Forced Displacement Survey
PAKISTAN
2024

UNHCR
The UN Refugee Agency

Forced
Displacement
Survey

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Abbreviations

TABLE 1.   Glossary of Terms

ABBREVIATION	DEFINITION
ACC	Afghan Citizen Card
ANC	Antenatal care
DRIVE	Documentation Renewal and Information Verification Exercise
FDS	Forced Displacement Survey
GBV	Gender-based violence
GPI	Gender Parity Index
HH	Household
ILO	International Labour Organization
KPK	Khyber Pakhtunkhwa
MPI	Multidimensional Poverty Index
NADRA	National Database and Registration Authority
NEET	Not in education, employment, or training
PCM	PoR Card Modification Centre
PoR	Proof of Registration
ProGres	UNHCR's Profile Global Registration System
RV	Refugee Village
SDG	Sustainable Development Goal
UMRF	UN-Registered Members of Registered Families
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
WASH	Water, sanitation, and hygiene
WHO	World Health Organization

Acknowledgments

This report and the underlying data collection were completed in early 2025 and therefore do not reflect developments following the Government of Pakistan's announcement of IFRP (Illegal Foreigners Repatriation Plan Phase III).

Foreword

The Chief Commissionerate for Afghan Refugees in Pakistan and the Office of the United Nations High Commissioner for Refugees are pleased to present this survey on the socioeconomic conditions of Afghan refugees and host populations across Pakistan, marking the first study of its kind.

For over four decades, Pakistan, with the extraordinary support of its people and Provincial Governments, has shown remarkable solidarity by hosting more than three million Afghan refugees. This enduring hospitality has made Pakistan one of the world's leading refugee-hosting nations. In recent times, developments in Afghanistan and the broader region have made this responsibility much more challenging and complex. This report aims to highlight and contextualise many of the challenges and opportunities Pakistan has faced in refugee protection and provide an evidence-based platform to stimulate further conversation and aid in policy development.

This survey focuses on Afghan refugees in Pakistan who were registered with the government and hold Proof of Registration (PoR) cards. The majority of these refugees live in the provinces of Khyber Pakhtunkhwa and Balochistan, where the social fabric and public infrastructure are under significant strain. Notably, a large proportion of refugees are women and children.

Through this survey we gain valuable insights into the lives of Afghan refugees and the communities that have generously hosted them for decades. The data reveals that many refugees, along with their host communities in Pakistan, face significant vulnerabilities and remain among the most marginalized groups in the country. Both communities struggle with access to basic services and sustainable livelihoods, exacerbated by broader socioeconomic pressures and environmental vulnerabilities. Refugees face specific challenges related to legal documentation, access to services and security of tenure.

However, the data also highlights the resilience of these communities, who continue to contribute to the local economies despite the hardships they face. It also reminds us of the generosity of host communities, who have continued to extend support despite facing similar hardships themselves, and the critical role played by the Government of Pakistan in maintaining protection and stability.

This report is part of UNHCR's global effort to generate high-quality data that safeguards the rights and well-being of forcibly displaced populations and supports long-term solutions for those affected by displacement. It offers statistically valid data on a wide range of legal and socioeconomic indicators, allowing us to compare these findings with national SDG indicators. This comparison provides a clearer picture of how the target populations are faring within the broader national context.

The data—which is publicly available on UNHCR's Microdata Library—thus offers actionable evidence that can guide the Government of Pakistan and its humanitarian and development partners in setting operational and policy priorities for communities affected by forced displacement. It will also help incorporate these priorities into national planning processes. We hope this could contribute to the development of a Government-led plan outlining the resources and strategies needed to continue protecting those forced to flee, while addressing the associated costs.

We recognize and appreciate the leadership of the Government of Pakistan, the dedicated efforts of the Commissionerate for Afghan Refugees (CCAR) under the Ministry of Kashmir, Gilgit-Baltistan and SAFRON, and the resilience and compassion of the host communities, without whose unwavering support this collective response would not have been possible.

Lastly, we see great potential in building upon the findings of this survey to further enhance Pakistan's public infrastructure and employment generation through initiatives that benefits both refugees and host communities.

Asmatullah Shah
Chief Commissioner
for Afghan Refugees

Philippa Candler
UNHCR Representative
in Pakistan

Executive Summary

DEMOGRAPHICS AND ORIGINS

The survey is representative of PoR (Proof of Registration) card holders in Pakistan, the majority of whom were born in the country. Only around 20 per cent of refugees report being born in Afghanistan. This proportion is slightly higher among women (23 per cent) than men (19 per cent). Most Afghan refugees are born into refugee life, with nine in ten having at least one parent who is or was also a refugee.

YOUTH-DOMINATED POPULATION

Pakistan's refugee population is predominantly young. Nearly half are under the age of 15 – accounting for approximately 620,000 children.

CHILD MARRIAGE

The incidence of child marriage remains concerning. Among refugee girls, 5 per cent are married before the age of 15, and 24 per cent are married before the age of 18.

DEPENDENCY AND VULNERABILITY

The disability adjusted age dependency ratio is significantly higher among refugees (137) compared to the host community (105), indicating more than one dependent for every working-age individual among refugees.

LEGAL IDENTITY

Birth registration remains a challenge. Only 46 per cent of refugee children under five have their births registered with a civil authority – leaving over 100,000 children without this essential document.

FOOD SECURITY

Nearly half of the host community, and an even larger share of refugees, do not consume enough food to meet basic dietary needs. This equates to approximately 1 million refugees facing inadequate food consumption.

MULTIDIMENSIONAL POVERTY

Almost half of the refugee population in Pakistan – around 650,000 individuals – is multidimensionally poor, a rate four times higher than that of the host community. Most of these deprivations are related to education, including children not attending school or households lacking an adult who has completed at least primary education.

BASIC NEEDS

The FDS Pakistan highlights multi-faceted challenges in providing for refugees' basic needs. Refugees, especially those living outside refugee villages (RVs), have limited access to clean water and sanitation. Access to electricity varies considerably by province, with higher connectivity in urban areas. Refugees in RVs are less likely to be connected to the national grid, and power outages are common. Moreover, only a small share of refugees use clean cooking technologies, posing health risks. While the Constitution of Pakistan guarantees free and compulsory education, implementation remains inconsistent, especially for refugees. School completion rates vary considerably by location and gender, with refugee girls facing the greatest disadvantages. In terms of access to health systems, findings show that 67 per cent of refugees and 73 per cent of hosts who need healthcare can access all or some of the required healthcare services. About 10 per cent of refugees and 8 per cent hosts do not seek healthcare services despite needing them.

EMPLOYMENT

Employment in Pakistan is dominated by informal work, and refugees lack the legal right to formal employment. Most refugees work in low-skilled, informal jobs. A large proportion of adults are outside the labour force – particularly among women. Most refugees are also unable to access financial services, further limiting opportunities for economic participation.

MATERNAL AND CHILD HEALTH

Maternal and child health outcomes among refugees and host communities in Pakistan show generally good levels of skilled birth attendance and facility-based deliveries. Antenatal care uptake is moderate (51–58 per cent), with notably low coverage among refugee women in Balochistan (27 per cent). Nutritional challenges persist, with stunting affecting more than one-third of children overall and reaching 44 per cent among refugees in Balochistan. Wasting is highest in KPK, with 8 per cent of refugee children and 15 per cent of host communities children affected.

Mohammad Anwar is waiting to admit his children to a refugee school in Quetta, Balochistan. He believes that giving girls, including his daughters, equal access to education will help create a better future for everyone.
© UNHCR/Humera Karim

Introduction

Forced Displacement Survey

The Forced Displacement Survey (FDS) is UNHCR's flagship household survey programme, designed to standardize, streamline, and build upon the existing UNHCR survey landscape to produce high-quality and timely data on people forced to flee. The FDS is comparable across countries and over time, and it aligns with international statistical standards. It bridges the gap between humanitarian and development sectors and provides crucial evidence to support the durable solutions agenda.

The FDS aims to cover refugees and asylum-seekers hosted in low- and lower-middle-income countries. It also includes host communities living in proximity to refugees and asylum-seekers. The FDS uses a nationally representative sample of registered refugees and asylum-seekers to produce country-level evidence.

Mohib Ullah, an Afghan refugee, processing his family's documentation at the PCM Centre in Peshawar.
© UNHCR/Asif Shahzad

For the purposes of this survey, the target population includes refugees and host communities living in close proximity to registered refugees in Pakistan.[1] In this context, the survey focuses on Afghans holding Proof of Registration (PoR) cards.[2] These individuals represent only a subset of the overall Afghan population in Pakistan and are further disaggregated by age, gender, and diversity. PoR card holders – who are among the longest-staying Afghans in the country and are registered by the Government of Pakistan (GoP) – generally have more rights and entitlements than other Afghans.

As a multi-topic survey, the FDS collects household[3] and individual-level data on the socioeconomic characteristics and living conditions of its target populations. Data are gathered through face-to-face household interviews. In each household, interviews are conducted with up to four members aged 15 and above:

i.   the head of the household;[4]

ii. a randomly selected household member;

iii. the caregiver, as a proxy respondent for a randomly selected child under five years of age; and

iv. a randomly selected woman of reproductive age (15–49) who gave birth in the last two years.

The FDS strictly adheres to open data access principles. Both the statistical findings and the microdata produced are publicly available and can be used to inform operations, programmes, and research by governments, donors, humanitarian and development actors, as well as forcibly displaced persons themselves. The data provides evidence on progress toward global commitments, particularly those related to the Global Compact on Refugees, the 2030 Agenda for Sustainable Development, and the Grand Bargain.

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1 For more details on Defining the Comparator Population for Refugee and IDP Statistics: From the concept of the host community to statistical definitions, see: Defining the Comparator Population for Refugee and IDP Statistics: From the concept of the host community to statistical definitions, Methodological Paper Series No. 4, Expert Group on Refugee, IDP and Statelessness Statistics (EGRISS).

2 For the purpose of this report, all PoR card holders will be referred to as refugees throughout the report.

3 A refugee household is defined as one in which members usually live together, share meals, and either the head of the household or the spouse is a recognized refugee.

4 The Head of Household Questionnaire can also be answered by a household member who is knowledgeable about the household when the head of household is away long term or has a language or other type of barrier to answering the survey.

Access to clean and safe water is a necessity. UNHCR, with the support of its donors, has constructed several accessible drinking water schemes in refugee villages in Balochistan.
© UNHCR/Humera Karim

Country Context

Pakistan is a lower-middle-income country and the fifth most populous nation in the world, with an estimated population of 255 million as of 2025. Over 65 per cent of the population is under the age of 30, presenting a significant demographic opportunity for rapid socioeconomic development. The country operates as a federal parliamentary republic, with governance divided between the federal government and four provinces: Punjab, Sindh, Khyber Pakhtunkhwa (KPK), and Balochistan. It also includes the Islamabad Capital Territory and two autonomous regions – Azad Jammu and Kashmir, and Gilgit-Baltistan. This decentralized system comprises 36 administrative divisions and 169 districts.

Despite its potential, Pakistan faces considerable human development challenges, ranking 168th on the Human Development Index. Key issues include inequality, poverty, education, and gender disparity, with stark regional differences. Literacy rates remain stagnant, particularly among rural women, and nearly 40 per cent of the population lives below the poverty line.[5] Gender inequality and limited digital access – especially for women – further hinder progress. The country is also grappling with a severe education crisis, which has been declared a national emergency by the Pakistani government. An estimated 26 million children are out of school, and widespread learning poverty persists due to poor education quality.[6]

Pakistan's economy is slowly recovering from one of its most severe fiscal crises in decades. Political instability and the ripple effects of events in Afghanistan have heightened insecurity in border areas. The socioeconomic crisis has been further exacerbated by the COVID-19 pandemic, devastating floods, high inflation, and political turmoil. These challenges have collectively strained the country's long-standing tradition of hospitality.

Climate change is also a growing concern, with Pakistan ranked among the top ten countries most affected by climate-induced disasters.[7] The catastrophic floods of 2022 underscored the country's vulnerability, highlighting the urgent need for stronger climate resilience and environmental sustainability measures.

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5 World Bank. **Pakistan Poverty and Equity Brief**: October 2024 (English). Poverty and Equity Brief Washington, D.C. : World Bank Group.

6 Pakistan Bureau of Statistics, 7th Population & Housing Census 2023 (P 174).

7 See **Climate Risk index** (CRI) 2025.

History of migration

Pakistan has generously hosted millions of Afghans for more than 40 years. In 2006–2007, with support from UNHCR, the Pakistani government conducted a registration exercise for Afghan refugees and issued PoR cards based on a census. This was a time-bound initiative that also included the registration of unregistered members of refugee families (UMRFs), aimed at updating the family data of PoR card holders. No new registrations have been carried out since then, except for the registration of new births within already registered PoR cardholder families.

The PoR card generally serves as proof of legal stay and as a safeguard against refoulement. Its validity is extended by the Federal Cabinet through official notifications. The current PoR cards expired on 30 June 2025, and an extension of their validity is under consideration by the Federal Cabinet. As of that date, Pakistan hosted approximately 1.35 million PoR card holders.

In addition, approximately 813,000 Afghan Citizen Card (ACC) holders have been registered by the Pakistani government under its Comprehensive Policy on the Management of Afghan Refugees, which was approved by the Federal Cabinet in February 2017. The ACC registration was a one-off exercise.

Among the Afghans in Pakistan who remain undocumented by the Pakistani government, UNHCR has recorded data on approximately 190,000 Afghan asylum-seekers and refugees who arrived post 2021 after the de facto authorities in Afghanistan took power. Of these, an estimated 110,000 are considered to have extreme vulnerabilities and would be at risk of imminent harm if returned to Afghanistan.

Afghan refugee families wait for their documents to be processed at UNHCR's Voluntary Repatriation Centre in Azakhel, Khyber Pakhtunkhwa, before returning to Afghanistan. © UNHCR/Sebastian Rich

The introduction of the Illegal Foreigners' Repatriation Plan (IFRP) in 2023 – initially targeting undocumented Afghan nationals and later expanded to a second phase affecting ACC holders – has generally led to a reduction in the protection space for Afghans in Pakistan.

In January 2025, the Pakistani government issued a relocation directive instructing all Afghans, with limited exceptions, to move out of the twin cities of Rawalpindi and Islamabad. This directive prompted many families to relocate to other provinces, including Punjab, Sindh, and KPK.[8] The directive also affected families with mixed documentary status. However, allowances were made for families with PoR card holders, permitting them to remain for the duration of the PoR card's validity.

PoR card holders have significantly more rights and entitlements – including protection against refoulement – than other Afghans. However, access to national services and systems such as healthcare, reproductive services, and public education is often based on prevailing practices rather than specific policies or legislation. In practice, the availability of these services in refugee-hosting areas, along with administrative hurdles, further limits access.

PoR card holders do not have the formal right to work or access financial services beyond opening a bank account. This restricts their economic inclusion and makes their contributions to the local economy less visible.

While Afghan individuals with any type documentation may have international protection needs, the term *Afghan refugees* in this report specifically refers to PoR card holders, in line with the survey design.

As of 30 June 2025, more than 1.1 million Afghan individuals had returned to Afghanistan from Pakistan since the launch of the IFRP in 2023.

FIGURE 1. Afghan refugee arrivals in Pakistan and returns (1979–2025)
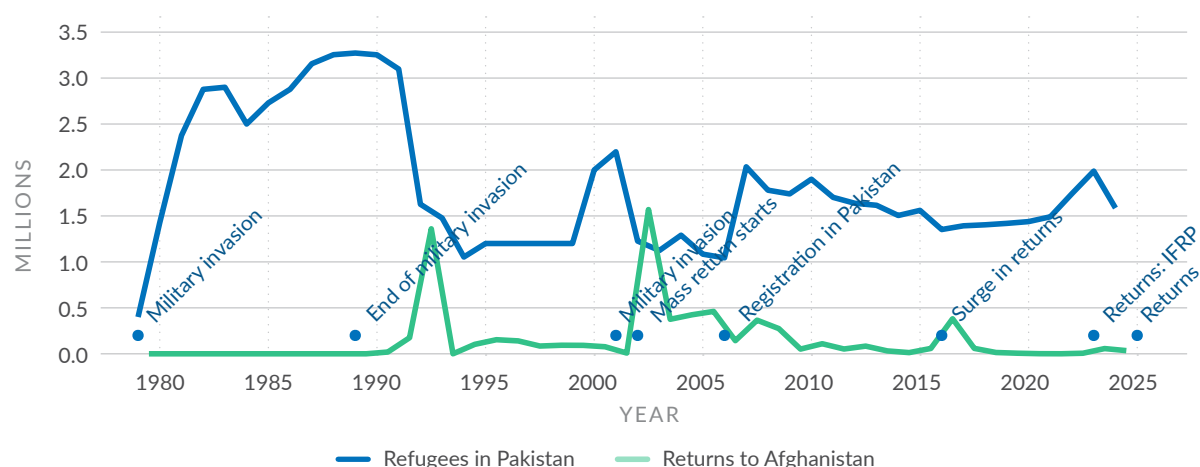
Source: FDS Pakistan 2024.

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8 Exceptions to the relocation directive included Afghans holding valid visas, resettlement letters, or other official documentation.

Most PoR card holders reside in the provinces of Khyber Pakhtunkhwa (KPK) (54 per cent) and Balochistan (24 per cent), both of which border Afghanistan. Overall, approximately 31 per cent of Afghans live in refugee villages (RVs), while 69 per cent reside in urban settings, with most enjoying freedom of movement.[9] There are 54 RVs across the country – 43 in KPK, 10 in Balochistan, and 1 in Punjab.

- **RVs:** Designated settlements established for Afghan refugees, primarily located in KPK, Balochistan, and Punjab provinces. These are well-recognized and commonly referenced in Pakistan.

- **Urban Areas:** Cities and large towns where Afghan populations reside outside of RVs. These areas typically offer greater access to services and economic opportunities.

- **Rural Areas:** Defined based on the sampling approach used in the FDS, rural areas refer to non-urban, non-RV locations characterized by lower population density, limited infrastructure, and greater distance from administrative centres.

FIGURE 2. Forcibly displaced in Pakistan and host community assisted by UNHCR, 2024

The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the United Nations. Dotted line represents approximately the Line of Control in Jammu and Kashmir agreed upon by India and Pakistan. The final status of Jammu and Kashmir has not yet been agreed upon by the parties.

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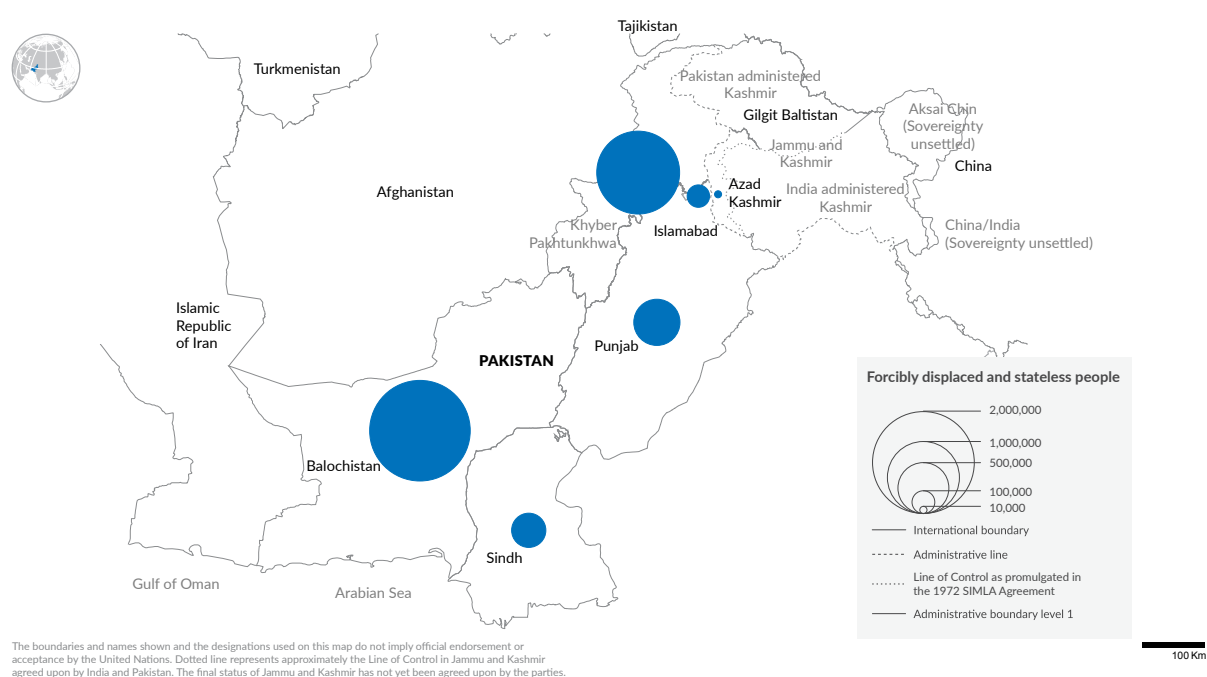
9 On 29 January 2025, the Pakistani government issued a directive calling on all Afghans holding different documentation categories to leave the twin cities of Rawalpindi/Islamabad and requiring ACC holders and the undocumented to return to Afghanistan limiting their freedom of movement.

UNHCR staff interacting with Afghan refugee elders in Saranan refugee village in Balochistan.
© UNHCR/Asif Shahzad

Sampling Methodology

The target population of the FDS is Pakistan's registered refugee population holding PoR cards as of December 2023.[10] Data was collected between May 2024 and February 2025. In addition to refugee households, data was also collected from the national population – commonly referred to as the "host community". The host community is defined as the national population living in proximity of the refugee population who interact and share space, resources, and opportunities with the refugee population.

The main unit of observation for the FDS is the household. A *refugee household* is defined as one in which members usually live together, share meals, and where either the head of household or their spouse is a recognized refugee holding a PoR card. In addition to household-level data, the FDS collects information on:

- Individual household members aged 15 years and older,

- Children under the age of five, and

- Women who gave birth in the two years prior to the survey.

All individuals within the household are selected randomly and are representative of their respective populations.

Mobile repair training workshop conducted for Afghan refugees at the UNHCR vocational centre in Timergera, Khyber Pakhtunkhwa.
© UNHCR/Asif Shahzad

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10 The refugee population is comprised of all individuals of Afghani origin who registered with UNHCR and the Pakistani government and filed an application for asylum. It includes those whose status is successfully determined and have received PoR cards. It excludes all other groups of Afghan citizens currently living in Pakistan, who fall into four groups: (i) ACC holders; (ii) registered Afghan refugees under UNHCR's mandate; (iii) registered asylum-seekers under UNHCR's mandate; and (iv) other non-documented Afghan citizens.

The FDS targeted populations living in the following locations:

1. Refugees living in RVs

REFUGEES IN RVS IN KPK, BALOCHISTAN, AND PUNJAB (THREE STRATA)

Less than one-third of refugees in Pakistan reside in RVs. The sampling frame for this population was based on the Documentation Renewal and Information Verification Exercise (DRIVE) registration data, maintained by the National Database and Registration Authority (NADRA) and extracted on 31 December 2023.

Refugees residing in RVs are located in three provinces: KPK (which hosts 43 RVs), Balochistan (10 RVs), and Punjab (1 RV). Accordingly, the sample was selected using a stratified systematic random sampling approach, with RVs serving as the stratification criterion. This method ensured that the sample was proportionally distributed across the areas where refugees reside.

2. Refugees living outside of RVs

REFUGEES OUTSIDE OF RVS IN KPK, BALOCHISTAN, AND PUNJAB (THREE STRATA)

Refugees living outside of RVs represent over two-thirds of all refugees in Pakistan. The sampling frame for this population was also based on the DRIVE registration data. These refugees reside in dispersed locations across KPK, Balochistan, and Punjab provinces, with particularly high dispersion observed in Punjab.

To account for this, tehsils[11] with low refugee density were under-sampled. Specifically, the 10 per cent of tehsils with the lowest refugee density were identified and represent only 3 per cent of the sampled refugee population. The sample was selected using a stratified systematic random sampling approach, with tehsils serving as the stratification criterion. This ensured proportional representation across areas where refugees reside. In Punjab, two explicit strata were used for sampling: high-density and low-density tehsils.

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11 A tehsil is an administrative sub-division of a district in Pakistan typically consisting of a main town or city and surrounding villages.

3. Metropolitan (urban) refugees

REFUGEES IN KARACHI AND ISLAMABAD METROPOLITAN AREAS (ONE STRATUM)

The sampling frame for this population was based on the DRIVE registration data. Refugees in metropolitan areas live dispersed among the national population, and the frame could not be further stratified. The sample was selected using stratified systematic random sampling, with sampled households proportionally allocated between the two metropolitan areas of Islamabad and Karachi.

4. Host communities

HOSTS IN KPK, BALOCHISTAN, AND PUNJAB PROVINCES IN PROXIMITY TO RVS (THREE STRATA)

The Google Open Building database[12] served as the frame for this sample. Host samples were selected by systematic random sampling using probabilities proportional to the proximity of the respective buildings to the closest camp boundary. Building objects were sampled with an area sampling approach using stratified systematic random sampling.[13]

In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

In general, the survey sample has a larger share of rural population among host community. This is due to the sampling criteria, which defined host communities as areas located within 30 kilometers of a refugee village. It is important to note that host communities in urban areas – specifically Islamabad and Karachi – were not included in the survey sample.

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12 Google Open Buildings version 2, database of geocoded building data acquired through processing of high-resolution aerial photography. See https://sites.research.google/open-buildings/.

13 Buildings located within the official boundaries of the camps were considered to belong to a refugee household's frame, and those outside the borders of the refugee village and within the outer boundary of 30 km were considered to belong to the host community households' frame. Measures were taken to offset potential bias of building-based sampling on the account of a household owning more than one building. The number of buildings owned was recorded during the interview, and sampling probabilities were adjusted with weighting procedures.

Field operations and sampling adjustments

Activities related to the implementation of the Illegal Foreigners' Repatriation Plan affected undocumented Afghans, which began prior to the start of data collection, and fostered mistrust among refugee communities. This required adjustments to field protocols, particularly in how contact was established with sampled households using DRIVE registration data.

