policies and interventions to address the barriers faced by women in accessing markets and mobile phones. Efforts should be made to support women's economic empowerment in a safe way, including through vocational training, financial literacy, and self-employment programmes. Efforts should be made to increase mobile phone access for women in rural areas, where the disparity is more pronounced, as this can enhance their access to information, communication channels, and overall economic and social participation.

#### HOUSING

Implement a comprehensive housing and shelter programme that focuses on improving the living conditions of vulnerable returnees by prioritizing the construction of safe and durable housing options, providing financial support for repairs and materials, and ensuring equitable access to adequate living space.

#### **MHPSS**

• Expand MHPSS services in return areas and build local capacity to deliver PSS services.

#### AAP

- Strengthen information campaigns on available complaint and feedback channels in Encashment Centers and in key return areas.
- Support the use of safe communication channels.

#### FOOD ASSISTANCE

 Advocate with donors to address food insecurity in Afghanistan, with a particular focus on the most vulnerable populations within returnees/displaced people. Immediate actions should include providing emergency food assistance, improving food distribution systems, supporting agricultural production, and implementing long-term strategies to enhance food security and self-sufficiency in the country.

#### HEALTHCARE

 Advocate with donors to improve infrastructure by allocating sufficient resources to build and upgrade medical facilities, particularly in rural areas where the lack of health facilities is more prevalent. This would help address the disparities in access to medical care and ensure that all population groups particularly the poorest of the poor have timely access to healthcare services. UNHCR is grateful for the critical support provided by the donors who contributed to UNHCR's response in Afghanistan in 2024, as well as those who contributed to UNHCR programmes with unearmarked funds which allow us to respond in an agile manner where the needs are greatest:

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