The primary strategy for contacting these households was to first call the phone number recorded in *ProGres*. According to DRIVE data, 242,000 refugee households (74 per cent) had a stored contact phone number. If no number was available or the household was unreachable by phone, community leaders and village management were engaged to help locate the household. In cases where households had moved out of the RV but retained their registration there, efforts were made to trace and reach them at their new location.

Households registered outside RVs

These households were contacted exclusively by phone. If no phone number was available in the DRIVE registration data, the household was classified as unreachable and designated as a nonrespondent without a contact attempt.

To address nonresponse or ineligibility among sampled households, a replacement protocol and sample were implemented. The replacement sample was drawn alongside the main sample, with selection randomized and strictly controlled to maintain the integrity and representativeness of the survey.

Sample size

A total of 5,000 households were targeted for the survey, comprising 3,500 refugee households and 1,500 host community households. This distribution was determined based on the expected credibility and representativeness of results.[14] In addition, an **experimental sample** of 500 refugee households without PoR cards was interviewed and is featured as a thematic chapter to this report.

The primary method of contact was via telephone. Among the sampled households, 54.4 per cent of successful telephone contacts led to a face-to-face interview. In 4.8 per cent of cases, refugees refused either telephone contact or an in-person interview.

The final realized sample of the FDS in Pakistan consists of **5,018 households**, including:

- **3,518 refugee households** (70.1 per cent)

- **1,500 host community households** (29.9 per cent), residing in proximity to RVs

All participating households provided informed consent. The overall **response rate**[15] was **87 per cent**, while the **refusal rate** stood at **2 per cent**.

Survey results were estimated using adjusted sample weights to ensure accurate representation of the underlying population. Composite analytical weights were calculated to account for:

- **Unequal probability of selection** of sampled units, and

- **Structural adjustments** to align the geographic distribution of the sample with that of the population.

To further enhance representativeness, a nonresponse adjustment was incorporated into the composite weights. This was done using nonresponse propensity modeling, leveraging sociodemographic information available in the sampling frame for all sampled households. This adjustment was particularly important to correct for nonresponse bias associated with the use of telephone contact as the primary method of reaching households.

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14 Credibility of results is understood as a precision of statistical estimates. A target of a 5 per cent margin of error at the 95 per cent confidence interval is assumed.

15 Estimated using RR4 and REF2 calculations based on AAPOR Standard Definitions (2023). See https://aapor.org/standards-and-ethics/standard-definitions/.

FIGURE 3. FDS Pakistan 2024 sample
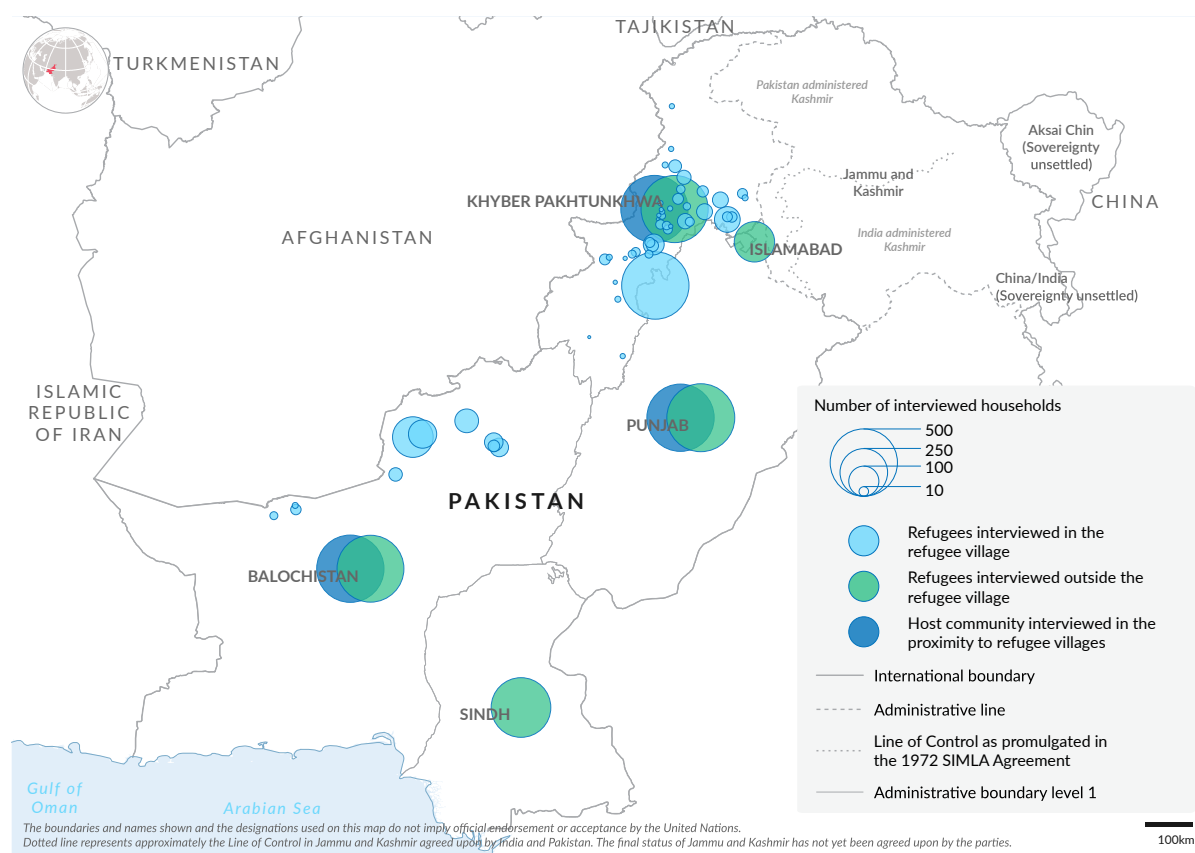
Afghan refugee elders wait to have their documents processed at UNHCR's Voluntary Repatriation Centre in Azakhel, Nowshera, in Khyber Pakhtunkhwa province, before returning to Afghanistan. Pakistan has generously hosted 1.3 million Afghan refugees for decades, and UNHCR calls for this spirit of hospitality to continue.
© UNHCR/Asif Shahzad

Key Findings

Demographics

Profile of respondents

DEMOGRAPHIC CHARACTERISTICS OF REFUGEES AND THE HOST COMMUNITY

Pakistan's refugee population is predominantly young: half of all refugees are under the age of 15, accounting for nearly 620,000 children. All respondents are either Pakistani or Afghan nationals, as the survey sample covers host community and Afghan refugees where either the head of household and/or the spouse are PoR card holders. Among refugees, approximately 17 per cent are infants (under 2), while in the host community, this proportion is slightly lower at 12 per cent.

Additionally, there are around 485,000 school-age refugee children between the ages of 5 and 16. The gender distribution is relatively equal for both population groups. The gender distribution is relatively equal for both population groups. In the host community, 51.1 per cent are male and 48.9 per cent are female, while among refugees, 50.5 per cent are male and 49.5 per cent are female.

FIGURE 4. Population pyramid of refugees and host community, based on survey sample
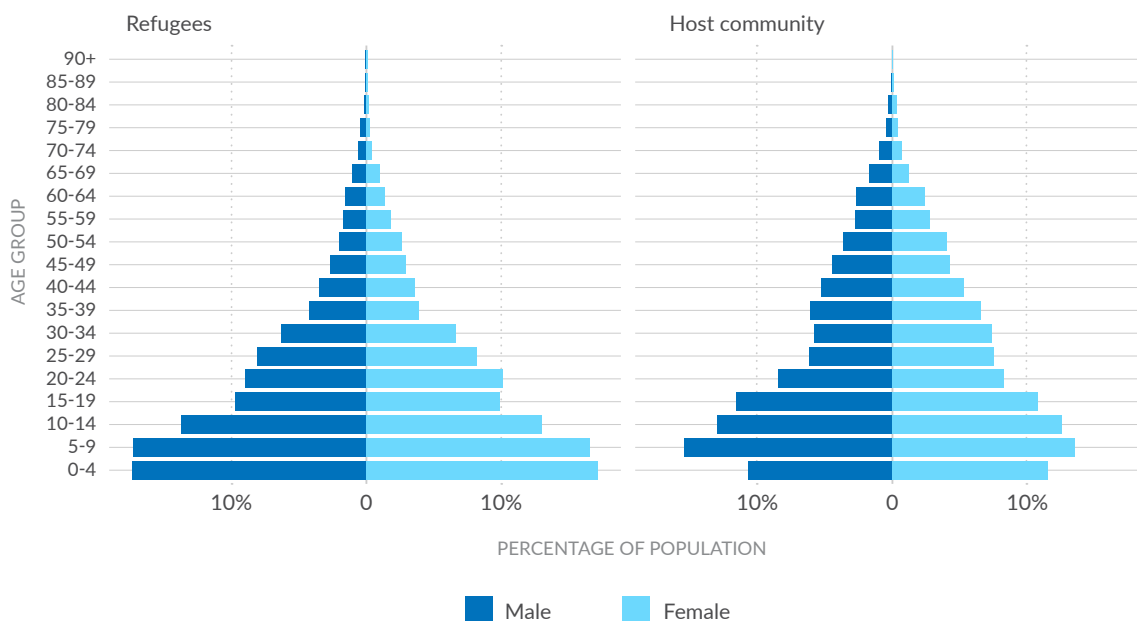
Source: FDS Pakistan 2024.

Disability prevalence, measured based on functionality using the Washington Group on Disability Statistics questions,[16] varies slightly across populations. Among the host community, 7.4 per cent of individuals have a functional disability, while 92.6 per cent do not. Similarly, among refugees, 3.5 per cent experience functional disabilities, whereas 96.5 per cent do not. There are no substantial differences by gender. The functional disability rate is much higher for the population above 60 years old, at 30 per cent. This means that three in every ten elderly people have limitations in their functional capabilities.

FIGURE 5. Disability prevalence, by age and population group
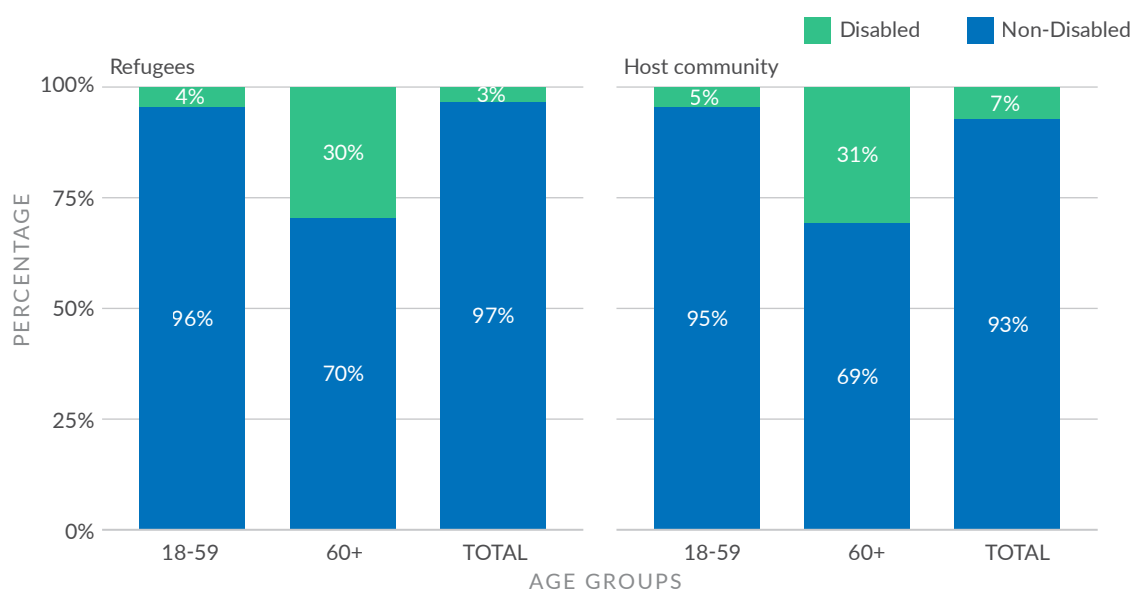
Note: Data on disability status is available for individuals 15+.

Source: FDS Pakistan 2024.

Dependency Ratio

The disability adjusted dependency ratio measures the proportion of dependents – individuals under 15, over 64, or with disabilities – relative to the working-age population (15–64 years). In this context, disability is considered a dependency factor, as individuals with disabilities may face barriers to employment and economic self-sufficiency. A higher dependency ratio indicates a greater economic burden on the working-age population.

The age dependency ratio is 137 among refugees and 105 in the host community, meaning that on average, there is more than 1 dependent for every working-age individual, indicating a moderate dependency burden. The age dependency ratio (per cent of the working-age population) is high for both populations compared to the world average, which is 55 according to the latest World Bank data.[17] The dependency burden has implications for household economies, access to services, and overall economic resilience. Additionally, the percentage of small children who are under 4 among refugee households is higher at 54 per cent, compared to 31 per cent in the host community.

The majority of refugees reside in rural areas (69 per cent), with an even higher proportion among the host community (78 per cent).[18] According to the latest World Bank data from 2023, approximately 62 per cent of Pakistan's total population lives in rural areas.

FIGURE 6. **Proportion of households by location of residence and population group**
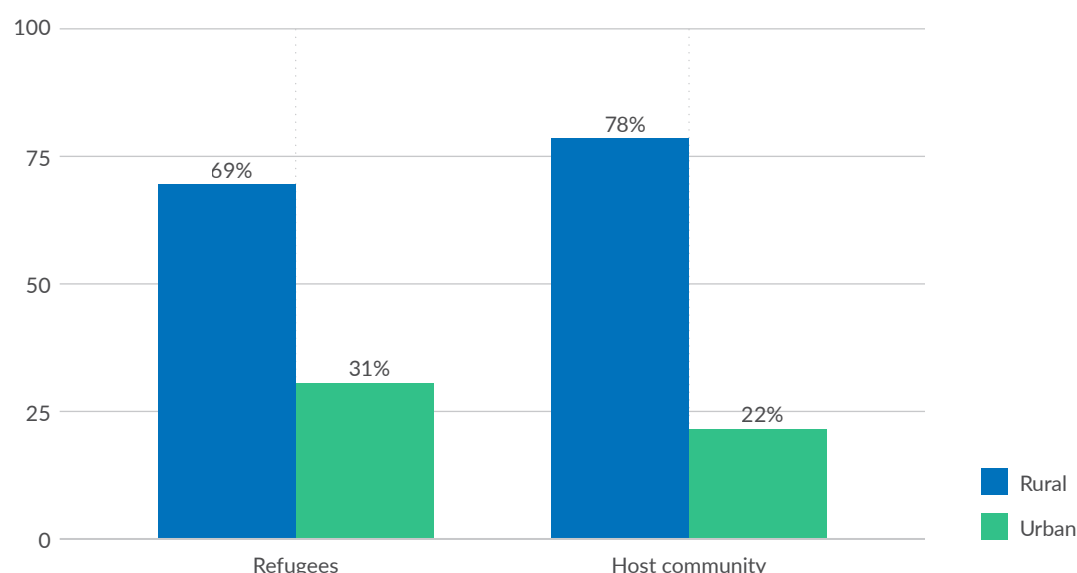
Source: FDS Pakistan 2024.

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17 For more on the World Bank dependency ratio, see **https://data.worldbank.org/indicator/SP.POP.DPND**.

18 The definition of host community includes those who live within 30 km of Pakistan's refugee villages.

Household size

On average, refugee households have more members than host community households and the national average. Among the host community, the average household size is 6.7, while the median household size is 6. For refugees, on the other hand, the average household size is higher at 8.9, with a median household size of 8. The national average for Pakistan is 6.3 according to the latest data from Pakistan's Bureau of Statistics.[19]

Afghan refugee children playing in Islamabad. © UNHCR/Asif Shahzad

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19 For more, see NPK 2023: https://www.pbs.gov.pk/sites/default/files/population/2023/Pakistan.pdf.

Marital status

Among refugee household heads, 96 per cent of males and 60 per cent of females are married. In the host community, 95 per cent of male household heads and 40 per cent of female household heads are married. This potentially indicates that among both refugees and host communities, most female-headed households are single-parent households.

Child marriage rates are relatively high in both populations. Approximately 5 per cent of refugee girls are married before the age of 15, and 25 per cent are married before turning 18.[20] The rates are slightly lower among the host community, yet still significant: 2 per cent of host community girls are married before age 15, and 12 per cent before age 18. This means that roughly one in every ten girls in the host community is married before adulthood, compared to one in every four in the refugee community. According to UNICEF and the World Bank, child marriage is closely linked to poor health outcomes, reduced educational attainment, and economic hardship – particularly among vulnerable populations such as refugees.[21]

FIGURE 7. Child marriage prevalence, by population group
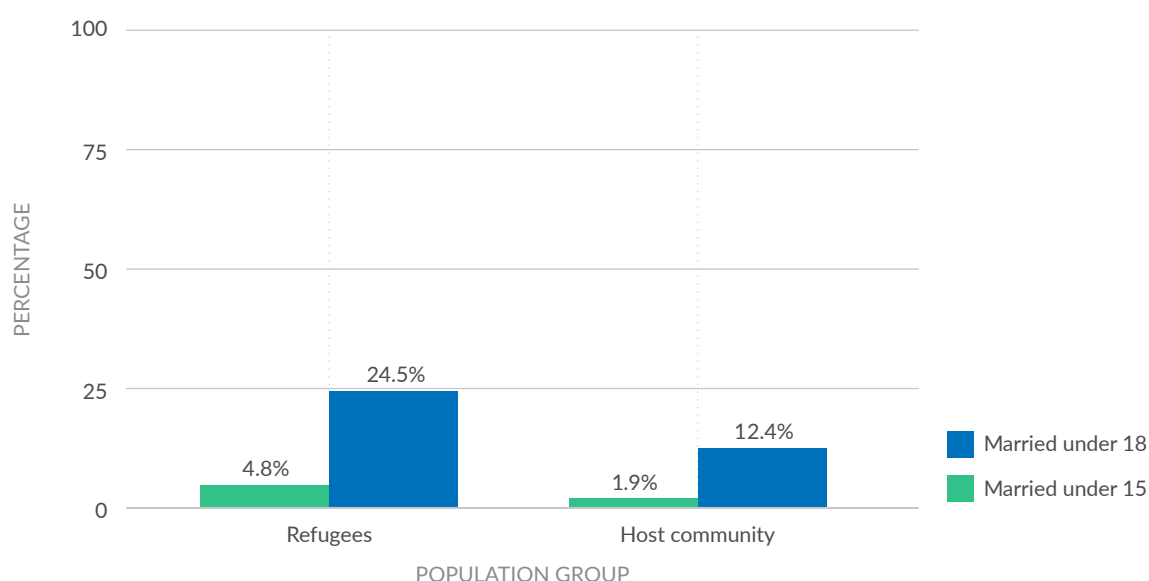
Source: FDS Pakistan 2024.

<hr>

20 Sustainable Development Goal (SDG) indicator 5.3.1 measures the proportion of women aged 20–24 who were married or in a union before ages 15 and 18. Part (a) refers to those married or in union before age 15, while part (b) covers those married or in union before age 18. The indicator highlights the prevalence of child marriage, a harmful practice that disproportionately affects girls and undermines their rights, health, and opportunities.

21 See Economic impacts of child marriage: global synthesis report.

Family composition

The majority of households are headed by men among both refugees (88 per cent) and the host community (84 per cent). Family composition plays a significant role in shaping household dynamics. Most female-headed households are also single-parent households – 53 per cent among refugees and an even higher 67 per cent in the host community, as shown in Table 2. These households often face increased vulnerability due to a combination of factors such as poverty, social stigma, and limited access to essential resources. As a result, they are more likely to experience financial instability, housing insecurity, and inadequate access to healthcare and education.

TABLE 2. Household composition by population group and household head gender

POPULATION GROUP	PARENTAL (%)	SINGLE PARENT (%)	CONJUGAL (%)	NON-FAMILY (%)
Male				
Refugees	91.6	3.0	3.2	2.3
Host community	89.6	3.7	4.4	2.3
Female				
Refugees	37.6	53.3	1.4	7.6
Host community	22.9	67.4	1.0	8.7

Source: FDS Pakistan 2024.

While almost no households include non-family members, a notable proportion of female-headed, single-parent households live with extended family members. This is the case for 47 per cent of such households among refugees and 51 per cent in the host community. Although extended family presence is less common in male-headed households, it remains more prevalent in the host community – 28 per cent compared to 19 per cent among refugees. In many cultures, living with extended family is a coping strategy that helps reduce the burden on single-parent households by sharing costs and responsibilities. However, refugee families may face greater challenges in relying on this support system, as displacement often leads to the separation from extended family members.

Afghan refugee child playing in Islamabad.
© UNHCR/Asif Shahzad

Displacement History and Future Aspirations

Country of origin

The majority of surveyed Afghan refugees – both adults and children – were born in Pakistan.
Around three-quarters of refugees aged 18 and above were born in the host country, while
only 24 per cent (approximately 160,000 individuals) were born in Afghanistan. The proportion
is slightly higher among women, with 26 per cent born in Afghanistan compared to 23 per
cent of men.

Among children aged 0–17, nearly all were born in Pakistan, with just 0.8 per cent born in
Afghanistan. As noted in the Introduction, these findings refer specifically to surveyed refugees
where either the head of household or their spouse holds a Proof of Registration (PoR) card.
Therefore, the results may not reflect the situation of other Afghan refugees under UNHCR's
mandate, particularly those who arrived after 2021.

FIGURE 8. Proportion of refugees born outside Pakistan, by age and stratum
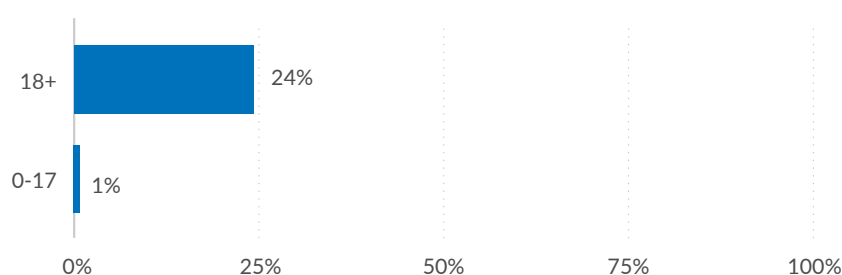
Source: FDS Pakistan 2024.

Afghan refugees in Pakistan trace their origins to 30 different provinces across Afghanistan,
with most coming from areas near the eastern and northeastern borders. The most commonly
reported provinces of origin are Nangarhar (25 per cent), Kabul (14 per cent), and Kunduz (11 per
cent). The proportion of refugees born in Afghanistan varies across locations but is generally
higher for refugees outside of RVs. For instance, surveyed refugees in Punjab not living in
RVs report the highest share of adults born in Afghanistan at over 30 per cent. In contrast, this
proportion is lowest in Balochistan's RVs, where only 13 per cent of adult refugees were born in
Afghanistan. Across all provinces, a consistently higher percentage of refugee women than men
report being born in Afghanistan.

Separated households

Among surveyed refugees, 7 per cent reported that their household members were separated as a result of forced displacement. Within these households, where some members fled to Pakistan and other stayed in Afghanistan, 73 per cent remain separated while only 27 per cent have reunited all household members. It is important to note that the question on household separation due to displacement was asked only to those refugees who reported being born in Afghanistan.

Afghan refugee family waiting to have their documents processed at UNHCR's Voluntary Repatriation Centre in Azakhel, Khyber Pakhtunkhwa. Repatriation of refugees must be voluntary, safe and carried out in dignity.
© UNHCR/Asif Shahzad

Parental refugee status and mixed households

Most Afghan refugees in Pakistan are born into refugee life, with nine in ten individuals having at least one parent who is/was also a refugee. Given that most arrivals occurred decades ago, and many refugees were born in Pakistan, a significant proportion have grown up entirely within a refugee context. Data show that for 95 per cent of Afghan refugee children aged 0–17, both parents are refugees.[22]

The proportion of male refugees whose parents are both refugees is higher than that of female refugees, at 80 per cent compared to 72 per cent. This difference may be related to cross-border marriage patterns, where refugee men are more likely than women to marry individuals born in Afghanistan, whose parents are not refugees, and who later join them in Pakistan. Disaggregating by location shows that Punjab has the lowest percentage of population with at least one refugee parent.

Results from the host community indicate the presence of mixed marriages between nationals and Afghan refugees. Around 4 per cent of both boys and girls aged 0–17 have at least one parent who is a refugee – most commonly their mother.

FIGURE 9. Proportion of individuals by parental refugee status, age, and gender
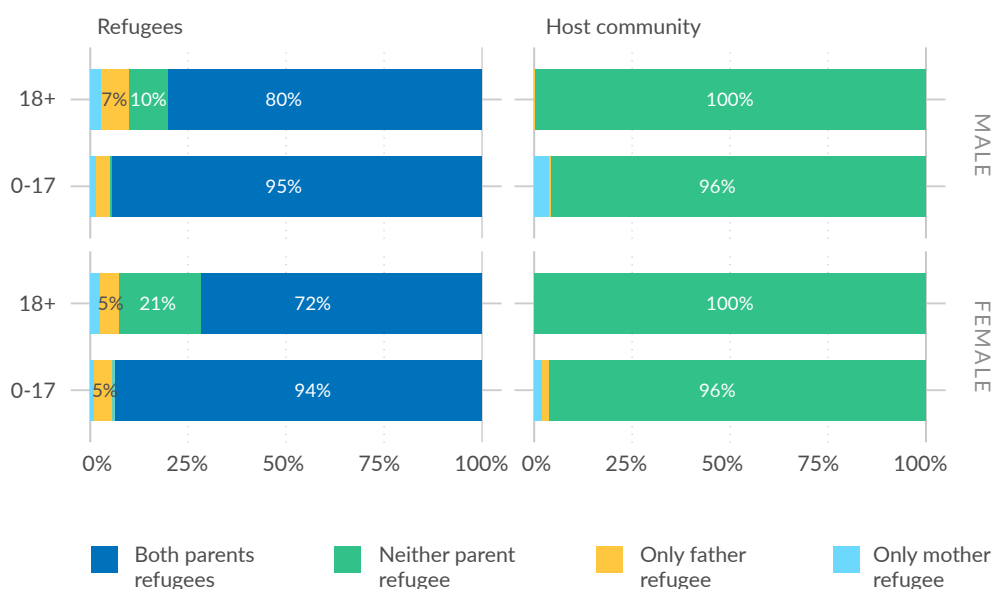
Source: FDS Pakistan 2024.

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22 It is not possible to determine the nationality or country of birth for cases in which the mother and/or father were not identified as refugees.

Intentions to return

Because of survey design, the FDS gathered information on return intentions from the 21 per cent of the PoR card holders who were born in Afghanistan. Around 15,000 individuals aged 15 and above (12 per cent) self-report that they will definitely or probably return to Afghanistan within the next 6 months to 5 years. Notably, within the group of refugees willing to return within this timeframe, they are more likely to do so within the next 6 months (66 per cent) rather than later (34 per cent). Among those willing to return within the next five years, half cited the desire to reunite with family as their primary motivation.

Among refugees born in Afghanistan who are willing to return to this country within the next five years, one in two declare that the main reason they are willing to return is to live close to family. Among those refugees who self-report being unwilling to return to Afghanistan in the next five years, one out of ten declare they would change their mind and return to Afghanistan if living conditions continue to deteriorate in Pakistan.

The proportion of men who intend to return within the next 5 years is slightly lower compared to women (9 per cent vs. 14 per cent). Additionally, intentions to return differ by age. Adults aged 30 to 44 show the highest proportion willing to return. The majority of females who are willing to return are aged from 45 to 59.

FIGURE 10. Proportion of refugees born in Afghanistan, by intentions to return and gender

Self-reported intentions among refugee population born in Afghanistan

Legend:
- Will not return in next 5 years
- Between 1 and 5 years
- Between 6 months and 1 year
- In 6 months

FEMALE: 82% | 6% | 11%
MALE: 86% | 4% | 8%
TOTAL: 84% | 5% | 10%

PERCENTAGE
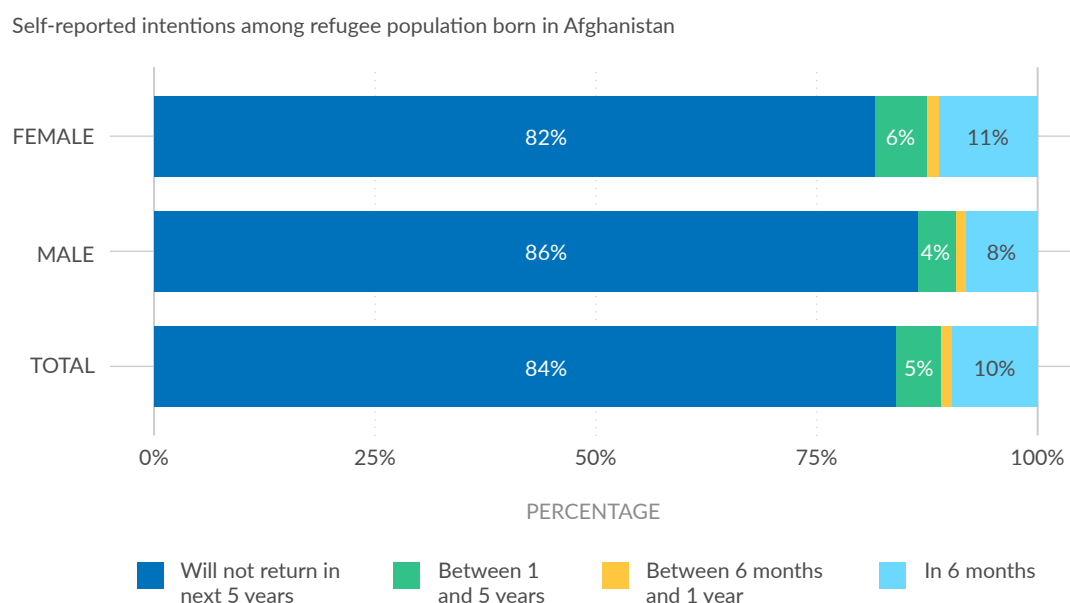
Source: FDS Pakistan 2024.

An Afghan refugee visiting the PoR Card Modification Centre (PCM) in Islamabad with his family to update their PoR cards.
© UNHCR/Asif Shahzad

Access to documentation

Births registered with a civil authority

Approximately 46 per cent of refugee children under the age of five have their births registered with a civil authority.[23] This leaves around 90,000 refugees under five without a crucial birth registration document. The share is considerably higher among children living in host communities (81 per cent).[24]

Due to the lack of birth certificates, forcibly displaced children in Pakistan face barriers in accessing formal education, healthcare, and child protection services, while also being at risk of statelessness. To address these gaps, UNHCR and UNICEF are collaborating to strengthen the inclusion of refugee children in the national birth registration system through joint advocacy for policy reform, universal birth registration, and simplification of procedures. As a result of sustained advocacy, a dedicated chapter on refugee children was included in the *State of Children in Pakistan Report 2024*, released by the National Commission on the Rights of the Child (NCRC).[25]

The difference between host and refugee children in birth registration can largely be attributed to the differing administrative processes governing civil documentation for these populations. For Pakistani nationals, the issuance of birth, death, and marriage certificates falls under the authority of the National Database and Registration Authority (NADRA), in coordination with municipal authorities.

Refugees, however, do not have access to these national systems. Instead, the Government of Pakistan registers newly born Afghan refugee children through a separate NADRA-managed system, funded by UNHCR. Specialized NADRA facilities, known as PoR Card Modification Centres (PCMs), handle updates and replacements of existing PoR cards, register infants and children up to age five, issue new cards for eligible children aged five and above, and provide birth certificates for children under 18.

Despite these efforts, significant barriers remain. There is an urgent need to integrate refugee birth registration into the mainstream civil registration system. Refugee families often face challenges during the registration process. Notably, around one in four refugee women who gave birth in the past two years reported that hospitals refused to issue birth notifications for their newborns – an essential document for initiating registration.

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23 As stated in the Introduction, given the survey design, this result refers to children below the age of 5 living in households where the head is a PoR cardholder.

24 Retrieved from Inequality of Opportunity in Asia and the Pacific: Birth Registration. Accessed May 2025. https://repository.unescap.org/server/api/core/bitstreams/4584f939-421f-4bb5-b782-cfc3b13340c7/content.

25 See https://ncrc.gov.pk/wp-content/uploads/2025/04/State-of-Children-V2.pdf.

Among refugee children, birth registration rates vary significantly by province. The highest proportion is observed in Balochistan, where over 70 per cent of refugee children have their births registered with a civil authority. In contrast, Islamabad and Karachi have considerably lower levels of birth certificate access. Residing in a refugee village does not necessarily increase the chances of a child having a birth certificate.

The likelihood of birth registration increases for older infants. While only 36 per cent of refugee newborns (up to one year old) have a birth certificate, this figure rises to 51 per cent among four-year-olds.

FIGURE 11. Proportion of children under 5 years of age whose births were registered with a civil authority, by population group and gender
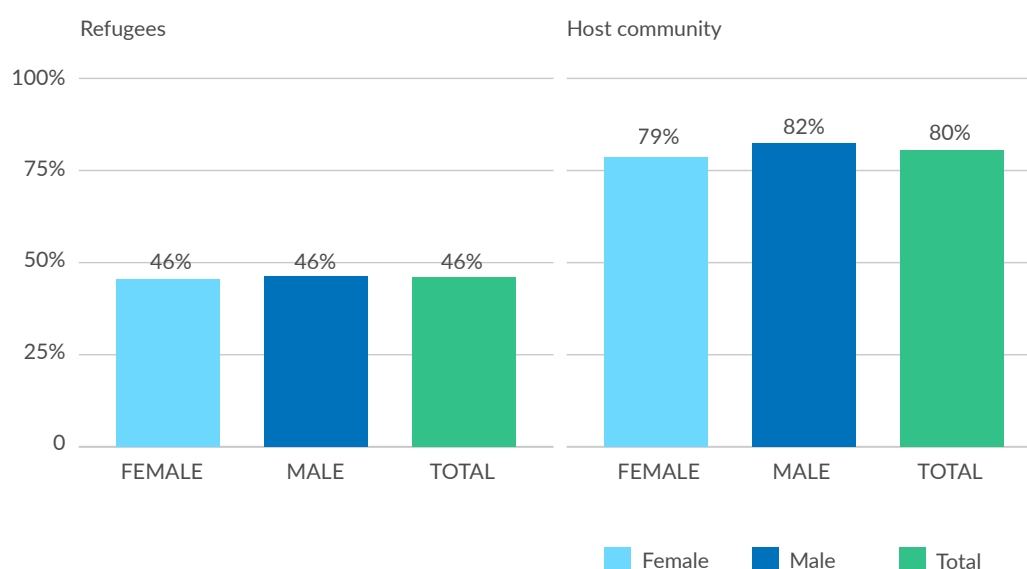
Source: FDS Pakistan 2024.

Mixed families: PoR cards among household members

This survey mainly targets refugee households in which either the head or the spouse holds a PoR card. However, data shows that some surveyed households have mixed documentation, as not all members aged 18 and older possess PoR cards. **While nearly all household heads hold a PoR card (97 per cent), the proportion is lower among other household members (86 per cent), leaving them in a more vulnerable position regarding their ability to remain in Pakistan**. In addition, around 7 per cent of Afghans hold ACC cards, and another 6 per cent possess NADRA-issued PoR cards.

Disaggregating these results by gender shows that men are more likely (89 per cent) than women (79 per cent) to hold a PoR card. Moreover, older individuals (45 years and above) are more likely to have a PoR card (89 per cent) compared to younger individuals aged 18–30 (82 per cent). Furthermore, analysis by stratum shows that individuals living in Punjab's one refugee village have the highest likelihood of holding a PoR card (92 per cent), while those living in RVs in Balochistan have the lowest (78 per cent).[26]

Among household members who do not hold a PoR card: (i) 43 per cent reported that they do not possess any document which, in their view at the time of the survey, would allow them to remain in Pakistan; (ii) 48 per cent hold an ACC[27]; and (iii) 6 per cent possess other documents issued by UNHCR.

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26 Since household heads are expected to have a PoR card by survey design, these estimates exclude them and focus only on other household members.

27 The ACCs were issued by NADRA and UNHCR to undocumented Afghans between 2017 and 2018. It was a one-time exercise with no subsequent renewal or verification. As of 1 April 2025 ACC is no longer recognized as a valid document for legal stay in Pakistan.

Legally recognized identity documents or credentials

A legally recognized identity document in Pakistan is any credential that serves as proof of identity and may also establish an individual's nationality, legal status, and associated rights with respect to the host state. These documents are issued by the Pakistani government or the government of the country of origin. For the host population, this includes birth certificates, government-issued ID cards (from Pakistan or elsewhere), and passports. For the refugee population, PoR and ACC cards, passports, and visas are among the documents considered legally recognized proofs of identity. However, as mentioned above, as of April 2025, ACC holders have been categorized as 'illegal' and therefore, currently only PoR card holders, Pakistani visa holders, or Pakistani permanent resident card holders enjoy legal stay in Pakistan. Over the years, UNHCR has also issued documentation to Afghans seeking international protection, but these have not been formally accepted as legally recognized identity documents by the Pakistani government.

Most of the surveyed individuals[28] possess a legally recognized identity document or credential, with 94.6 per cent of the PoR card-holding refugee population and 95.4 per cent of the host population having one of the documents listed above. Gender analysis reveals that refugee men (97.7 per cent) have greater access to these documents compared to refugee women (91.6 per cent) – a disparity not observed within the host population.

Among the refugee population, disability is associated with slightly higher chances of accessing these documents for women, but slightly lower chances for men. In this context, refugee men without disabilities have the highest level of access among the four groups categorized by gender and disability status, while women without disabilities have the lowest.

An analysis by location shows no significant differences in access to legally recognized identity documents across provinces. However, when gender is incorporated into the analysis, refugee men tend to have better access to documentation than refugee women. This gender gap reaches 10 percentage points among refugees living in villages in Balochistan. Notably, among host populations, there is no gender gap in access to legally recognized identity documents applicable to the national population.

Balochistan has the highest percentage of refugee household members lacking documents that permit legal stay in the country. This issue affects 8 per cent of individuals living outside RVs and 9 per cent of those residing within them. Additionally, 6 per cent of refugee household members in Islamabad and Karachi face the same precarious situation.

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28 While the data were collected from households where at least the head or a spouse holds a PoR card, some other household members may not, as reflected in the individual-level results from the household roster.

Afghan refugee children fetch water from a (UNHCR) newly constructed potable water supply source in a refugee village in Pakistan's northern side, Balochistan. Children often walk long distances to get water for their families; now it is closer and more accessible.
© UNHCR/Humera Karim

Access to basic services

Water, sanitation, and hygiene

While significant progress has been achieved in Pakistan, access to and the quality of water, sanitation, and hygiene (WASH) continue to pose significant public health challenges, with a large portion of the population lacking safely managed drinking water and adequate sanitation.

Refugees can access public water and sanitation services across Pakistan; however, they are not formally integrated into sectoral and provincial planning. Refugees in RVs benefit from some targeted water quality monitoring and WASH interventions supported by donor funding, while those outside these settings rely on overburdened municipal services, which are especially limited in remote areas. Punjab and Sindh have better infrastructure, whereas Balochistan remains the most underserved.

Access to basic drinking water services – defined as an improved water source[29] – varies significantly by province and population group. Access to basic drinking water services is slightly higher for hosts than refugees, at 83 per cent compared to 73 per cent. These values are below national estimates from 2022 of 91 per cent.[30] Access is comparatively high for both refugees and hosts in KPK (85 per cent and 90 per cent, respectively). In Balochistan, access to drinking water is more challenging for refugees than for hosts (39 per cent vs. 55 per cent). However, even though a large share of refugees use an improved drinking water source, for many households water collection takes longer than 30 minutes.

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29 See SDG 6.6.1 Metadata. Examples of improved sources include piped water, boreholes or tubewells, protected dug wells, protected springs, rainwater, water kiosks, and packaged or delivered water, where the total collection time does not exceed half an hour for a round trip, including time spent waiting in line.

30 WHO/UNICEF Joint Monitoring Programme (JMP) for Water Supply, Sanitation and Hygiene (2024).

FIGURE 12. Proportion of households with access to WASH, hosts, by population group

● Refugee village   ● Outside refugee village   ● Host community
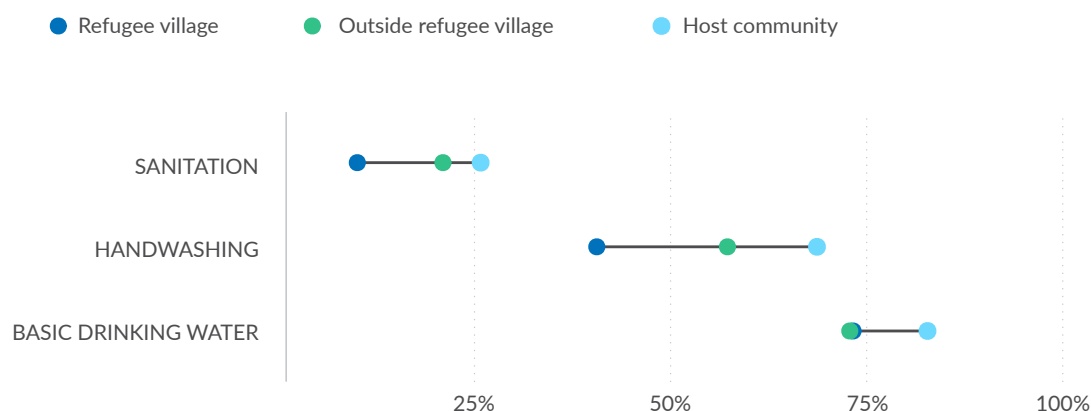
Source: FDS Pakistan 2024.

Access to basic sanitation services is limited among both refugee and host community households. Basic sanitation services are defined as improved facilities (toilets) that are not shared with other households.[31] The share of refugees with basic sanitation services is 18 per cent, compared to 26 per cent of hosts. This is considerably below the 2022 national estimate of 71 per cent.[32] The share is even lower for refugees in the RVs as compared to those living outside of them – 10 per cent vs. 21 per cent.

While the majority of households use improved facilities, such as toilets piped to sewer systems, septic tanks or latrines (34 per cent of refugees and 87 per cent of hosts), the indicator value is so low because many households using pit latrines report that these have never been emptied. Regular emptying of latrines is crucial to prevent overflow and maintain a hygienic environment.

Additionally, most households share their toilets with other households. This is true for approximately two-thirds of the host community and refugees in RVs. The proportion of refugee households sharing toilets is slightly higher outside RVs at about three-quarters.

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31 See Metadata for SDG 06.02.01a. Improved sanitation facilities include flush/pour to a sewer system, septic tank, a pit latrine that is emptied, and composting toilets. The SDG Indicator contains a component on "safe management". We are unable to calculate this in the FDS, as the survey does not assess whether wastewater is properly disposed of and treated.

32 WHO/UNICEF Joint Monitoring Programme (JMP) for Water Supply, Sanitation and Hygiene (2024).

The proportion of the population with handwashing facilities that have soap and water in their household is slightly higher among hosts than refugees (69 per cent vs. 52 per cent).[33] These numbers are significantly lower compared to the latest national estimate of 85 per cent, from a WHO/UNICEF survey conducted in 2022.[34] Refugees are considerably less likely to have access to soap in their homes, which is the main reason for the difference in access rates. Access to hand washing facilities is particularly low for refugees in RVs compared to those who live outside them (41 per cent vs. 57 per cent).

Clean energy

Access to electricity varies considerably by province, with higher connectivity in KPK and Islamabad/Karachi compared to Balochistan, for both refugees and hosts. Whether households have access to electricity is determined based on the capacity of their main source of electricity to operate various appliances and the availability of the supply, namely having at least one hour of electricity per evening during the previous week, on average. Most households receive their electricity from the national grid, followed by solar home systems. The national electricity access rate is 95 per cent according to World Bank estimates.[35]

While below the national average, coverage is highest among refugees in Islamabad/Karachi, where around nine in ten households have access to electricity. Refugees in KPK also have a relatively high access rate at just under 90 per cent. The share is higher for refugees outside RVs than inside them, reflecting the fact that for the most part, RVs are not connected to the national grid. In Balochistan, a grid connection is less common. This corresponds to data from the 2023 Population and Housing Census, according to which 57 per cent of households in Balochistan had access to the electricity grid, compared to 95 per cent in Punjab and 80 per cent in KPK.[36] Power outages are a further constraint, as around two-thirds of hosts in Balochistan that are connected to the electricity grid report having less than one hour of electricity per evening in the previous week.

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33 These facilities can include sinks with running water and buckets with taps, jugs, or basins. Soap includes bars, liquid soap, and powdered detergent, but not ash, soil, or sand.

34 WHO/UNICEF JMP for Water Supply, Sanitation and Hygiene (2024).

35 Data from multiple sources, as compiled by the World Bank.

36 Population Census 2023, Pakistan Bureau of Statistics.

FIGURE 13. Proportion of households with access to electricity, refugees in and outside RVs
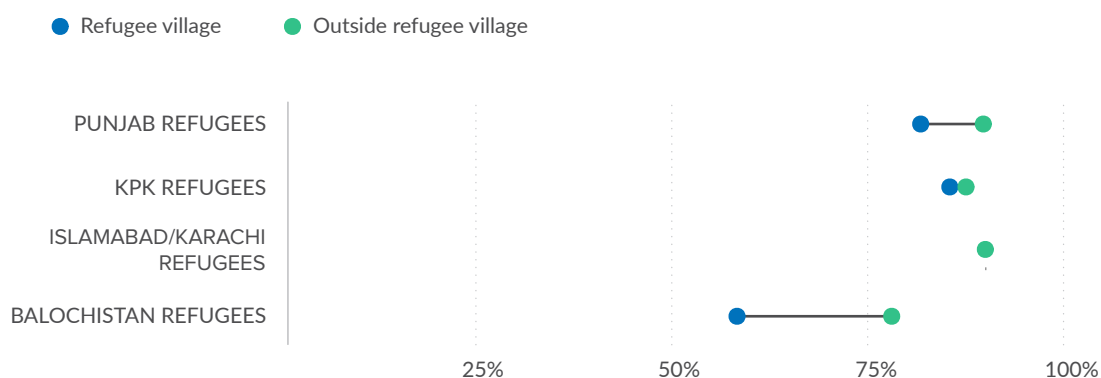
● Refugee village   ● Outside refugee village

In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

FIGURE 14. Proportion of households by source of electricity and stratum
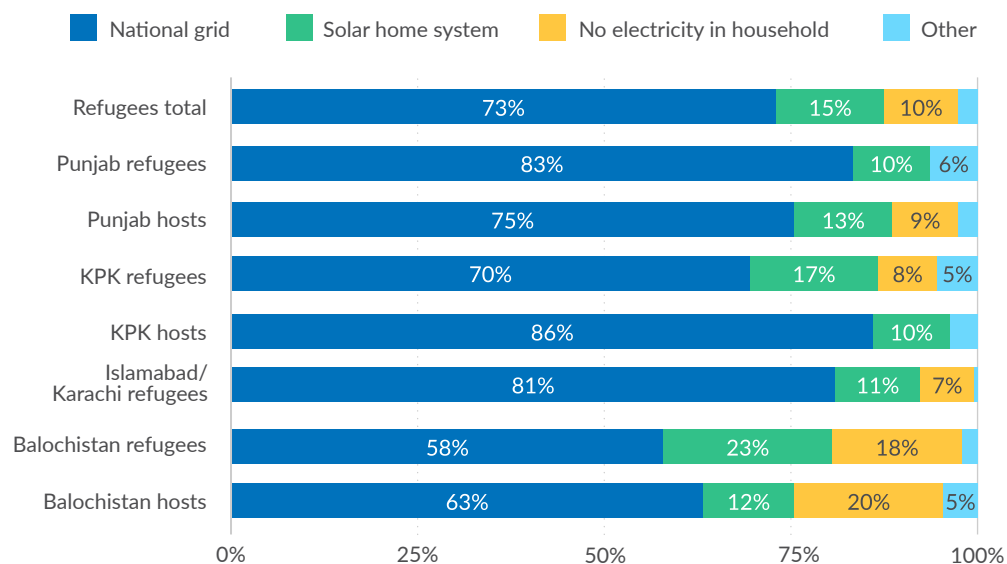
■ National grid   ■ Solar home system   ■ No electricity in household   ■ Other

	National grid	Solar home system	No electricity in household	Other
Refugees total	73%	15%	10%	
Punjab refugees	83%	10%	6%	
Punjab hosts	75%	13%	9%	
KPK refugees	70%	17%	8%	5%
KPK hosts	86%	10%		
Islamabad/Karachi refugees	81%	11%	7%	
Balochistan refugees	58%	23%	18%	
Balochistan hosts	63%	12%	20%	5%

In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

The most frequently used cooking methods, among host and refugee households, are use of open fire or brick/mud stoves with wood, which are considered to produce emissions that are dangerous for health. Clean cooking technologies, which are defined in relation to their impacts on indoor air quality, include cookers that use electricity, liquified petroleum gas (LPG), natural gas, biogas, and alcohol/ethanol. In Balochistan, 60 per cent of host households use clean cooking technologies, which is considerably higher than for refugees in the same province. The national estimate for 2021 as calculated by the WHO was 51 per cent.[37]

FIGURE 15. Proportion of households with access to clean cooking fuels, by stratum
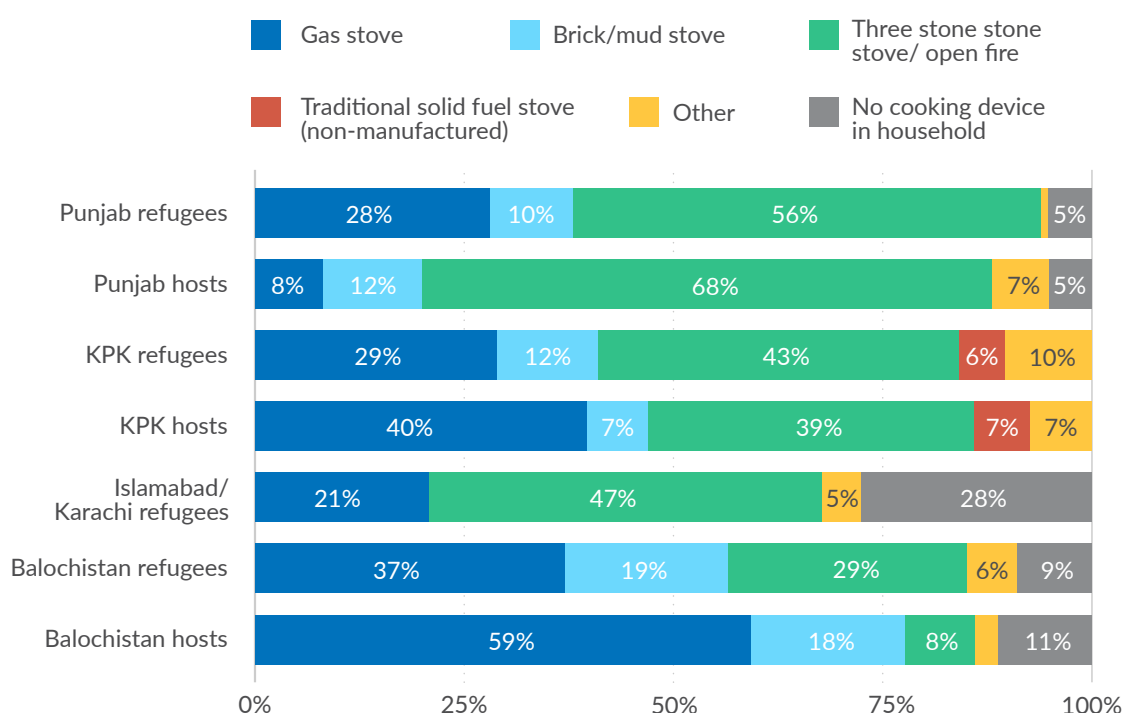
Source: FDS Pakistan 2024.

37 WHO - Global Health Observatory, 2024.

Shelter

The majority of refugee and host community households live in dwellings that are not considered habitable. Habitable housing is defined following the SPHERE guidelines[38] as providing adequate space (a maximum of three people per room), protection against cold, humidity, heat, rain, wind, and other health threats, as well as structural integrity and disease prevention. The values are based on the enumerators' observations of whether the building has lockable doors and windows, is not collapsed, has an intact roof, among others. Overall, the values for habitable housing are low, with an average of 24 per cent for hosts and 13 per cent for refugees. The share is particularly low among refugees in RVs in Punjab and KPK. The highest prevalence of habitable shelter is observed among hosts and refugees in Balochistan (31 per cent and 21 per cent, respectively), as well as hosts in KPK (23 per cent).

Overcrowding is particularly prevalent among refugees, with almost two-thirds of households reporting each habitable room is shared by more than three people. In the host community, this share is one-third. Further widespread limitations of housing include windows or doors that cannot be sealed against the elements or locked. Moreover, around one-quarter of refugee dwellings are (partially) collapsed (16 per cent of host dwellings) and one-third have damage to the walls or floor (22 per cent of hosts).

UNHCR promotes the full and equal involvement of women in decision making and leadership structures. Refugee women are consulted to identify the needs and protection risks they face as well as engage in the identification of sustainable and suitable responses. © UNHCR/Asif Shahzad

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FIGURE 16. Proportion of households with access to habitable shelter, by dimensions

Refugees

Sealed windows/doors	56%
Sealed roof	81%
Not collapsed	76%
Non-damaged wall/floors	67%
No overcrowding	37%
Lockable windows	68%
Lockable door	85%

Host community

Sealed windows/doors	55%
Sealed roof	89%
Not collapsed	84%
Non-damaged wall/floors	78%
No overcrowding	65%
Lockable windows	78%
Lockable door	93%
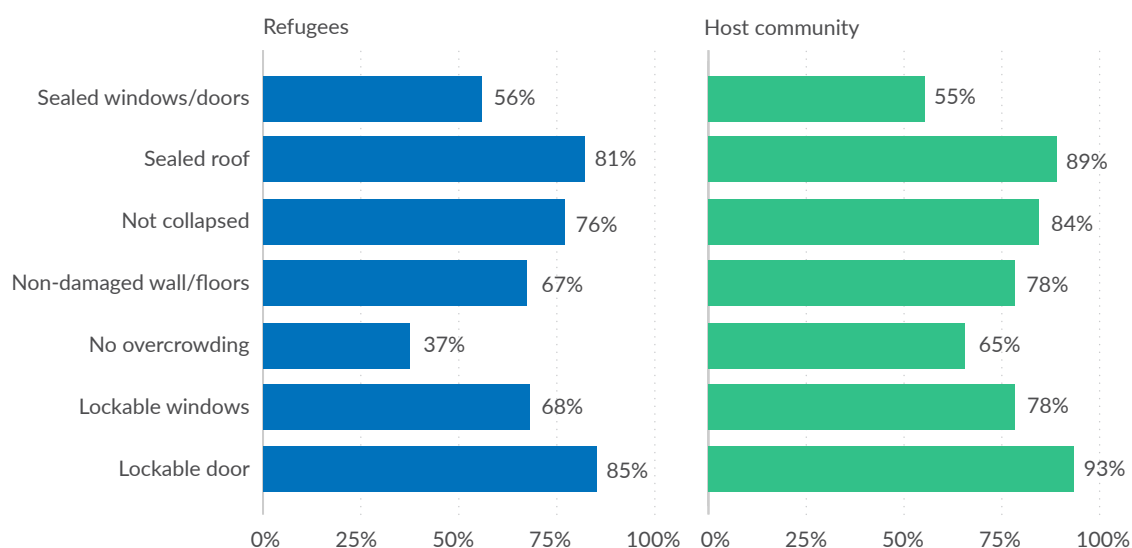
Source: FDS Pakistan 2024.

FIGURE 17. Proportion of households with access to habitable shelter, refugees in and outside RVs

● Refugee village ● Outside refugee village

- Refugees total
- KPK refugees
- Islamabad/Karachi refugees
- Balochistan refugees
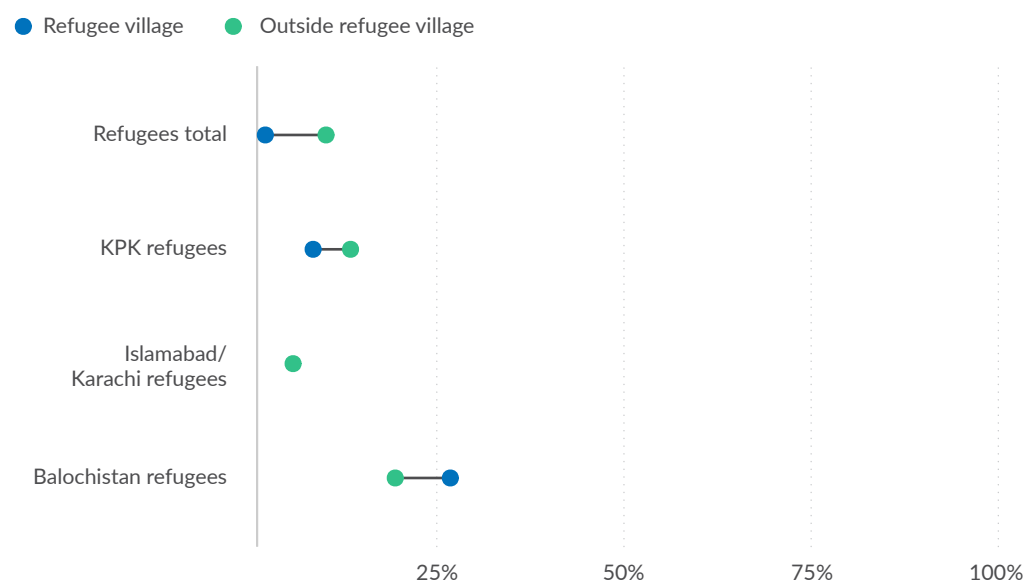
Source: FDS Pakistan 2024.

Afghan refugee girls attend a UNHCR-supported skill development class in Hyatabad, near Peshawar.
© Mercury Transformations

Education

● I M P A C T   S T O R Y

From Streets to School: UNHCR's Joyful Learning Space Transformed Aisha and Saima's Lives

"One day, we will become doctors and help others, just like UNHCR helped us." – Saima

"I used to think school was not meant for girls like us, but now I know education can change our lives." – Aisha

For many displaced Afghan children, education remains an unattainable dream as poverty forces them into child labour instead of classrooms. Aisha and Saima, two young Afghan refugee girls, dreamed of becoming doctors, but with their mother struggling to support eight children on a meagre income, survival took precedence over schooling. Instead of books and classrooms, their days were spent collecting garbage, facing daily harassment on the streets.

Their lives began to change when UNHCR, in collaboration with its partner DANESH, introduced a Joyful Learning Space - a Child-Friendly Space within their community. These centres provide a safe, nurturing environment where out-of-school children can access non-formal education, recreational activities and psychosocial support. Located within refugee communities for easy access, the Joyful Learning Spaces offer children like Aisha and Saima a much-needed escape from child labour and a renewed chance to pursue their dreams.

Through persistent counselling and awareness sessions, their family gradually recognized the importance of education over labour. With continuous support from UNHCR and DANESH, Aisha and Saima were successfully enrolled in Rindgarh Government Girls' School, marking the beginning of a new chapter in their lives.

Their transformation from street laborers to students is a powerful testament to the impact of child protection and education initiatives. Through the Joyful Learning Space, UNHCR is ensuring that refugee children receive the opportunity to learn, grow and pursue their dreams, proving that education is the strongest tool in breaking the cycle of poverty.

Aisha and Saima, two young Afghan refugee girls who once faced child labour, now enrolled at a public school nearby their village. ©UNHCR

Education in Pakistan

The Constitution of Pakistan guarantees free and compulsory education for all children aged 5 to 16 under Article 25-A. Following the 18th Constitutional Amendment, education has been devolved to the provinces, granting them autonomy to develop and implement education plans tailored to their contexts. Around 26 million school-age children are out of school, and many enrolled students are not achieving basic learning outcomes. The Pakistani government declared an "Education Emergency" in May 2024 to plan and implement focused programmes to overcome the education crisis.

In practice, Afghan refugee children face significant barriers to enrolment in public schools. The low level of inclusion is attributed to several factors, including the public education system's limited capacity to accommodate both Pakistani and refugee students, as well as inconsistencies in school-level policies across provinces regarding admission of refugee children and required documentation. Beyond systemic challenges, economic and cultural factors further constrain school attendance particularly for Afghan refugee girls. Many children remain out of school and are forced into child labour at a young age to support their families.

Currently, refugee children residing in RVs have access to UNHCR-supported schools, private schools, and other learning centres. However, outside these RVs, access to education is far more fragmented, under-resourced, and poorly documented.[39]

Girls are the next generation of leaders, entrepreneurs and change-makers. UNHCR is committed to supporting girl's access to education in refugee villages and in urban areas along with host communities. © UNHCR/Humera Karim

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39 See https://pie.gov.pk/SiteImage/Publication/NEPDF%202024%20(17.12.2024).pdf

Enrolment

The total school-age refugee population is 443,070. Out of this, 56,512 are enrolled in schools located within RVs, and additional 10,181 refugees were enrolled in Non-Formal Education (NFE) programmes during the 2023-24 academic year across Pakistan. Comprehensive data on refugee children enrolled in government schools is currently unavailable, making it difficult to assess the full scope of access and inclusion. **Based on FDS data, we can estimate that there are approximately 77,000 refugee boys and 47,000 refugee girls enrolled in primary school. At secondary school, the number of enrolled refugees is around 46,000 for boys and 14,000 for girls.**

Overall, education levels among the refugee population remain low, though there have been notable improvements over time for both refugees and host communities. Younger generations have significantly higher levels of educational attainment compared to older generations. Data on the highest grade completed by individuals no longer in school reveals a substantial disparity: 77 per cent of adult refugees never attended school, and an additional 12 per cent did not progress beyond primary education. In comparison, among the host population, 53 per cent never attended school, while 14 per cent only completed primary school.

In both populations, education levels have generally improved across generations. The share of individuals who have never attended school decreases in younger cohorts, from almost four-fifths (80 per cent) among those aged 65 and above to 25 per cent among 21- to 24-year-olds in the host community. Among refugees, the share of adults who never completed a year of school drops from 94 per cent among those over 65 to 64 per cent among 21- to 24-year-olds. The proportion of individuals who attended upper secondary school is more than twice as high among the younger cohort of 21- to 24-year-olds compared to the older generations, for both refugees and the host community.

The highest level of education is also correlated with household wealth. According to the Wealth Index (see the Section on the Wealth Index for methodology), 87 per cent of the poorest refugee households have never attended school, compared to only 43 per cent of the wealthiest households.

FIGURE 18. Proportion of adults by highest level of education attended and age group

Refugees

Total	12%	77%
65+		94%
55-64		90%
45-54		88%
35-44	13%	74%
25-34	10% 14%	65%
21-24	18%	64%

Host community

Total	10% 13% 14%	53%
65+		79%
55-64		80%
45-54	12%	65%
35-44	12% 11% 18%	52%
25-34	17% 18% 12% 12%	40%
21-24	23% 25% 11% 16%	24%

■ Tertiary ■ Upper secondary ■ Lower secondary ■ Primary ■ None
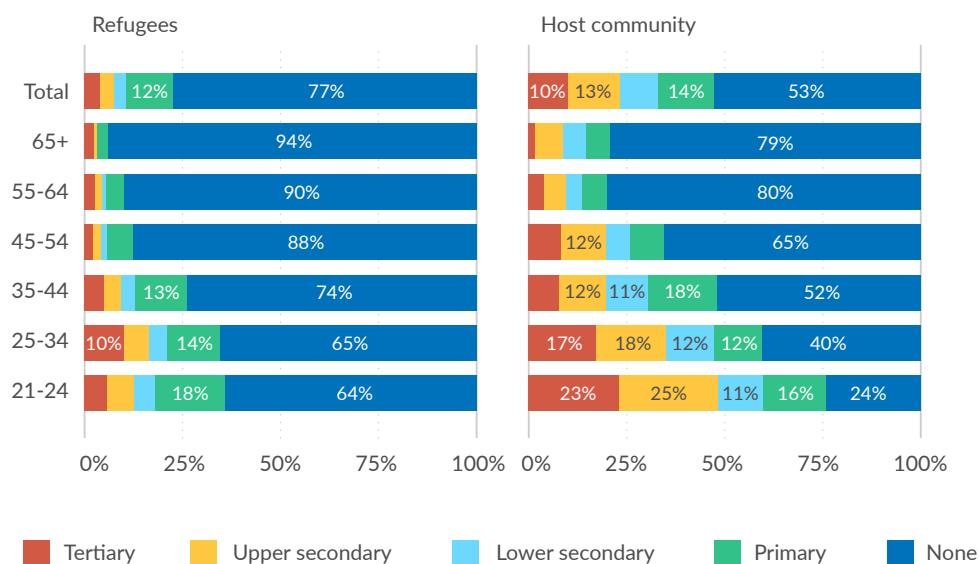
Source: FDS Pakistan 2024.

FIGURE 19. Proportion of adults by highest level of education attended and household wealth quintile

Refugees

5 - Wealthier	9% 6% 5% 18%	62%
4	13%	75%
3	13%	76%
2	10%	84%
1 - Poorer	8%	87%

Host community

5 - Wealthier	13% 18% 12% 14%	43%
4	9% 12% 11% 16%	51%
3	10% 9% 7% 14%	60%
2	7% 10%	78%
1 - Poorer	9% 13%	77%

■ Tertiary ■ Upper secondary ■ Lower secondary ■ Primary ■ None
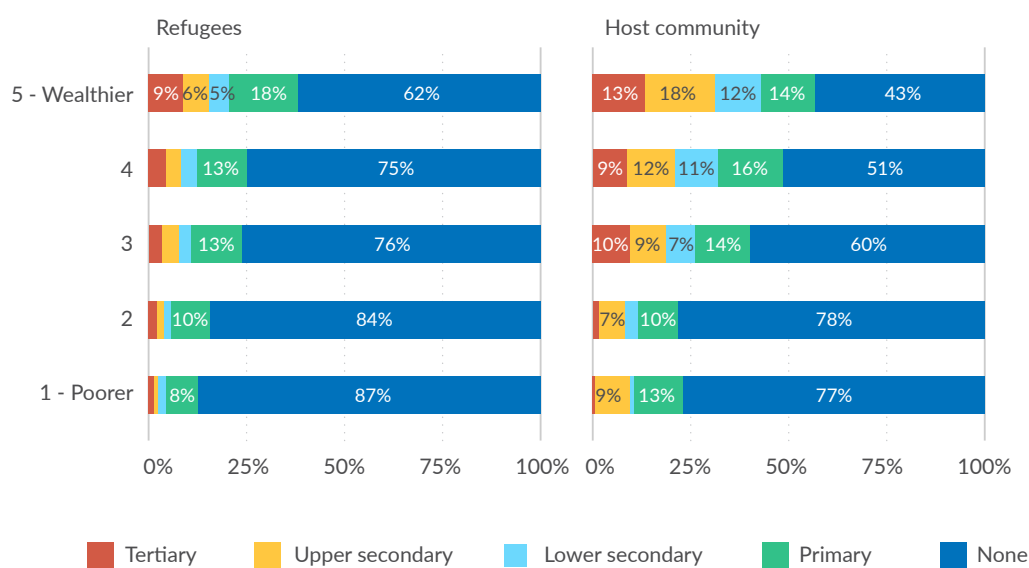
Source: FDS Pakistan 2024.

School completion and types of school

Among both refugees and host populations who attend school, the majority attend government or public schools. Notably, 62 per cent of school-going refugees at primary level and 69 per cent at secondary level report enrolment in public schools. However, regional disparities exist. Balochistan, for instance, records by far the lowest proportion of refugees in the public system - only 20 per cent at primary level and 26 per cent at secondary level. In comparison, school attendance among the host community in public school is significantly higher, with 73 per cent enrolled in KPK and 82 per cent in Balochistan. Private or religious/faith-based schools account for roughly one-fifth of refugee enrolment overall, with particularly high proportions of refugee students in these schools in urban centres such as Islamabad and Karachi. While precise figures are pending, it is estimated that a significant proportion of refugees are enrolled in Pakistan's national education system. Although many refugees remain out of school, the data reflects a meaningful level of inclusion among school-going refugee children, consistent with the national education policy.

FIGURE 20. Proportion of the population by type of school attended
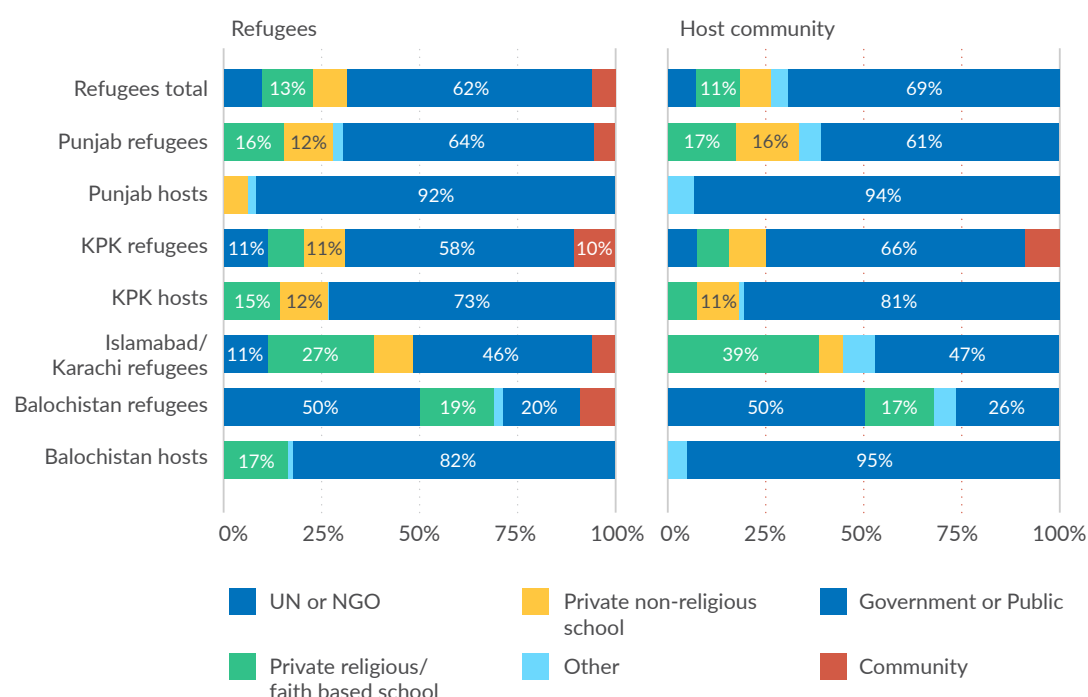
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

The situation in RVs is very different. The public education system has not yet been extended to these locations. Instead, a majority (59 per cent) of school-going refugees in RVs of primary school age are enrolled in community schools or schools run by NGOs, funded primarily by UNHCR. It should be noted that not all RV schools provide a full cycle of education, with the majority of schools covering only primary level. Although these schools are not formally part of the national system, efforts are underway to gradually align them with the public education system in terms of curriculum and certification standards.

School completion rates[40] vary considerably by location, with the host community showing higher completion rates than refugees, and higher completion rates for boys than girls. At the primary school level, the completion rate is 69 per cent for hosts, compared to 30 per cent for refugees (the national average was estimated at 60 per cent in 2018).[41,42,43] In both groups, completion rates drop markedly at the lower secondary (53 per cent for hosts and 19 per cent for refugees) and particularly upper secondary levels (22 per cent for hosts and 9 per cent for refugees). National completion rates were 50 per cent for lower secondary and 26 per cent for upper secondary school in 2023.[44] In Balochistan, children and young adults in RVs are more likely to have completed school than those living outside.

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40 School completion is defined as the percentage of a cohort of children or youth aged 3 years older than the expected age, up to 34 years for the last year of each level of education compared to the age that completed that year.

41 Formal education is defined as education provided by the system of schools, colleges, universities, and other formal educational institutions that normally constitute a continuous "ladder" of full-time education for children and young people, generally beginning at the age of 5–7 and continuing to 20 or 25 years of age. In some countries, the upper parts of this ladder are organized programmes of joint part-time employment and part-time participation in the regular school and university system. Non-formal education and training is defined as any organized and sustained learning activities that do not correspond exactly to the above definition of formal education. Non-formal education may therefore take place both within and outside educational institutions and cater to people of all ages. Depending on national contexts, it may cover educational programmes to impart adult literacy, life skills, work skills, and general culture.

42 UNESCO IIEP Learning Portal

43 UNESCO 2019

44 UNESCO 2019

FIGURE 21.   School completion rate, by stratum
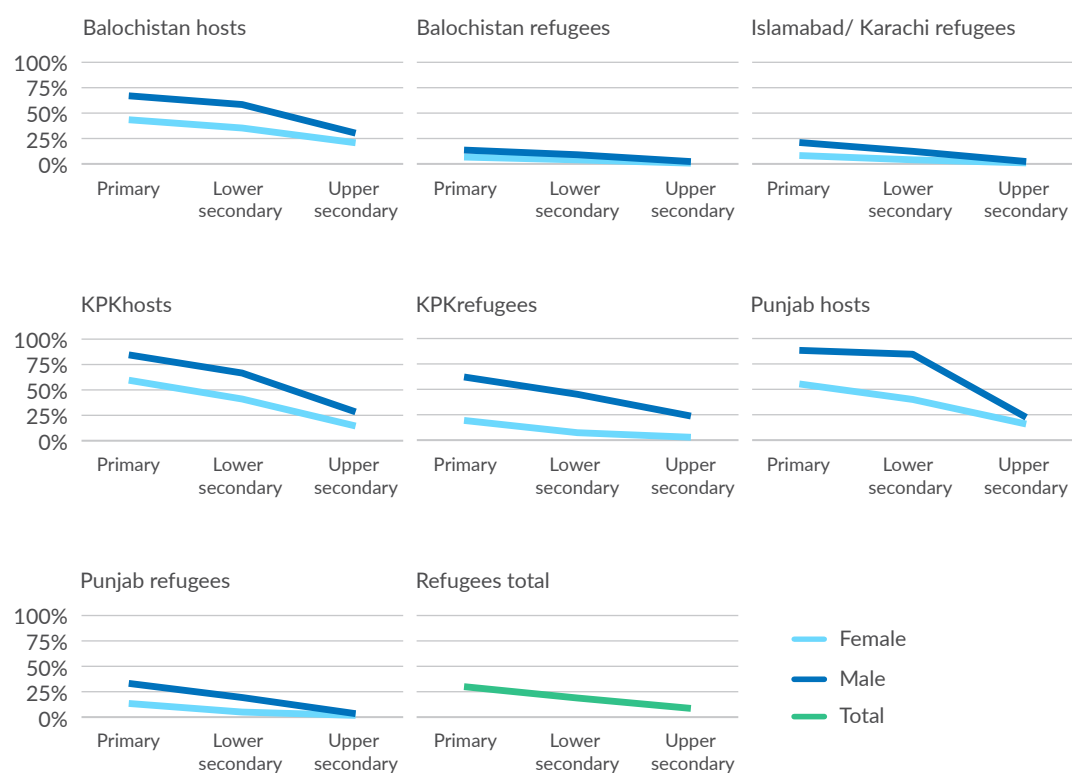
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

Across both the host and refugee populations, boys are more likely to complete each level of education than girls. Among refugees, female school completion rates are particularly low – only 15 per cent of girls complete primary education, dropping to just 6 per cent at lower secondary and 2 per cent at upper secondary level. The female school completion rate is generally higher for hosts than refugees.

The gender parity index (GPI),[45] which measures the ratio of female to male school completion, further highlights the extent of gender inequality, particularly among refugees. A GPI of 1 implies gender parity, while values below 1 mean that boys are more likely than girls to complete schooling. At the primary level, the GPI for refugees stands at 0.58, compared to 0.8 for the host community. The disparity widens significantly at the secondary level, where the GPI drops to 0.19 for refugees and 0.55 for the host community. However, gender parity varies considerably by region. For example, among host communities in Balochistan, the GPI increases at higher education levels, while for hosts in KPK, it decreases. Nonetheless, these values are well below the national GPI of 0.88 for primary completion and 0.87 for secondary completion, calculated by the United Nations Educational, Scientific and Cultural Organization (UNESCO) in 2019.[46]

Refugee boys are much more likely to be enrolled in primary school than girls, with a 23 percentage point difference in the enrolment rate (66 per cent vs. 43 per cent), defined as the number of children attending primary school relative to the number of children of primary school age, 5 to 9 years old. At the secondary school level, young men are 3.2 times more likely to be enrolled than girls. For hosts the ratio is 1.2.

FIGURE 22. School enrolment rate, by gender
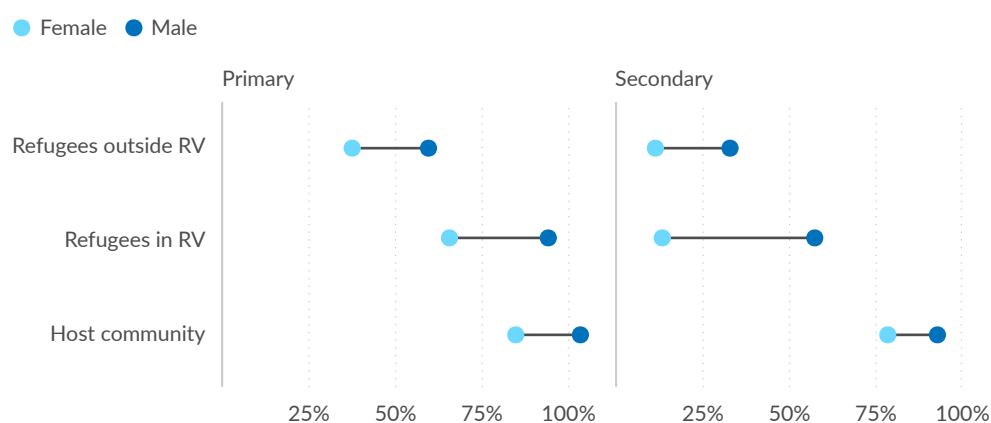
Source: FDS Pakistan 2024.

45 UNESCO IIEP Learning Portal

46 UNESCO 2019

Pre-primary enrolment

The participation rate in organized learning one year before the official entry age to primary education – children aged four – is higher for hosts (15 per cent) than for refugees in RVs (7 per cent) and outside RVs (5 per cent). That difference is mainly driven by the much higher share of pre-school enrolment among hosts in KPK, at almost one-fifth. Pre-primary enrolment is similar for boys and girls in both the host community and among refugees. The national estimate for pre-primary enrolment was 11 per cent in 2021.[47]

FIGURE 23.   Proportion of four-year-olds in pre-primary education, by gender
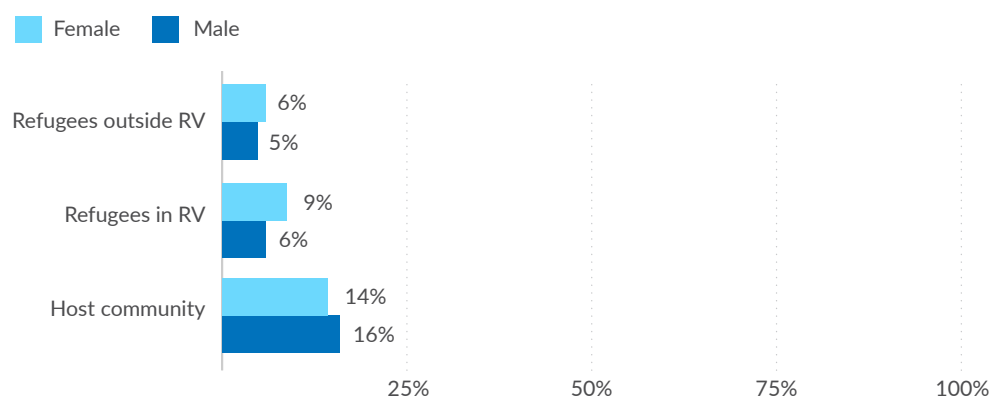
Source: FDS Pakistan 2024.

Reasons for not attending school

Despite improved access to education among younger cohorts, girls and young women in both host community and refugee populations continue to encounter numerous barriers to education. Among refugees, an estimated 39,000 boys and 61,000 girls of primary school age (5 to 9) are out-of-school. For adolescents aged 11 to 16, the number rises to approximately 78,000 boys and 103,000 girls. For both sexes, the main reason for school absenteeism is the prohibitive costs associated with schooling, though specific factors may vary. While government schools are free and officially accessible to refugee students, families face recurring expenses such as monthly transportation costs and annual fees for books and supplies. The financial burden of daily transport to school is a challenge for low-income families. For girls, cost is closely followed by sociocultural barriers, particularly parental beliefs that undervalue girls' education. In fact, more than one in four secondary school aged refugee girls are not enrolled in school due to such belief. Moreover, early marriage (under 18) is correlated with a lower likelihood of ever attending school, further compounding gender-based educational disparities.

FIGURE 24. Proportion of children/young adults who stopped attending secondary education, by three top reasons
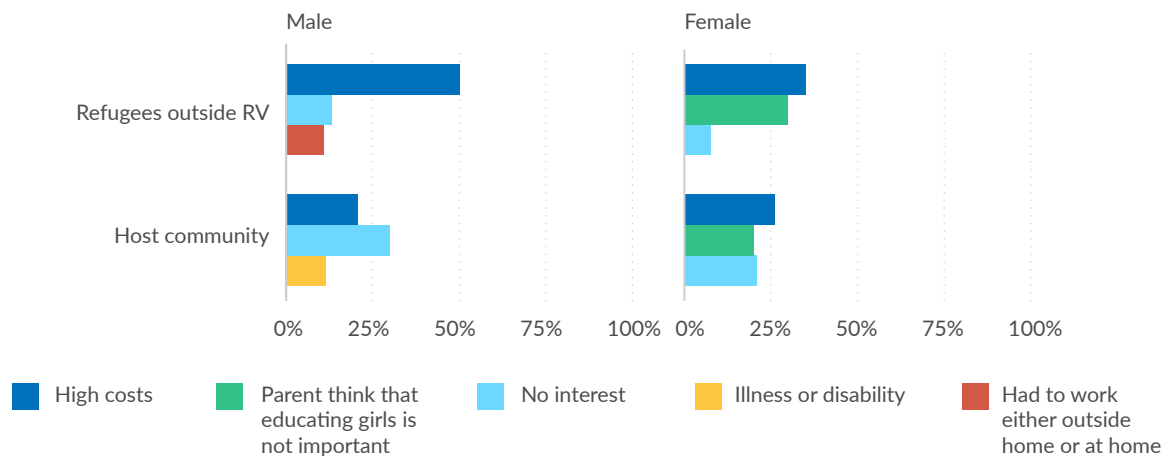
Source: FDS Pakistan 2024.

Afghan refugee
children playing
in Islamabad.
© UNHCR/Asif Shahzad

Food Security

Food security

Food insecurity continues to be a major concern across Pakistan, exacerbated by climate change, which has led to erratic rainfall patterns, glacial melting, and prolonged droughts, threatening Pakistan's agriculture-dependent economy. Approximately 11 million rural residents – 22 per cent of the rural population – faced high levels of acute food insecurity in 2024 and 2025.[48] The indicators in this chapter capture dimensions related to food consumption, which are the basis for classifying households according to their food security status. Food security is a critical issue that affects the well-being and development of individuals and communities.

Dietary diversity and nutrition

Food insecurity, both with respect to nutrition and dietary diversity, is a significant issue among refugees and host communities in Pakistan. Many refugee and host community households are deprived of a diverse diet. Dietary diversity is measured by regular consumption of a variety of foods such as meat, fish, eggs, pulses, fruits and vegetables, cereals, and other starchy foods, and is essential for ensuring adequate intake of essential nutrients and maintaining overall health. The findings show that a substantial proportion of households did not consume nutrient-rich foods in the week preceding the survey. For example, 76 per cent of refugee households and 70 per cent of host community households did not consume any foods rich in vitamin A. Similarly, the absence of protein-rich foods was reported by 49 per cent of refugee households and 50 per cent of host community households.

While both refugee and host community households consume cereals, fats, and other staple food on most days, consumption of pulses, proteins, fruits, and vegetables are at very low levels. This can have significant implications for the nutritional status and health outcomes of these populations.

Table 3 provides a detailed breakdown of the consumption patterns for various food items among refugee and host community households. It illustrates the extent of dietary deprivation and underscores the need for interventions to improve food security and nutrition.

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48 See https://www.foodsecurityportal.org/taxonomy/term/275.

TABLE 3. Dietary diversity. Mean days of consumption (By population group, over the past 7 days)

POPULATION GROUP	CEREALS & TUBERS	PULSES	DAIRY	PROTEIN (MEAT/ FISH/EGGS)	VEGETABLES	FRUITS	FATS	SUGAR
Host community	5.1	2.1	3.9	1.2	3.7	0.9	4.0	4.4
Refugees in RV	5.1	2.2	2.5	1.1	3.4	0.5	3.6	3.7
Refugees outside RV	4.9	2.2	2.6	1.0	3.3	0.7	3.8	3.5

Note: Values represent mean number of days each food group was consumed in the last 7 days.

Food consumption score

Looking at the food consumption score (FCS) further emphasizes the food insecurity faced by refugees and the host community.[49] Across both population groups, a substantial share of households fall into the poor or borderline food consumption categories. Among refugees, 54 per cent are classified in these categories, compared to 27 per cent of host community households. There are substantial regional differences in food consumption. Only one in every five refugee households in Balochistan has acceptable food consumption. The highest proportion of acceptable food consumption is observed among host communities in KPK, yet even there, one in every five households still experiences poor or borderline food consumption score.

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[49] The FCS is calculated by assessing how frequently households consume various food groups over a seven-day or four-week reference period. These food groups are weighted according to their relative nutritional value. For example, food groups that include nutrient-dense items such as animal products receive higher weights than those consisting of staples like cereals. Based on the total score, households are classified into one of three categories: poor, borderline, or acceptable food consumption.

FIGURE 25. Proportion of households, by FCS group
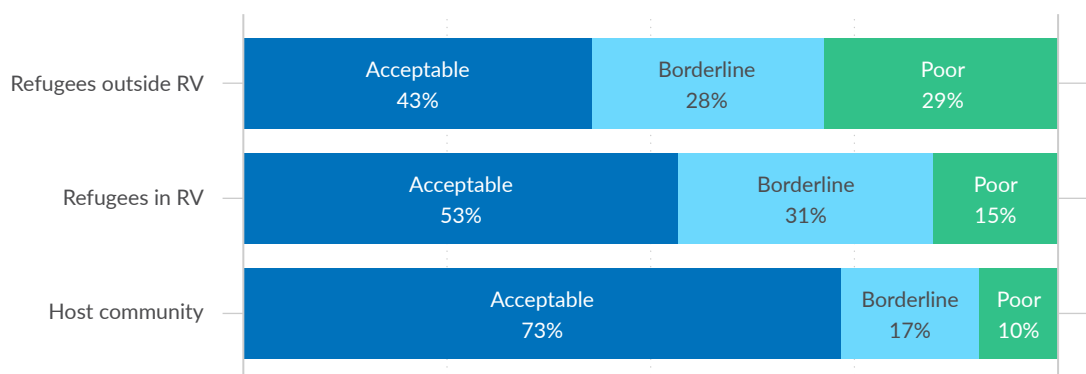
Source: FDS Pakistan 2024.

Food consumption score by household typologies

Households headed by older individuals (60+) among refugees are notably more likely to have poor borderline food consumption scores compared to those in host communities. In refugee households, both single-parent and non-family household types appear slightly more vulnerable than parental or conjugal setups. This pattern is less pronounced among host communities, though non-family households still show elevated vulnerability. Female-headed refugee households tend to fare worse than their male-headed counterparts, a contrast that is less evident in host communities.

Refugee households with three or more children under the age of 15 also face greater challenges, while among host communities, the difference is less striking. Similarly, higher dependency ratios are associated with worse outcomes for both groups, but the gradient is steeper among refugees.

Household Hunger Scale

The Household Hunger Scale (HHS), which measures household hunger in food-insecure areas, further illustrates significant food insecurity among the populations. **Moderate hunger affects approximately 23 per cent of host community households, compared to a higher proportion among refugees in RVs (25 per cent) and outside RVs (28 per cent). This translates into around 400,000 refugees who might be exposed to moderate hunger.**

FIGURE 26. Proportion of households, by HHS group
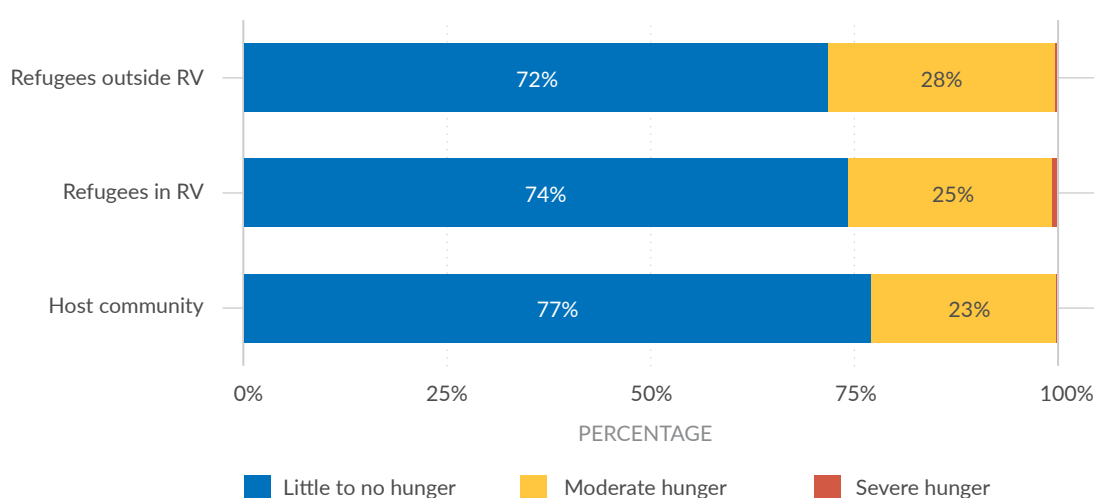
Source: FDS Pakistan 2024.

Consumption coping strategies

Almost all refugees and host community members have adopted some form of coping strategy to manage low levels of food consumption. The most used strategy is relying on less preferred or less expensive food, with refugee households typically doing this three days a week. These strategies are easily reversible and do not jeopardize long-term prospects. Reducing adults' food consumption to prioritize children is a more serious strategy, employed on average more than twice a week.

Livelihood coping strategies

When households are unable to afford food or to meet their essential needs, they may resort to behaviours that undermine their ability to secure food and earn a sustainable income in the medium- to long-term. These behaviours are known as livelihood coping strategies and are classified into three categories based on their severity: stress, crisis, and emergency.

Stress coping strategies include selling household assets, borrowing money, or spending savings. Crisis coping strategies involve more severe actions, such as selling productive assets, withdrawing children from school, or reducing essential health expenditures, which can have long-term consequences. As a last resort, households may adopt emergency coping strategies, such as begging or engaging in high-risk jobs to meet their essential needs. Adoption of emergency coping strategies might have irreversible impacts on households.

Among refugee households, 5 per cent reported applying emergency coping strategies, while 16 per cent relied on crisis coping strategies, both of which may have an irreversible impact on their lives. Among host community households, 8 per cent applied emergency strategies and 7 per cent relied on crisis strategies.

FIGURE 27.   **Proportion of households who engaged in coping strategies, by strategy and population group**
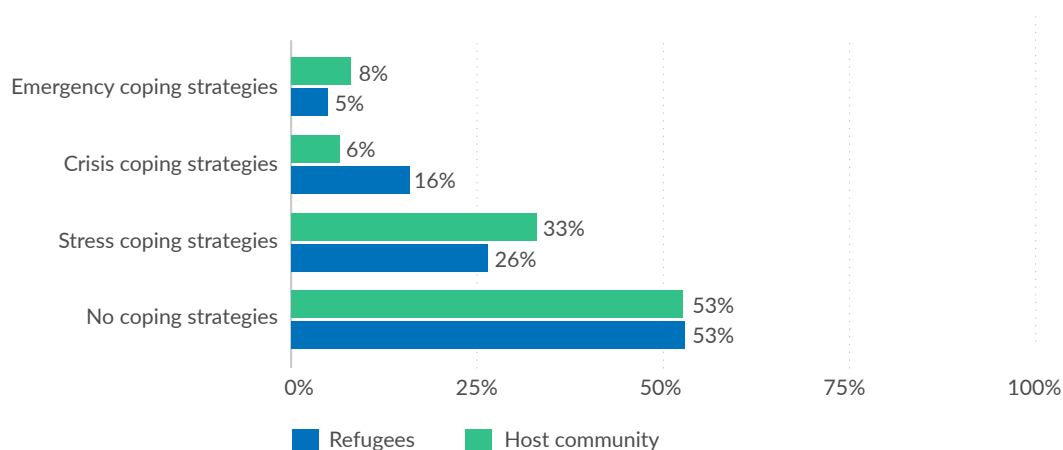
Source: FDS Pakistan 2024.

Most commonly, households resort to borrowing money and purchasing food or other essential items on credit as a coping strategy. Approximately 4 per cent of boys and 2 per cent of girls were withdrawn from school as a coping strategy, highlighting the severe impact of food insecurity on education. It is likely that the boys are sent to work to support family livelihoods.

Children playing
in the shade on a
hot summer day.
© UNHCR/Mahwish Saeed

Poverty Analysis

Multidimensional Poverty Index

A multidimensional analysis of poverty recognizes the diversity of people's needs and enables a better understanding of how best to support people to escape — or not fall into — poverty. It helps to identify the environment in which poor people live and the reasons for their deprivation.

Pakistan launched the first national report on multidimensional poverty in 2016. The national MPI is an SDG indicator that can be reported under SDG indicator 1.2.2, "Proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions." Pakistan's MPI consists of three dimensions — education, health, and living standards — using 14 indicators reflecting the country's context and priorities, as well as the available data. The table in Annex A1 shows the national MPI dimensions used in Pakistan.

Pakistan national MPI results, by dimension

Comparing national MPI results with the results of the FDS shows higher levels of deprivation among refugees and host communities. In health, the results indicate similar outcomes across all communities, with slight deprivation in assisted delivery, child immunization, and antenatal care for both refugees and hosts as compared to the national MPI results from 2019/2020. The education dimension reveals significant disparities between refugees and Pakistani nationals. Approximately half of refugee children are not currently attending school. While educational quality has improved for Pakistani nationals since 2019, challenges remain: one in three refugee children and one in ten Pakistani children cannot attend school due to quality issues. Many households have no members over the age of 10 who have completed at least five years of basic schooling, with 56 per cent for refugees and 20 per cent for the host community. The rate is slightly higher for Pakistani nationals at around 29 per cent.

The most significant disparities are observed in the standards of living dimension. Half of refugee households are overcrowded, with four or more individuals sharing one room to sleep. There is also significant deprivation in access to non-solid cooking fuel and electricity among both refugee and host community households, which is much higher compared to the national MPI. This might be due to a higher percentage of the survey's respondents living in rural parts of the country compared to the national average.[50]

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50 The latest results, compared below with the national data, are based on the Pakistan Social and Living Standards Measurement (PSLM) 2019–2020 survey. While the results are comparable, it is important to note that the majority of the FDS sample comes from rural areas, which may account for some differences. Additionally, the five-year gap between the surveys might have led to improvements in certain dimensions.

FIGURE 28. **Poverty headcount ratio according to the national MPI**
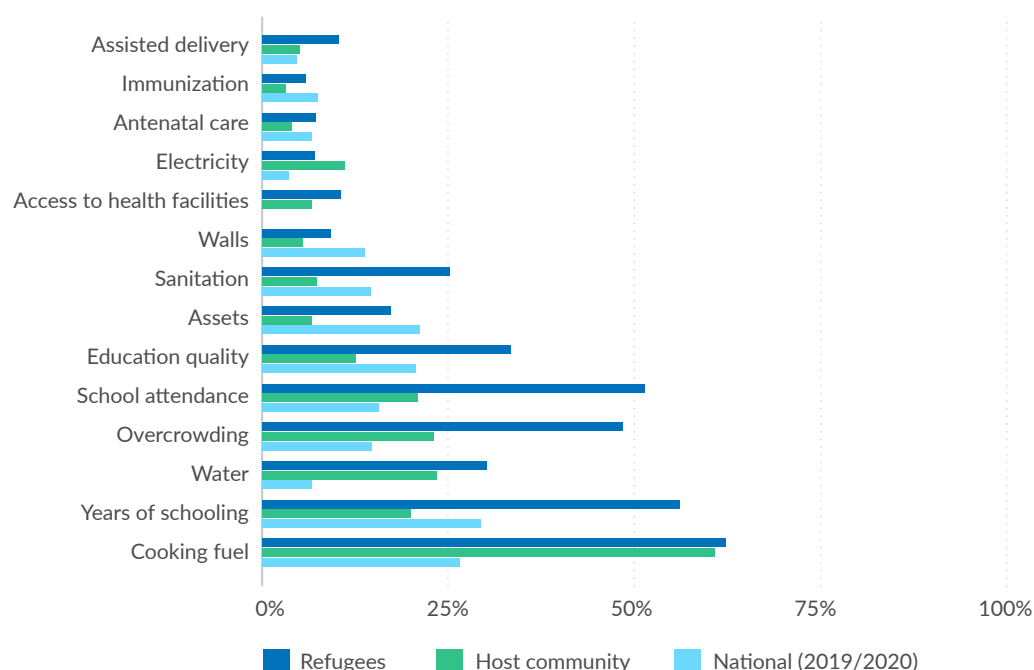
Source: FDS Pakistan 2024.

The final MPI score combines both incidence and intensity, reflecting the overall burden of multidimensional poverty in the population. **Almost half of refugees in Pakistan are multidimensionally poor, which equates to around 650,000 individuals.** This rate is less than one quarter as high among the host community. As the dimensional breakdown shows, the majority of deprivations among refugees are linked to education-related indicators, such as children deprived of school or who lack a family member who completed at least primary school.

The poverty incidence (H) answers the question of how many households are poor. Poverty intensity (A) represents the average deprivation score among poor households. The MPI incidence for the refugee population is 41.9 per cent, with an intensity of 43.7 per cent. In comparison, the MPI incidence for the host community is 10.9 per cent, with an intensity of 41.6 per cent.

FIGURE 29. **Multidimensional poverty among host community, by province**
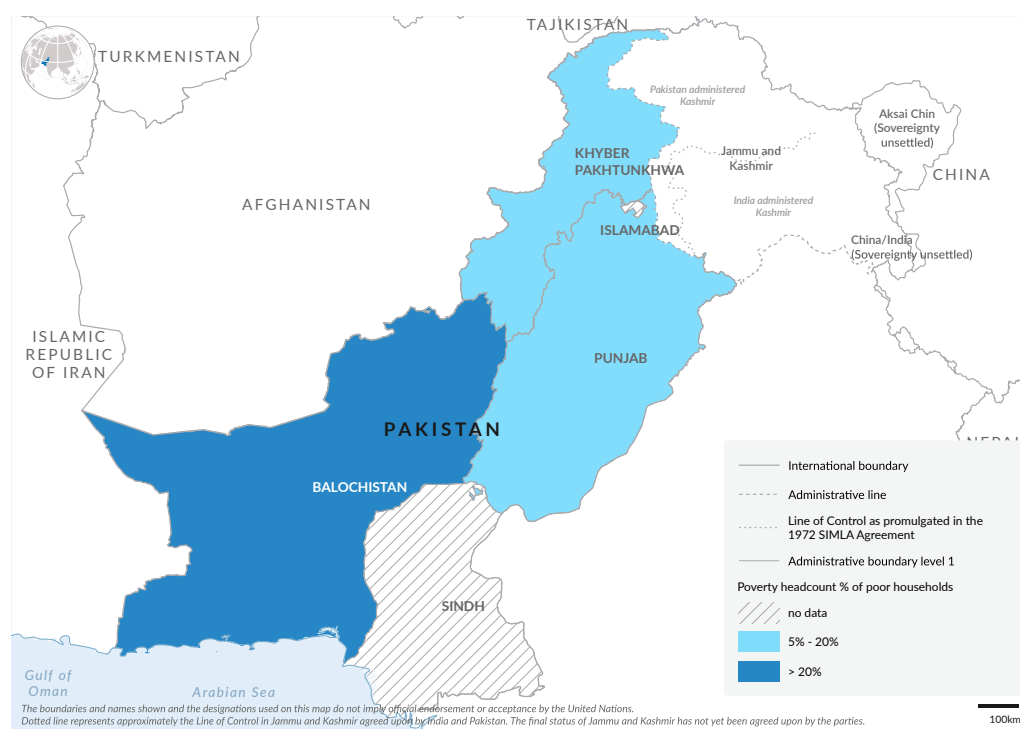
Source: FDS Pakistan 2024.

FIGURE 30. **Multidimensional poverty among refugees, by province**
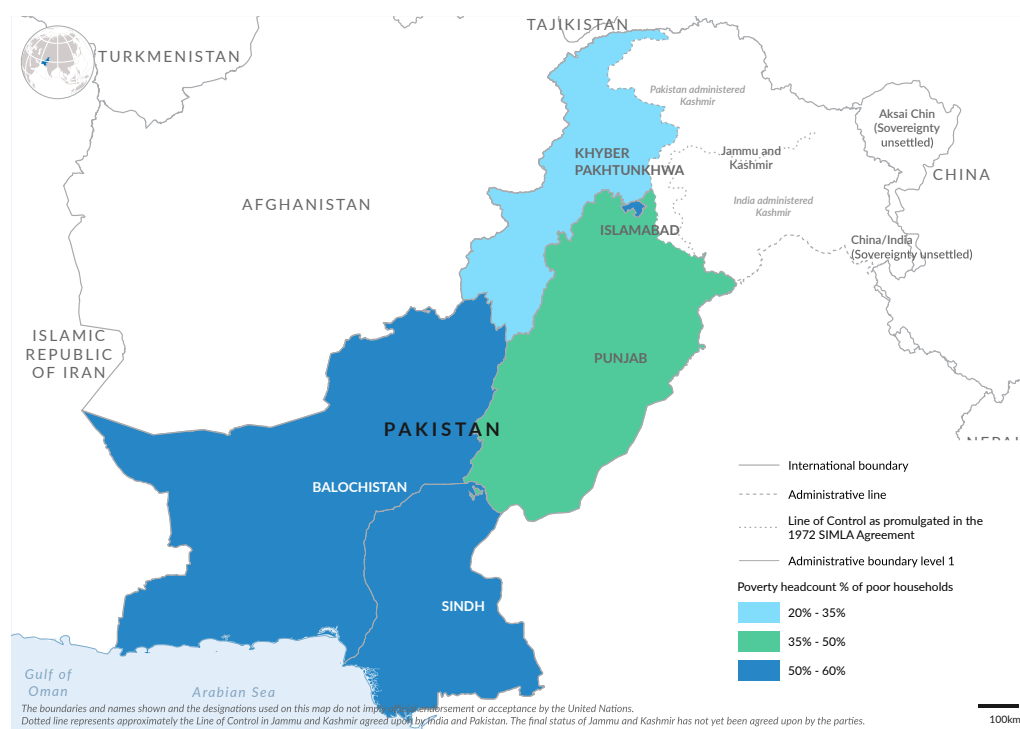
Source: FDS Pakistan 2024.

FIGURE 31.   **MPI poverty headcount, by sample strata**
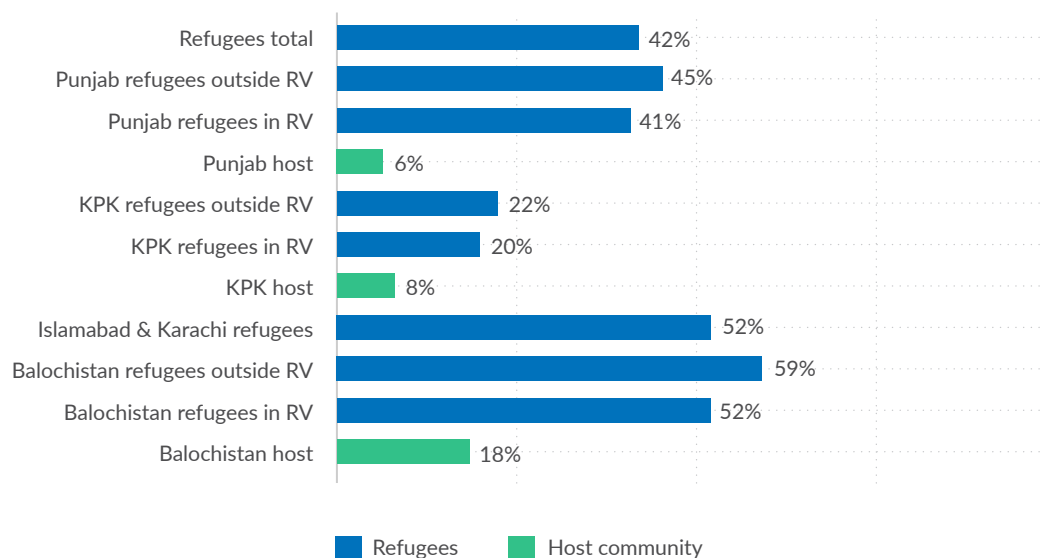
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

Similarly, the poverty headcount reveals that refugees are multidimensionally poorer compared to the host community in all provinces, particularly in the case of Balochistan and Punjab. Refugees in Balochistan have the highest levels of multidimensional poverty (59 per cent in RVs vs. 52 per cent outside RVs). Over half of refugees in Islamabad and Karachi are multidimensionally poor.

This suggests that the living conditions and access to resources in these areas are particularly challenging for refugees. In contrast, refugees in KPK are relatively better off. Households with a dependency ratio of three or more, those with at least three children under the age of 15, and households where the head has completed only primary education are among the most affected. For more information on dimensions in different areas, see Annex A2.

TABLE 4. Percentage of deprivation by indicator and sampling stratum

Each value shows % of households deprived in the given indicator

INDICATOR	REFUGEES BALOCH-ISTAN IN RV	REFUGEES BALOCH-ISTAN OUT	REFUGEES KPK IN RV	REFUGEES KPK OUT	REFUGEES PUNJAB IN RV	REFUGEES PUNJAB OUT	REFUGEES ISLAMABAD & KARACHI	HOST PUNJAB	HOST KPK	HOST BALOCH-ISTAN
Years of schooling	64.6	82.0	26.0	28.3	54.2	56.1	77.5	13.2	14.0	32.4
School attendance	51.9	59.9	40.5	45.2	52.4	52.7	55.8	15.4	14.8	32.8
Education quality	23.2	47.8	20.0	23.3	24.2	42.0	50.3	12.4	9.0	16.2
Immunization	6.5	3.6	6.4	6.4	1.2	9.6	7.5	1.4	3.6	4.6
Antenatal care	11.6	13.6	2.8	3.2	5.0	4.9	9.2	1.2	0.8	9.8
Assisted delivery	13.1	11.5	8.5	8.0	7.8	8.2	14.1	3.4	4.2	7.8
Access to health facilities	1.5	3.2	8.5	13.9	18.0	23.7	4.5	7.6	11.6	0.8
Water	61.8	60.3	23.5	11.8	20.2	13.9	22.5	23.2	11.2	35.8
Sanitation	60.5	26.1	17.1	8.0	29.8	18.2	19.2	9.2	5.6	7.2
Walls	3.4	5.7	9.4	9.0	17.8	8.2	9.1	10.4	3.4	2.4
Overcrowding	27.2	45.7	58.2	52.2	59.6	38.4	56.2	23.0	32.0	14.4
Electricity	39.0	11.1	10.2	6.6	2.8	5.5	4.7	10.0	3.8	7.2
Cooking fuel	90.1	39.1	85.1	41.2	82.6	61.6	41.9	83.6	53.8	45.2
Assets	9.7	36.2	13.4	7.0	9.0	5.1	37.3	5.0	7.8	7.0

Wealth Index

Living standards, as measured by the wealth index, are considerably lower among refugees compared to hosts in all provinces, and particularly so in Balochistan. Twenty four per cent of refugees are in the poorest wealth quintile and half are in the two lowest quantiles, compared to 3 per cent (and 8 per cent for two lowest) among host communities. There are also regional differences, with refugees residing out of RVs in Balochistan standing out as having the highest group in the poorest wealth quintile (49 per cent). With the exception of Balochistan, in other provinces, the wealth index shows refugees in RVs being worse off than refugees outside RVs in the same province.

The wealth index is a composite measure of a household's living standard.[51] It uses data on a household's ownership of selected assets, such as televisions and bicycles, materials used for housing construction, and types of water access and sanitation facilities.[52]

FIGURE 32. Wealth index quintiles, by population group
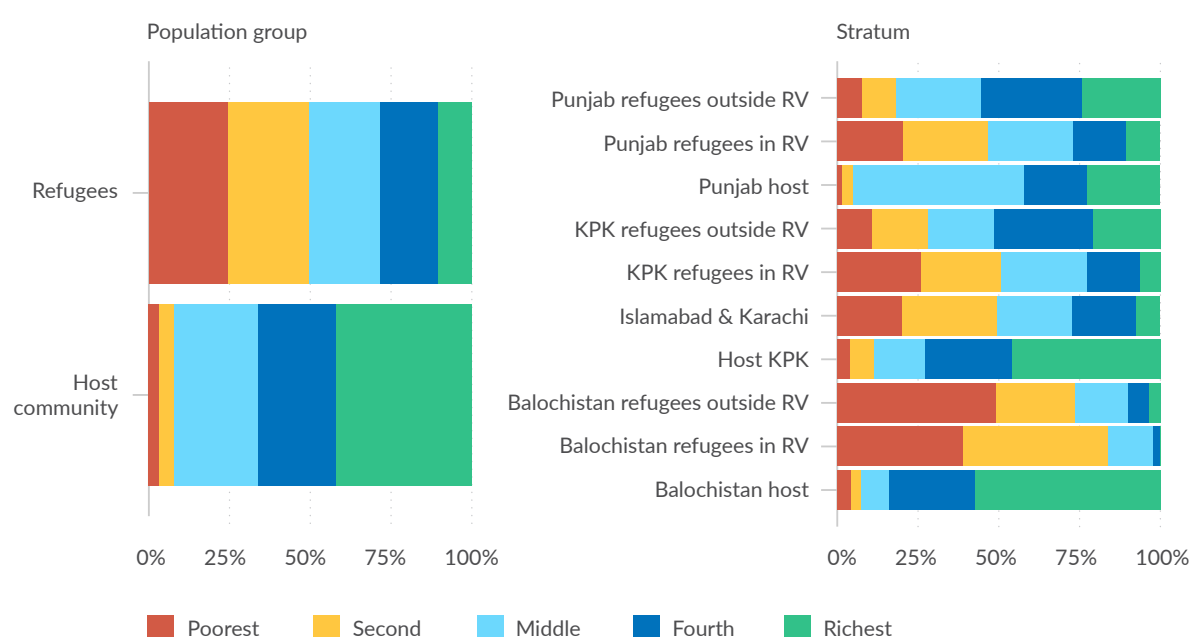
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

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[51] Generated with a statistical procedure known as principal components analysis, the wealth index places individual households on a continuous scale of relative wealth. FDS separates all interviewed households into five wealth quintiles to compare the influence of wealth on various indicators. The wealth index is usually presented as a background characteristic.

[52] For more information on the wealth index, see https://dhsprogram.com/topics/wealth-index/.

UNHCR staff visit patients at a hospital in Quetta, Balochistan, to show care and support for refugees and host community members receiving medical treatment. © UNHCR/Asif Shahzad

Health

Access to health services

Pakistan has a three-tiered healthcare delivery system and a range of public health interventions, including hospitals and basic health units, with a mix of public and private providers. Healthcare is primarily the responsibility of the provincial government. Despite an extensive infrastructure, healthcare delivery suffers from challenges such as high population growth, uneven distribution of health professionals, limited workforce, insufficient funding and limited access to quality healthcare services. At the national level, performance on the Universal Health Coverage (UHC) Service Coverage Index (SCI) shows that effective coverage improved from 40 per cent in 2015 to 54 per cent by the end of 2023, with Balochistan particularly lagging behind other provinces.[53]

All levels of public and private healthcare are accessible to refugees in Pakistan on par with nationals. However, access remains a concern, particularly in remote areas for both refugees and host communities. Access to mental health and psychosocial support is particularly limited. Some services such as health insurance schemes in different provinces are in most cases only available to Pakistani citizens.

Findings show that 67 per cent of refugees and 73 per cent of hosts who need healthcare can access all or some of the required healthcare services. About 10 per cent of refugees and 8 per cent of hosts do not seek healthcare services despite needing them. For adults who did not access healthcare services despite needing them in the previous three months, the majority did not attempt to seek care, rather than trying and failing to receive the services. Among those adults who accessed health services, nearly three-quarters of refugees (72 per cent) had to pay out-of-pocket fees. Among hosts the share is slightly lower, at 60 per cent.

The majority of both hosts (75 per cent) and refugees (58 per cent in RVs and 66 per cent outside RVs) use hospitals as their first choice of healthcare facility. This indicates a relative over-reliance on tertiary care facilities over primary care centres and other clinics, which is common in the Pakistani context.

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53 WHO Pakistan

FIGURE 33. Proportion of adults who received healthcare services, by type of facility used
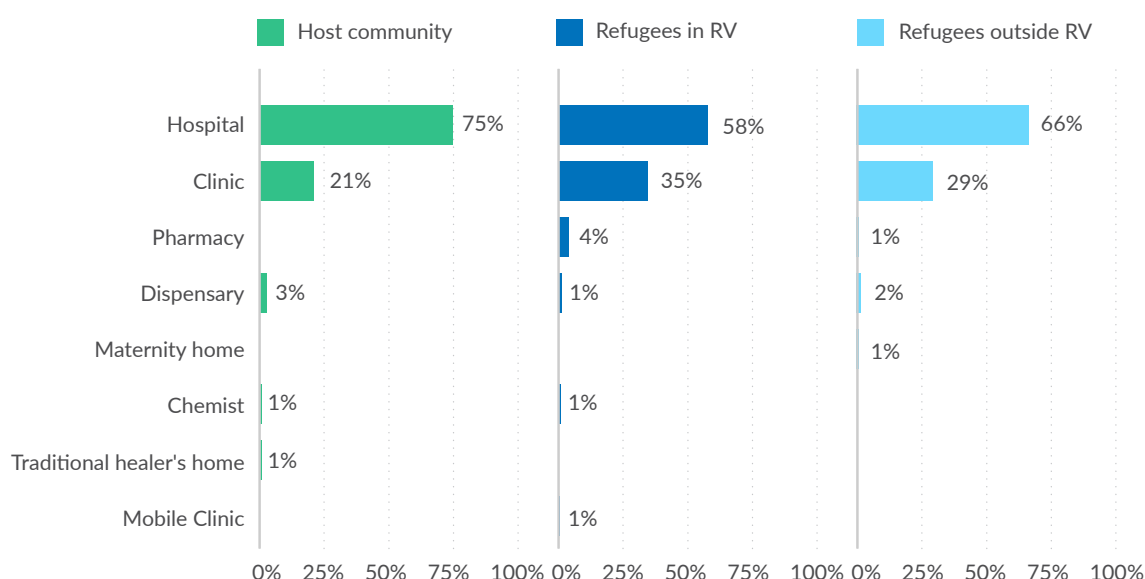
Source: FDS Pakistan 2024.

The malaria burden varies across Pakistan, with the highest annual parasite incidence (API, the number of confirmed malaria cases per 1,000 people each year) recorded in Balochistan (with an API of 60), while it is somewhat lower in KPK (an API of 14). However, the malaria burden varies within provinces, meaning that these may not be the districts with the highest burden (FDS data is not representative at the district level, so we do not disaggregate the results here beyond the province level). The proportion of people living in provinces with a malaria burden who slept under an insecticide-treated net the previous night is 27 per cent in the host community and 33 per cent among refugees. In Balochistan, refugees in RVs are particularly unlikely to have slept under an insecticide-treated net, at just 9 per cent, compared to 25 per cent of refugees outside RVs.

FIGURE 34. Proportion of individuals who slept under an insecticide-treated bed net in the previous night
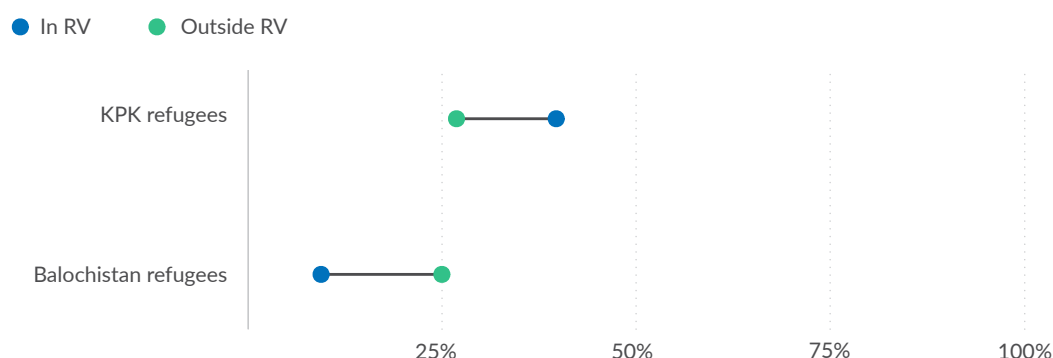
Source: FDS Pakistan 2024.

Maternal and reproductive health

Maternal and reproductive health refers to the health of women during pregnancy, birth, and the postnatal period. Access to essential, lifesaving services – including skilled birth attendance, quality pre- and postnatal care, appropriate breastfeeding and nutrition, routine immunization, and treatment for common childhood illnesses – are all critical to improving children's and women's survival.[54]

Births in healthcare facilities and skilled health personnel attendance

Refugees and host communities in Pakistan have high maternal care coverage. Among refugees, 89 per cent of births were attended by skilled health personnel and 84 per cent were delivered in a health facility. In host communities, 93 per cent of births were attended by skilled personnel and 81 per cent took place in a health facility. Latest national level data for Pakistan (2019–2020) indicate that 68 per cent of births were attended by skilled health personnel and 70 per cent of births were delivered in a healthcare facility.[55]

Both indicators are consistently high across provinces and population groups. The highest coverage of births attended by skilled health personnel was observed among hosts in KPK (96 per cent). Facility birth coverage was generally slightly lower than skilled attendance across all groups. Despite some variation, coverage remains above 74 per cent in all provinces.

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54 See WHO – Maternal Mortality

55 See Institutional Births WHO Indicator; National Institute of Population Studies (Pakistan); and Births Attended by Skilled Health Personnel - WHO Indicator.

FIGURE 35. Proportion of births delivered in a healthcare facility and proportion of births attended by skilled health personnel, by province
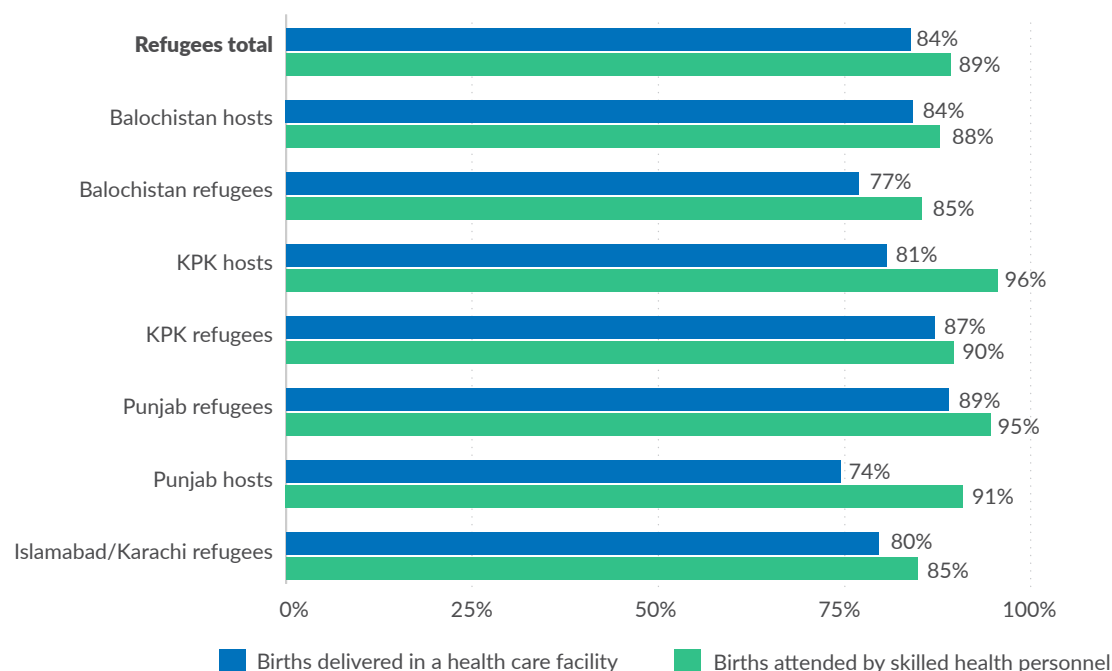
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

Antenatal care

Over half of women in refugee and host communities received a minimum of four antenatal care (ANC) visits, suggesting moderate uptake of essential maternal health services during pregnancy. Among women from the refugee population, 51 per cent received antenatal care at least four times during pregnancy, compared to 58 per cent among women in host communities. Attending at least four ANC visits increases the likelihood of receiving essential maternal health services. Access to ANC is fairly consistent across provinces, ranging from 41 per cent to 63 per cent, with the exception of Balochistan, where only 27 per cent of refugee women had four or more ANC visits. The data broadly aligns with national levels, as, according to the WHO, in 2019, 52 per cent of women in Pakistan received antenatal care four or more times.[56]

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56 Antenatal Care Coverage - WHO Indicator.

Maternal and child health

Early childhood growth, development, and survival are determined by the interlinked components of good health, adequate nutrition, responsive caregiving, safety and security, and opportunities for early learning.[57]

Nutrition security is vital for protecting children from recurring infectious diseases like respiratory and diarrheal illnesses, and for reducing preventable child deaths. It also plays a key role in supporting cognitive development and academic success. Children who are undernourished may suffer from stunting, wasting, or both.[58]

Prevalence of stunting

Around one-third of children among refugee and host communities in Pakistan suffer from stunting, with 32 per cent of refugee children, and 34 per cent of children in host communities. Stunting or stunted growth, a consequence of long-term nutritional deficiencies, affects children's growth, leaving them too short for their age.[59] According to WHO chronic malnutrition standards, stunting prevalence ranging from 30–39 per cent is categorized as high, indicating a significant level of malnutrition.[60] Stunting is more prevalent among boys across both population groups, with a very high prevalence observed among boys in the host community (41 per cent). When looking at provincial level, the prevalence of stunting is highest among refugees in Balochistan, where 44 per cent of children are stunted. Stunting prevalence above 40 per cent is categorized as very high, noting worrisome nutrition challenges. In contrast, the lowest prevalence is observed among refugees in KPK, at 28 per cent. At the national level, stunting is a relatively common occurance in Pakistan – in 2018, 38 per cent of children under five years old were stunted.[61]

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57 UNICEF - Early Childhood Development.

58 UNICEF - Early Childhood Nutrition; and WHO - Malnutrition Overview.

59 WHO - Stunting in a Nutshell.

60 WHO - Reducing stunting in children - Pakistan.

61 Country Nutrition Profile - Pakistan.

FIGURE 36. Prevalence of stunting, by stratum
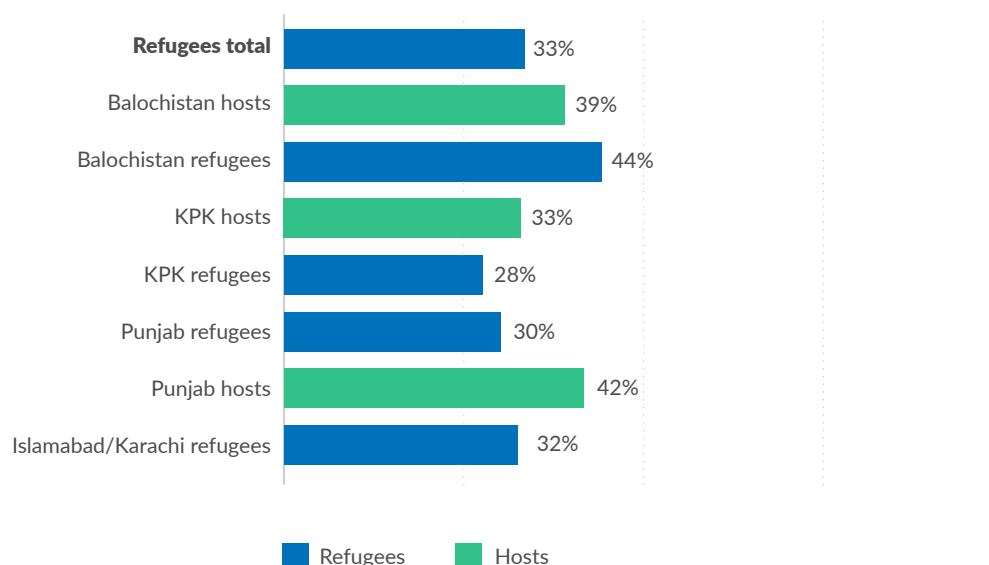
Refugees total	33%
Balochistan hosts	39%
Balochistan refugees	44%
KPK hosts	33%
KPK refugees	28%
Punjab refugees	30%
Punjab hosts	42%
Islamabad/Karachi refugees	32%

■ Refugees   ■ Hosts

In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

Prevalence of wasting

The prevalence of wasting is 8 per cent among refugee children, compared to 13 per cent in host communities. Children affected by wasting weigh too little for their height, most often as a result of recent weight loss due to acute malnutrition, although wasting can persist for longer periods. Wasting weakens a child's immune system, and in turn increases the risk of disease and death.[62] The national data shows wasting as a common occurrence in Pakistan, with 18 per cent of children suffering from wasting in 2018.[63]

The highest prevalence of wasting is observed in KPK, where 15 per cent of children in host communities are affected and 9 per cent of children in the refugee population, followed by refugees living in Islamabad and Karachi (8 per cent). The lowest prevalence of wasting is found among host communities in Balochistan (2 per cent), followed by refugee populations in Punjab (5 per cent).

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62 WHO – Malnutrition Overview. Prevalence of wasting corresponds to SDG indicator 2.2.1b and is characterized by child weight being more than two standard deviations below the WHO Child Growth Standard median for their height.

63 UNICEF – 2018 National Nutrition Survey, Pakistan.

FIGURE 37.   Prevalence of wasting, by stratum
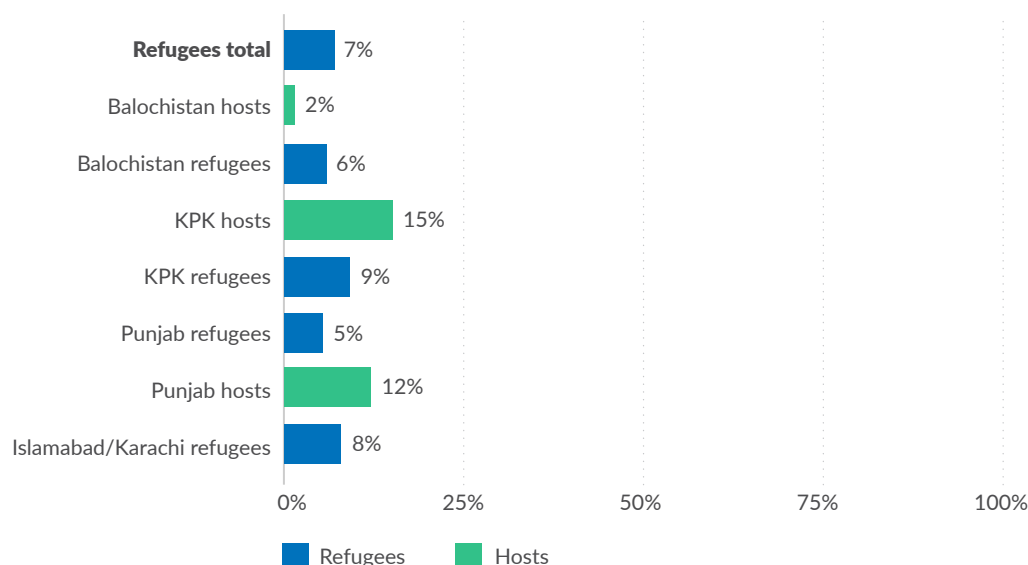
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

Breastfeeding

Breastfeeding benefits both infants and their mothers and is one of the most effective ways to ensure child health and cognitive development. It provides all energy and nutrients needed in the first months of life and contains antibodies preventing diarrhoea and pneumonia, two major causes of death in infants. WHO and UNICEF recommend that children start being breastfed within the first hour after birth and are exclusively breastfed for the first six months of life.[64]

In both refugee and host communities in Pakistan, 95 per cent of mothers report breastfeeding their child during infancy. This is similar to results from Pakistan's 2018 National Nutrition Survey, which reveals that 90 per cent of children are breastfed in infancy nationwide.[65] Breastfeeding rates are fairly consistent across all strata with the exception of hosts in Punjab (near the one RV there, which only reflects the situation in that particular location).

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64 WHO – Breastfeeding Overview.

65 UNICEF - National Nutrition Survey, Pakistan.

FIGURE 38. Proportion of infants ever breastfed, by stratum
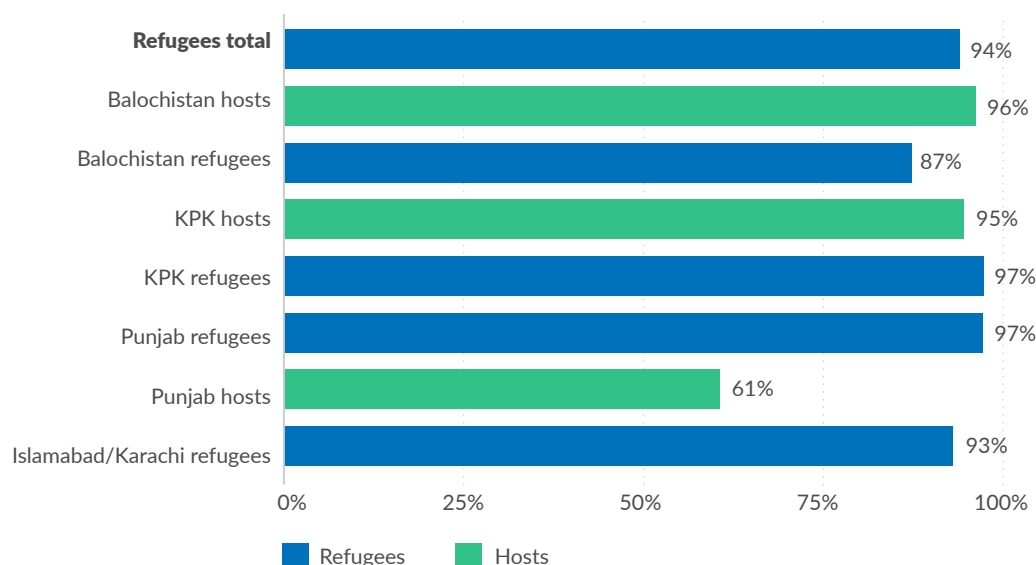
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

Initiation of breastfeeding within the first hour of birth is moderately practiced in both refugee and host communities in Pakistan, with 77 per cent of mothers in the host community and 62 per cent of mothers among refugees reporting they breastfed their newborns within the first hour. Breastfeeding within one hour of birth helps protect newborns from infections and reduces infant mortality.[66] According to the latest Pakistan National Nutrition Survey (2018) 46 per cent of newborns were breastfed within one hour of birth.[67] Early initiation of breastfeeding is most prevalent among host communities in Balochistan (85 per cent). The lowest prevalence is observed among refugees in Balochistan (47 per cent).

66 Early Initiation of Breastfeeding – WHO Indicator; and UNICEF: Family-Friendly Policies & Breastfeeding. .

67 UNICEF - National Nutrition Survey, Pakistan.

Child immunization

Child immunization is a vital public health strategy that safeguards children from various life-threatening diseases. By administering vaccines, children's immune systems are trained to recognize and combat specific infections, thereby preventing illnesses such as measles, polio, and diphtheria.[68] Pakistan includes refugees in all national immunization initiatives.

WHO reports that in 2023 in Pakistan, 86 per cent of 1-year-old children received all three doses of diphtheria tetanus toxoid and pertussis (DTP3) vaccine, and 84 per cent received a Measles-containing-vaccine first-dose (MCV1) vaccine.[69]

Immunization coverage is consistently high across most provinces and population groups. Among refugee children, DTP3 coverage reaches 94 per cent, notably higher than 85 per cent observed among children in host communities. Measles vaccination rates are high and comparable between the two groups, with 90 per cent of refugee children and 89 per cent of host community children having received the vaccine.

FIGURE 39. Proportion of children under 5 who received immunization, by stratum
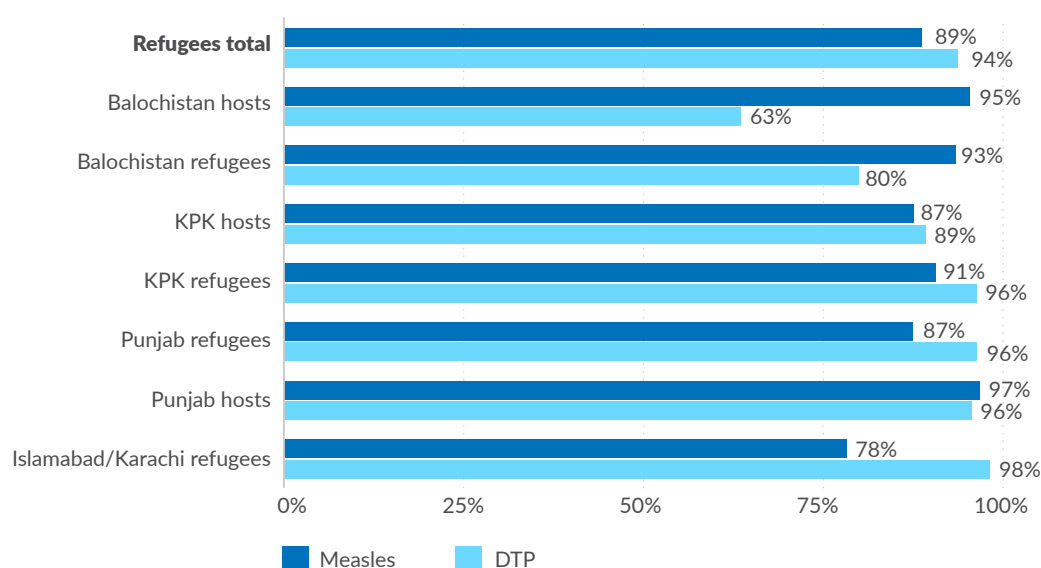
Source: FDS Pakistan 2024.

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68 UNICEF – Immunization; see also, Immunization coverage.

69 Measles Vaccine Coverage (MCV1) – WHO Indicator, and DTP3 Vaccine Coverage – WHO Indicator.

Mental health

Individuals in the survey were assessed for symptoms of depression using the Patient Health Questionnaire-9 (PHQ-9), a widely validated depression screening tool. A score above 10 is commonly used as a clinical threshold indicating moderate to severe symptoms of depression. In this analysis, individuals scoring above 10 are considered to be experiencing clinically significant levels of depression and may benefit from further psychological assessment or intervention.

The depression rate among refugees is 15 per cent while 14 per cent among the host community. Individuals with disabilities are particularly affected, with almost one in three individuals having moderate to severe symptoms of depression for refugees and one in four for hosts. High rates are also observed among refugees in Islamabad and Karachi, with a depression rate of 18 per cent. Females were observed to have higher depression rates than males.

Afghan refugee elders engaged in conversation at a settlement in Islamabad. © UNHCR/Asif Shahzad

Didar Ali, a young Afghan refugee has completed his UNHCR-supported solar repair course at National Vocational and Technical Training Commission (NAVTTC) In Islamabad. © UNHCR/Asif Shahzad

Livelihoods

● IMPACT STORY

Empowering Afghan Refugee Women: Zakia's Journey from Displacement to Economic Independence

Zakia was just two years old when her family fled Afghanistan. They found safety in Quetta's Hazara Town in Pakistan, where thousands of other displaced families had also sought refuge.

Life wasn't easy since arriving in Pakistan. With few job opportunities, her father, Sakhi, turned to carpet weaving—a traditional skill he knew—to support his wife and eight children. But being the only breadwinner, the pressure was immense.

Zakia and her mother wanted to help. They tried their hands at weaving but, without training, could only manage simple tasks. Still, Zakia stayed focused on her education, supported by a UNHCR scholarship. It was during school that she first heard about the "Safe from the Start" initiative—a UNHCR-funded skills training programme run by the Taraqee Foundation.

Both Zakia and her mother enrolled in the carpet weaving course, determined to turn their potential into real income. After completing the training, they joined a group of Afghan refugee women at the centre—this time as skilled artisans. They brought their new knowledge home, not only boosting the family business but also teaching Zakia's two younger brothers, turning it into a true family enterprise.

Their designs evolved. Orders grew. And so did the family's confidence.

Today, their handwoven carpets are sold with pride, carrying not just beauty but a story of resilience and hope.

"Wherever life takes me, I'll carry this carpet weaving skill with me," she said. **"Now I can support my family, continue my studies, and build a future—no matter where we are."**

UNHCR's skills training programmes—made possible through generous donor support—are helping Afghan refugee women like Zakia turn hardship into opportunity. These initiatives are more than economic tools. They restore agency, build resilience, and offer a path forward for women who refuse to be left behind.

Employment in Pakistan is dominated by informal work. The ILO estimates that nationally 76 per cent of employment in Pakistan was informal in nature in 2021.[70]Agriculture remains a major source of employment, followed by the services and industrial sectors. Recent economic crises and inflation have had an impact on growth and real wages, particularly impacting sectors for the poor such as agriculture, construction, and low value-added services. As of 2023, the labour force participation rate nationally stood at approximately 53 per cent,[71] with a notable gender gap: about 84 per cent of men participate in the workforce compared to just 26 per cent of women.[72] Low labour market engagement is a persistent issue: 37 per cent of youth and 62 per cent of women are classified as not in employment, education, and training (NEET).[73]

The PoR card does not grant refugees the formal right to work, and the ability to register a business is not explicitly outlined in national legislation. According to an ILO-UNHCR survey conducted in 2023, Afghan refugees in Pakistan who are employed are predominantly found in either manual labour jobs that involve construction work, agricultural labour, and other unskilled or semi-skilled tasks (60 per cent) or engaged in self-employment, running small businesses or shops (20 per cent). While refugees' experiences are diverse, they often face similar challenges across sectors, including precarious work conditions, decent work deficits, and a lack of access to social protection, leading to unstable employment and a high risk of exploitation.

Employment

The labour force participation rate is 42 per cent for refugees over 15 years of age (38 per cent in RVs and 45 per cent outside RVs), notably lower than the national average of 53 per cent. That means that over half of refugees of working age are outside the labour force, and dependant on other household members, support systems or social assistance. The labour force participation rate is defined as the percentage of population over 15 that is either in employment or unemployed, available to work and actively looking for work – in the formal or informal sector.[74] Extrapolated, the refugee labour force consists of around 171,000 individuals.

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70 ILO 2025

71 International Labour Organization, 2025

72 UN Women National Report on the Status of Women in Pakistan, 2023

73 World Bank, 2025

74 Employment includes all individuals of working age who, during a specified reference period, were involved in any activity to produce goods or provide services for pay or profit. This covers people who worked for at least one hour for pay or profit during the reference period, as well as those who had a job but were temporarily absent due to reasons such as sick leave, annual leave, maternity leave, or other temporary absences. The unemployment rate is the percentage of the labour force that is not currently employed but is available and looking for work. Individuals outside the labour force are those who are not currently employed or actively seeking employment. They are divided into available potential jobseekers, who are jobless and available but not currently looking for a job and unavailable jobseekers.

FIGURE 40.   Proportion of adults by labour force status and stratum
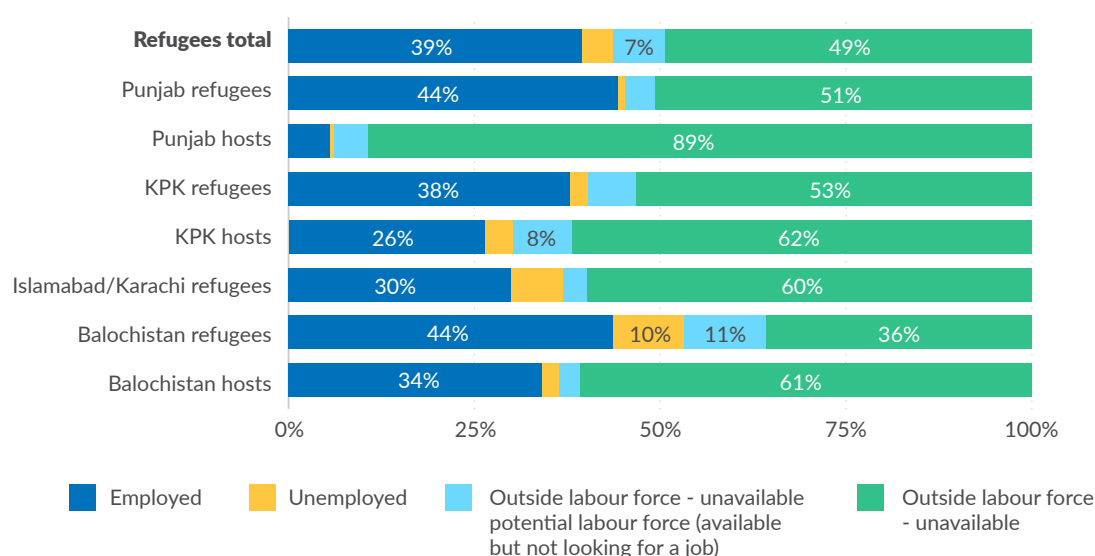
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

There is a large gender gap in labour market activities, both among hosts and refugees. While 73 per cent of male refugees are in the labour force, the share is just 12 per cent among refugee women – a female to male ratio of 0.2. In the host community, the ratio of female to male labour force participation is similar (59 per cent vs. 11 per cent). According to ILO statistics from 2023, the ratio of female to male labour force participation nationally was 0.3, meaning this is an issue across Pakistan for all population groups.[75] The low female labour force participation rate is linked to multiple factors, such as social norms around gender segregation, lack of safe transportation to the workplace and difficulties for women searching for a job.[76]

The most common occupations among employed refugee adults fall into three main categories: elementary occupations – such as cleaners and labourers, food preparation assistants, and agricultural workers; service and sales workers; and craft and related trades (31 per cent, 27 per cent and 26 per cent, respectively), following the International Standard Classification of Occupations. For the host community, the most common occupations are in craft and related trades and services and sales (24 per cent and 22 per cent of employed workers, respectively).

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75 International Labour Organization 2025.

76 Shibuya, Timarzee 2024, Xu et al. 2021

As expected, almost all employment among refugees is in the informal sector, including self-employed workers, informal businesses, family workers in both formal and informal businesses, or employees in informal jobs.[77] To obtain formal employment or register a business in Pakistan, an individual must have legal status. This typically requires a valid Computerized National Identity Card (CNIC) for Pakistani citizens or a work visa for foreigners. As a result, many Afghan refugees in Pakistan are currently engaged in informal employment and operate small businesses without going through formal registration processes. Men in the sampled host community are slightly less likely to be informally employed than women, while for refugees, informal employment is almost universal for both male and female workers.

FIGURE 41. Proportion of employed adults in the informal sector, by population group and province
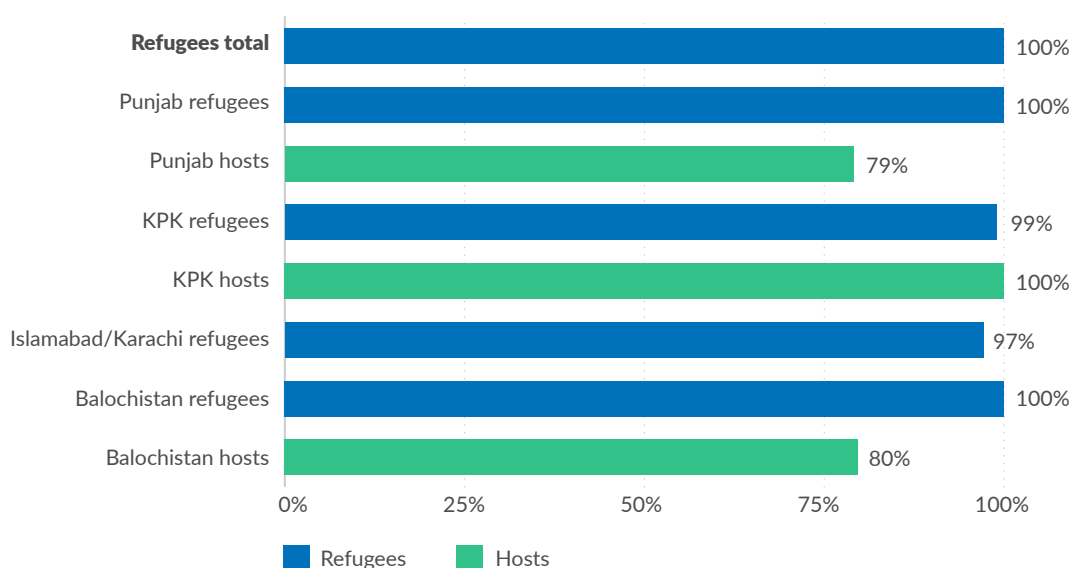
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

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[77] The FDS follows ILO criteria for informal employment based on employment status, if employees are not covered by formal employment contracts or social protection systems, or if self-employed or own-account workers lack formal registration. Moreover, employment is also classified as informal if the worker is employed in an informal sector enterprise that is unregistered, or for domestic workers and contributing family workers who lack a formal employment contract.

Median hourly earnings for both refugees and hosts tend to be lower than the national minimum wage rate, which is 37,000 PKRs/month (translating to approximately 192 PKR - Pakistani Rupee/hour). Median hourly earnings for all employed refugees range from 83 PKRs for refugees in Balochistan to 120 PKRs among refugees in Punjab. In comparison, hosts in Balochistan and Punjab earn higher median hourly wages, of 192 and 160 PKRs, respectively. Balochistan stands out as having a significant differential between refugees and hosts, where hosts tend to earn almost twice as much as refugees. In KPK, the median hourly wage for hosts is similar to that of refugees, at 100 PKRs. At the national level, average hourly earnings based on the ILO Labour Force Survey were 121 PKRs in 2021.[78]

FIGURE 42. Median hourly earnings in rupees, by stratum
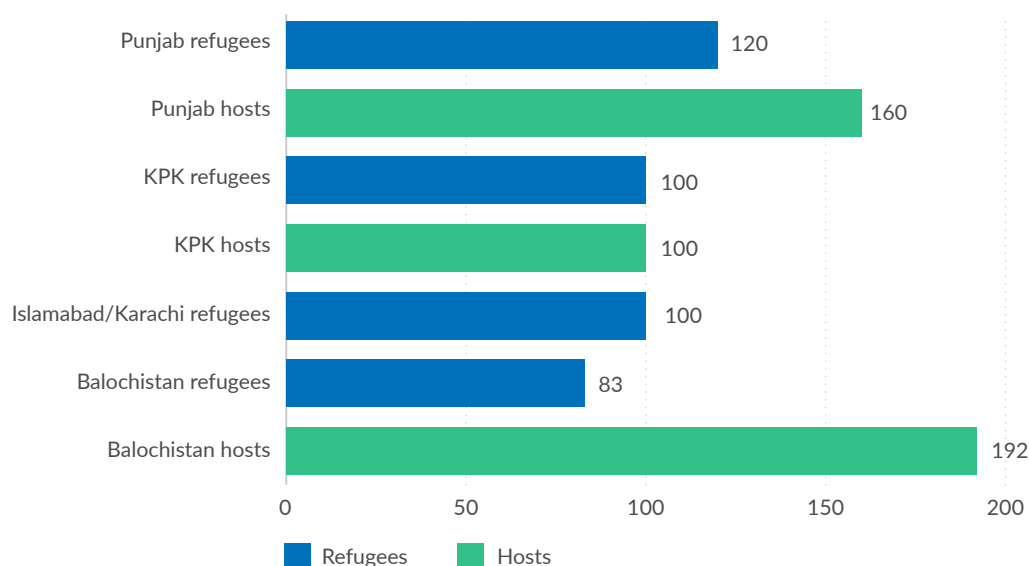
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

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78 See https://rshiny.ilo.org/dataexplorer56/?lang=en&id=SDG_A871_SEX_AGE_RT_A

There is a large gender earnings gap for both refugees and hosts. Among refugees, the median salary for employed women (77 rupees) is around three-quarters of that of an employed man (100 rupees). For hosts, the gender earnings gap is slightly narrower, with women earning 86 per cent as much as men per hour. Male refugees earn almost as much as male hosts, whereas the wage differential between hosts and refugees is much larger among women. Additionally, women work almost half as many hours per week on average in their main jobs compared to men (21 vs. 37 hours for refugees and 18 vs. 31 hours for hosts), and so the total gender earnings gap is considerable.

FIGURE 43. Median hourly earnings in rupees, by gender
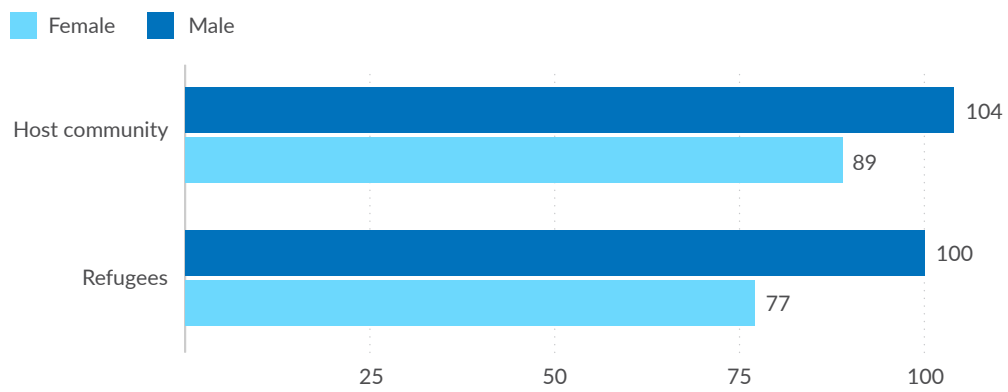
Source: FDS Pakistan 2024.

Unemployment rate

The unemployment rate shows significant variations across provinces and between refugees and hosts, and is generally higher than the national average (6 per cent in 2023).[79] The overall unemployment rate is 11 per cent for both refugees and hosts. This implies around 19,000 unemployed refugees. On average, unemployment rates are higher in RVs. In Balochistan, the refugee unemployment rate is the highest, at 23 per cent in RVs and 19 per cent outside RVs, more than twice as high as for the host community (8 per cent). Balochistan has the highest labour force participation rate, but also the highest unemployment rate – this may reflect that there is a large working-age population actively seeking employment but few available jobs. Refugees in Islamabad/Karachi similarly have a high unemployment rate at 19 per cent.

FIGURE 44.   Unemployment rate of refugees, by location
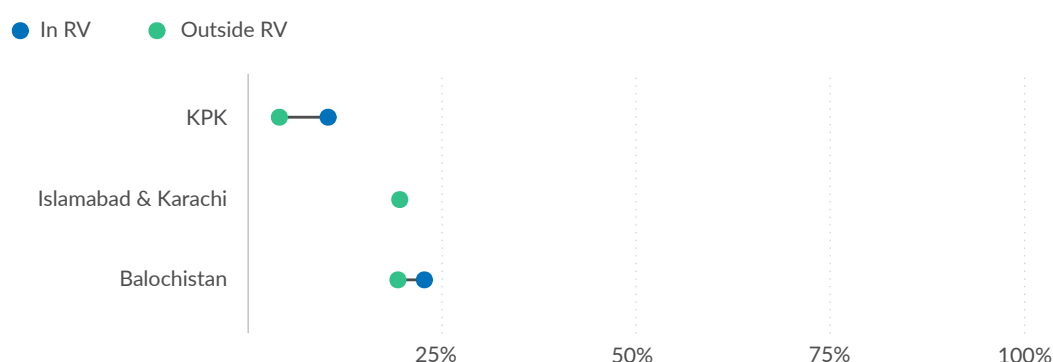
Source: FDS Pakistan 2024.

The unemployment rate is higher for women compared to men. Among refugees, the disparity is particularly pronounced, with women around five times more likely to be unemployed than men (35 per cent vs. 7 per cent). Among hosts, the unemployment rate is 18 per cent for women and 10 per cent for men.

79 ILO 2025

FIGURE 45.   Unemployment rate, by gender
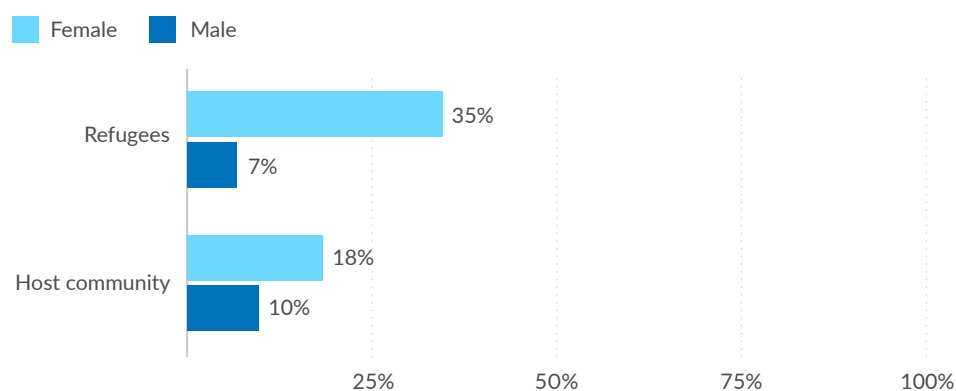
Source: FDS Pakistan 2024.

The youth unemployment rate — unemployment among 15-24-year-olds — is particularly high (19 per cent for refugees and 17 per cent for hosts). According to the ILO, the youth unemployment rate was 11 per cent nationally in 2021.[80]

FIGURE 46.   Unemployment rate, by age

Source: FDS Pakistan 2024.

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80 ILOSTAT
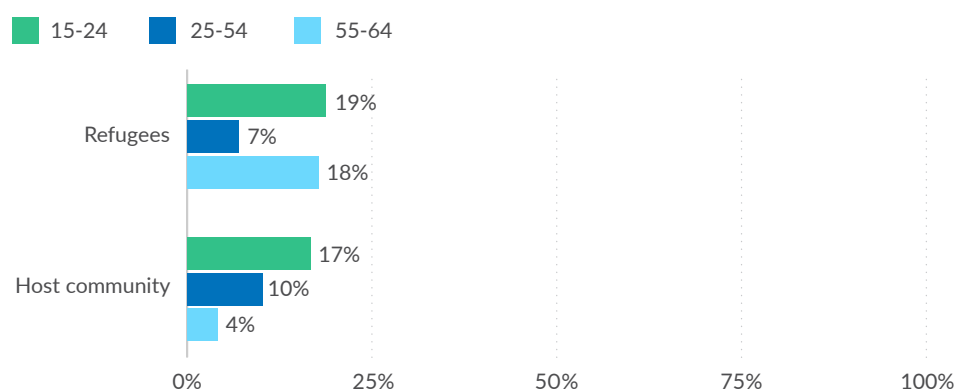
Youth not in employment, education or training (NEET)

Gaps in labour market and educational participation between both refugees and hosts, and women and men are also apparent in the rate of youth and adults not in employment, education, or training (NEET). Well over half of all refugee youth are classified as NEET. While the refugee NEET rate is 59 per cent, for hosts this figure is 50 per cent. This can be compared to the national average NEET rate of 37 per cent for youth.[81] Among young refugees in Islamabad/ Karachi, accessing the labour market seems particularly challenging, with a very high NEET rate of 70 per cent. Elsewhere, the youth NEET rate is slightly lower for hosts than refugees (e.g. in KPK, where it is 52 per cent vs. 60 per cent and in Balochistan, where it is 36 per cent vs. 53 per cent). The youth NEET rate is similar for refugees in and out of RVs. The share of youth NEET includes both unemployed youths as well as those who are not looking for work, often because they are discouraged or face other barriers to employment. It thereby presents a broader picture of youth with difficulties accessing the labour market.

FIGURE 47.   Youth NEET rate, by stratum
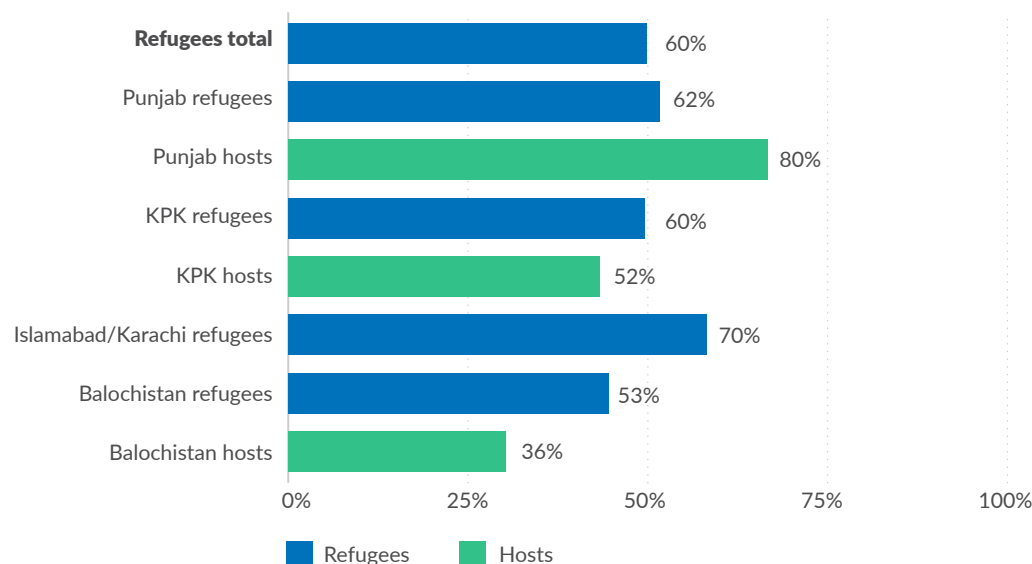
| Stratum	Rate
Refugees total	60%
Punjab refugees	62%
Punjab hosts	80%
KPK refugees	60%
KPK hosts	52%
Islamabad/Karachi refugees	70%
Balochistan refugees	53%
Balochistan hosts	36%

Refugees   Hosts

In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

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81 See https://thedocs.worldbank.org/en/doc/e414b36ae736660edf8f0f3cb597b1e9-0310012025/original/Pakistan-Development-Update-Report-April-2025-FINAL.pdf.

There is a large difference in the youth NEET rate by gender, with young males much less likely to be NEET than young women. The gap is even larger for refugees (31 per cent vs. 88 per cent) than for hosts (28 per cent vs. 74 per cent). This is considerably above ILO estimates for the youth NEET rate from 2021, at 14 per cent for males and 56 per cent for females.

FIGURE 48. Youth NEET rate, by gender

● Male   ● Female

Host community	28% ———————— 74%
Refugees	31% ———————————— 88%

25% 50% 75% 100%
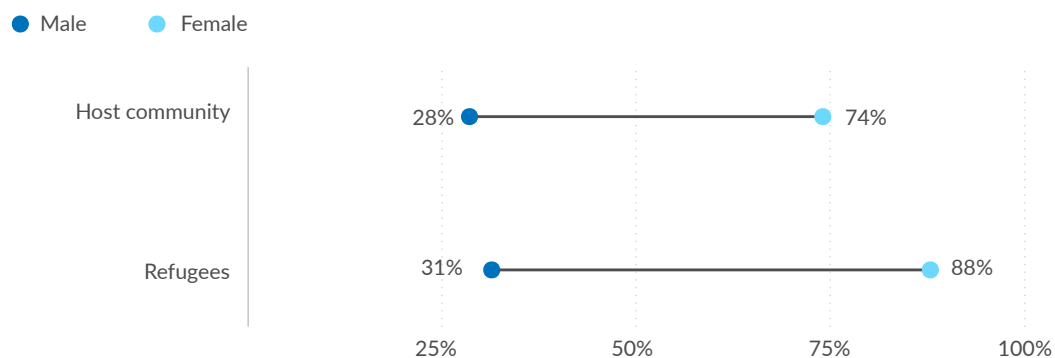
Source: FDS Pakistan 2024.

Afghan refugee women learn how to stitch and do embroidery in order to earn an income for themselves and their families in a refugee village in Peshawar, Khyber Pakhtunkhwa, Pakistan. © UNHCR/Saiyna Bashir

Child labour

The share of refugee and host children engaged in child labour is significant. Around 5 per cent of refugees and 3 per cent of hosts are engaged in child labour, with a comparatively high level among refugees in KPK at 7 per cent and refugees in Islamabad/Karachi at 6 per cent. However, this is below the national estimate for child labour, which was 19 per cent in 2021.[82] Child labour is more prevalent among poorer wealth quintiles.

The indicator for child labour takes two dimensions of work into account: 1) economic activities, such as agricultural work, working in the family business, or selling items, and 2) unpaid household chores, like cleaning and cooking at home. Children are considered to be engaged in child labour if the number of hours worked exceed an age-specific threshold.[83]

There is no systematic monitoring and inspection systems generally remain weak and largely ineffective in addressing child labour.[84] Afghan refugee families, often lacking access to employment and economic opportunities, may be forced to send their children to work to meet their basic needs.[85] However, the experiences of boys and girls differ markedly due to entrenched gender roles. Boys are typically involved in visible, public-facing work such as street vending, garbage collection, or manual labour in workshops and brick kilns. In contrast, girls are more likely to be engaged in domestic and home-based labour, such as childcare, cleaning, or handicrafts like carpet weaving. According to UNICEF and ILO, child labour compromises children's education, limiting their rights and their future opportunities, and putting them at risk of physical and mental harm. Without targeted interventions, these children are likely to remain trapped in cycles of poverty and marginalization.[86]

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82 Child labour for the 5-11 age range is defined as: children working for 1 hour or more per week in economic activity and/or involved in unpaid household services for 21 hours or more per week; Child labour for the 12-14 age range is defined as: children working for 14 hours or more per week in economic activity and/or involved in unpaid household services for 21 hours or more per week; Child labour for the 15 to 17 age range is defined as: children working for 43 hours or more per week in economic activity (there is no threshold for unpaid household services).

83 ILO 2025.

84 The State of Children in Pakistan Report 2024 https://ncrc.gov.pk/wp-content/uploads/2025/04/State-of-Children-V2.pdf.

85 UNHCR Participatory Assessment Report 2023.

86 For more information, see https://www.thebalochistandiaries.com/articles/the-impact-of-climate-change-on-livestock-in-balochistan-and-the-way-forward/.

Land and property

For almost all refugee households, land tenure is insecure. The majority do not possess documents for their residential or agricultural land. Additionally, most refugees consider it likely that they could lose their land in the next five years. Land tenure is more secure for host communities. About half of hosts in Balochistan and Punjab have secure tenure, while in KPK, the share is around one in four. The share of households with secure land tenure is slightly higher among households in rural areas, particularly in the host community. Land tenure is defined here along two dimensions: 1) having recognized legal documentation of land ownership or use rights and 2) perceiving an eviction from a land plot as unlikely in the next five years and having the right to bequeath the land. In some instances where refugees have managed to acquire property it is most likely through informal agreements with members of their host communities. This makes them vulnerable if legal recourse for the protection of such properties becomes necessary.

FIGURE 49. Proportion of households with secure land tenure, by province
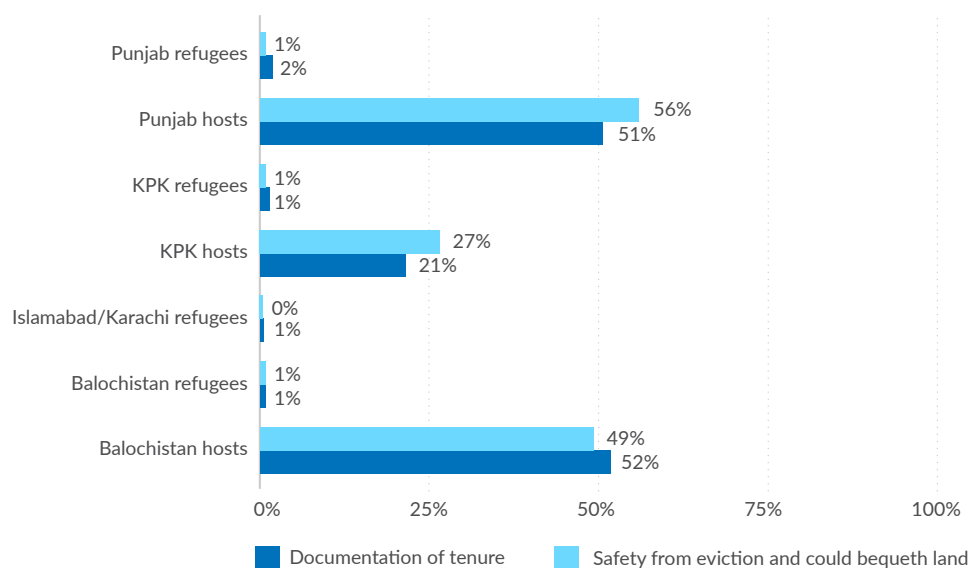
In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

Changes to household income

A large share of refugee adults report having experienced a decrease in purchasing power over the previous year. Among refugees in RVs, 36 per cent have experienced a decrease in income, while about one-third report having no income at all. Outside RVs, the situation is similarly serious, with close to half (44 per cent) of households having experienced a decrease and one in five reported no income at all. Hosts appear to have fared slightly better, with 27 per cent reporting having no income and a further 23 per cent having experienced a decrease in their income.

FIGURE 50. Proportion of households by changes in purchasing power in the previous 12 months and by stratum
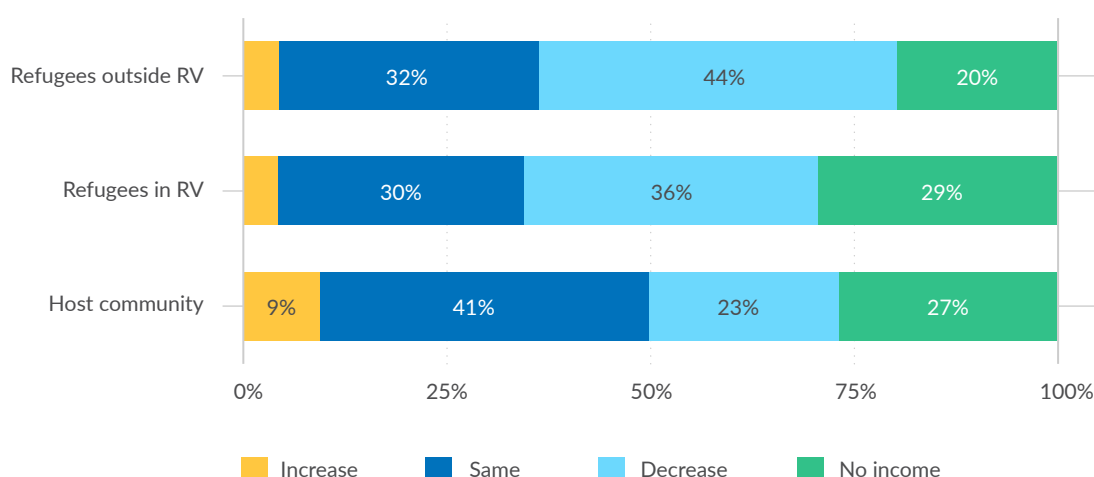
Source: FDS Pakistan 2024.

Remittances play a major role in Pakistan's economy and are increasing. However, refugee and host community households do not seem to be significant beneficiaries in this regard. The share of remittances received varies considerably by population group. While 13 per cent of refugee households in KPK and 14 per cent of nearby hosts received remittances, the share is much lower elsewhere. Similarly, few households sent remittances. Among refugees and hosts who receive remittances, this constitutes about half of the household income.

FIGURE 51. Proportion of households that sent or received remittances in the previous 12 months, by stratum
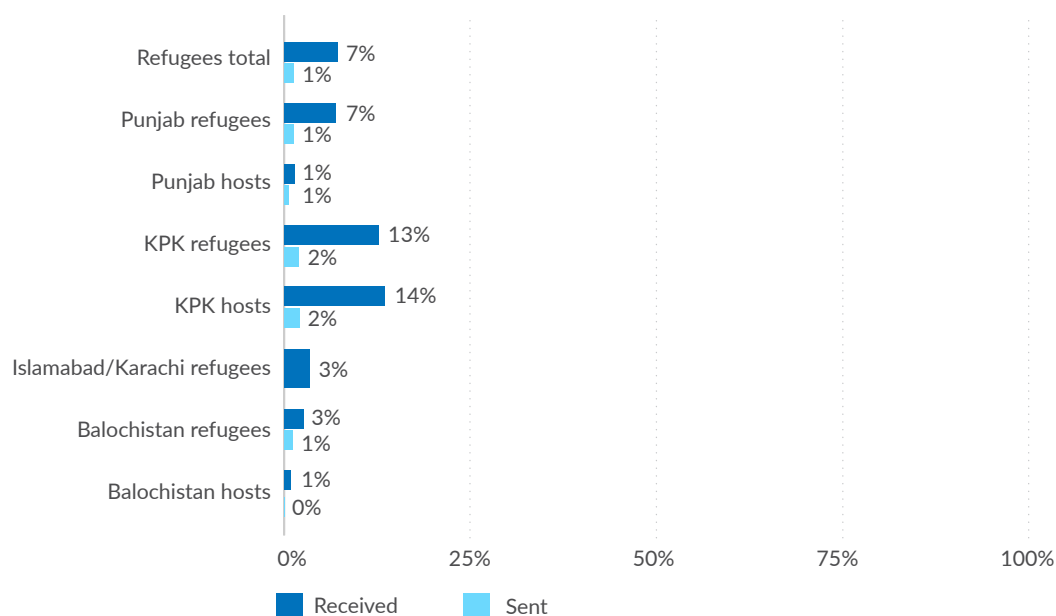
Stratum	Received	Sent
Refugees total	7%	1%
Punjab refugees	7%	1%
Punjab hosts	1%	1%
KPK refugees	13%	2%
KPK hosts	14%	2%
Islamabad/Karachi refugees	3%	
Balochistan refugees	3%	1%
Balochistan hosts	1%	0%

In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

FIGURE 52. Share of remittances in total income among households that receive remittances

Refugees outside RV	64%
Refugees in RV	44%
Host community	50%
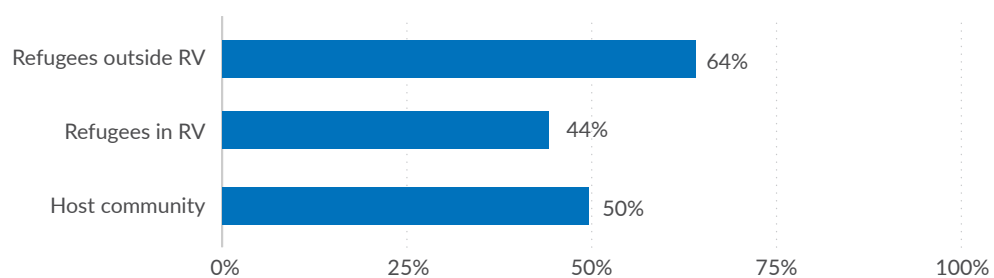
Source: FDS Pakistan 2024.

Financial services

In 2019, the Pakistani government took the positive step of allowing refugees to open bank accounts, enabling greater economic inclusion. Additionally, refugees have access to SIM cards, but do not have access to mobile money services.

However, in practice access to financial services is limited among refugees of both genders, at 5 per cent of men and just 2 per cent of women. In the host community, men are more than twice as likely to own an account at 42 per cent, compared to 18 per cent of women. The low level of financial inclusion among refugees is linked to the fact that refugees have only recently been permitted by the government to open an account, that many refugees are not able to provide the necessary documentation, and that there is a potential lack of financial literacy. The share of financial inclusion is considerably higher for hosts in Balochistan (43 per cent) and KPK (29 per cent).

FIGURE 53. **Proportion of adults with an account at a bank or other financial institution or mobile money, by population group**
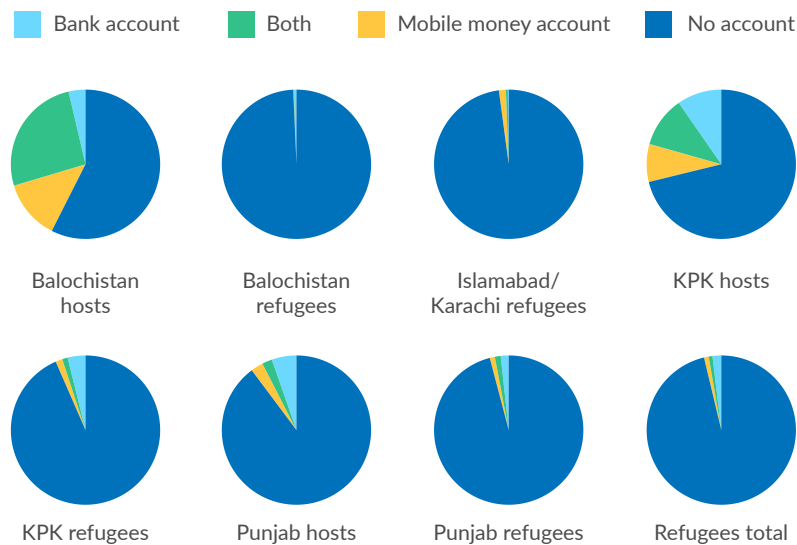

In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

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Resilience, Subjective Well-Being, and Social Protection

Shocks

In Pakistan, shocks that disrupt people's livelihoods are relatively common, affecting all population groups. This includes shocks due to natural disasters like drought and flooding, conflict and violence, or factors such as illness or death of a household member. Among refugees and their host communities, 4 in every 10 households experienced at least one shock in the previous 12 months.

The most common shock experienced by refugees and hosts was related to health and demographics (birth and death), where as many as half of the shock-affected households experienced a serious illness or accident of a household member(s). These events are likely to strain the already limited healthcare access among PoR card holders. Other common shocks were related to climate/environmental events as well as price shocks, such as unusually high prices for food or other crucial items. Climate and environmental shocks had a significant impact on refugees and hosts, especially among those living in rural areas in Balochistan. The primary shock experienced was an unusually high level of livestock disease, which severely affected the region. One of the major repercussions of climate change in Balochistan is the declining availability of suitable pastures for grazing. Increased temperatures and prolonged droughts have led to reduction in grass growth and the desertification of once-fertile lands. As a result, livestock owners face various challenges in sourcing adequate fodder, affecting the health and productivity of their animals.[87] These environmental changes often lead to reduced food security and income, pushing families – especially those dependent on agriculture or herding – into deeper poverty. Pakistan is the eighth most at-risk country in the world on the 2021 Climate Risk Index.[88]

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[87] For more information, see https://www.thebalochistandiaries.com/articles/the-impact-of-climate-change-on-livestock-in-balochistan-and-the-way-forward/

[88] See https://pc.gov.pk/uploads/uraanpakistan_book.pdf.

FIGURE 54. Proportion of households that experienced at least one shock in the last 12 months, by population group
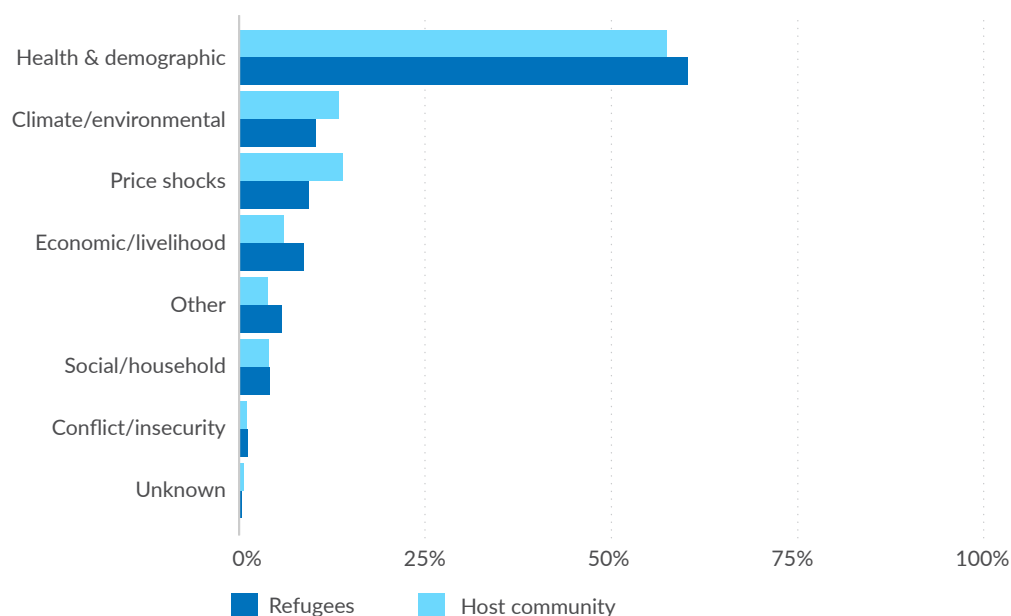
Source: FDS Pakistan 2024.

Subjective well-being

Subjective well-being is measured using self-reported satisfaction levels on a scale of 1 to 5, where 1 means "not at all satisfied" and 5 means "very satisfied." Indicators include satisfaction with life overall, health, and income. Higher scores reflect greater well-being.

Overall, the host community tends to report higher satisfaction compared to refugees. Both groups show high levels of satisfaction when it comes to speaking their mother tongue and practicing their religion. Both the host community and refugees have low levels of satisfaction.

A sense of belonging in Pakistan is relatively higher among the host community, even though many Afghan refugees in the country were born in Pakistan. This suggests that while refugees may feel a connection to their place of birth, the host community experiences a stronger sense of integration and belonging within the broader societal framework.

FIGURE 55. Mean subjective well-being score, by population group
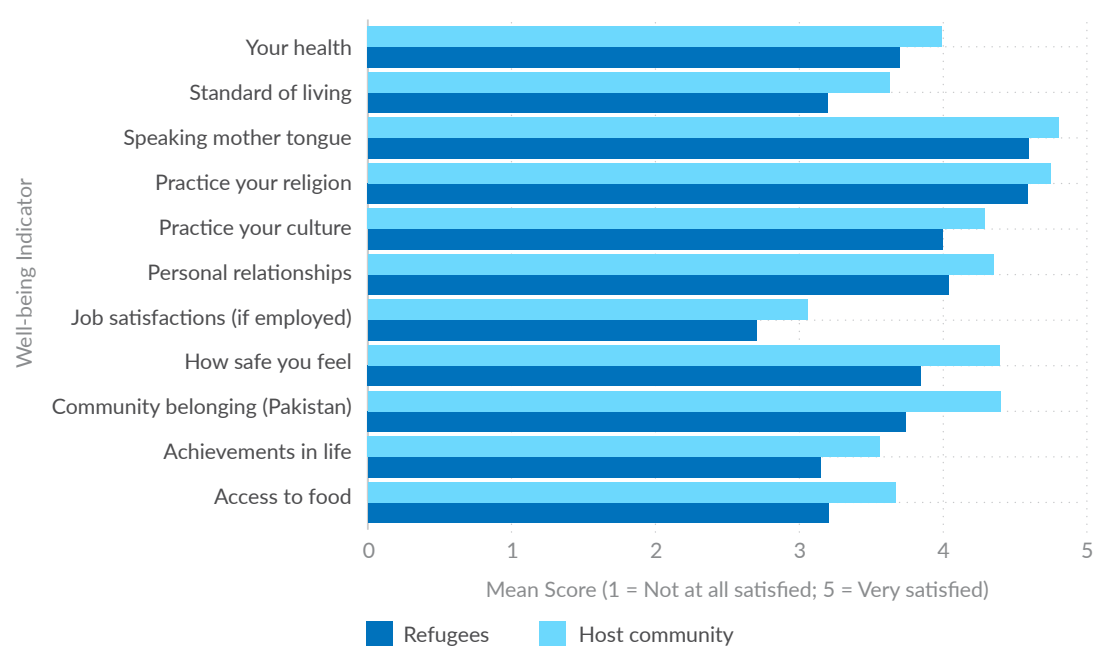
Source: FDS Pakistan 2024.

Self-efficacy

The General Self-Efficacy (GSE) Index is a widely used psychological scale designed to assess an individual's belief in their ability to cope with a variety of stressful or challenging situations. The results reveal that both refugees and the host community maintain a hopeful outlook for the future, despite facing significant challenges related to their basic needs, livelihoods, and other daily issues.

Social protection

Social protection in Pakistan includes a range of programmes aimed at supporting poor and vulnerable populations through cash transfers, subsidies, social insurance, and employment initiatives. Programmes are estimated to cover approximately 2 to 3 per cent of the total population, with issues such as fragmentation, limited funding, and exclusion of informal workers and women being experienced.[89] Generally, refugees do not have access to social safety net programmes, public employment schemes, pensions, health insurance, or other social welfare services in Pakistan. Refugees do not formally have access to government social protection programmes apart from generalized measures such as subsidies; however, they are known to benefit from certain ad hoc assistance provided by nongovernmental organizations (NGOs), community-based organizations (CBOs), or international organizations. In certain provinces, refugees may be included in emergency assistance provided by any actor, including the government, in case of natural disasters/climate change.

In both the refugee and host communities 1 in every 10 households is covered by some type of social protection benefit.[90] Benefits provided by the Pakistani government, such as unemployment, old-age pensions, disability, and parental benefits (mostly contributory benefits), are not received by refugees and are also uncommon among the host community. One in every five households in Islamabad or Karachi receives some type of social benefit. Less than 3 per cent of refugees in Balochistan and KPK receive any social benefits. The rates are similar for many host community households across regions.

FIGURE 56. Proportion of households that received social benefits in the last 12 months
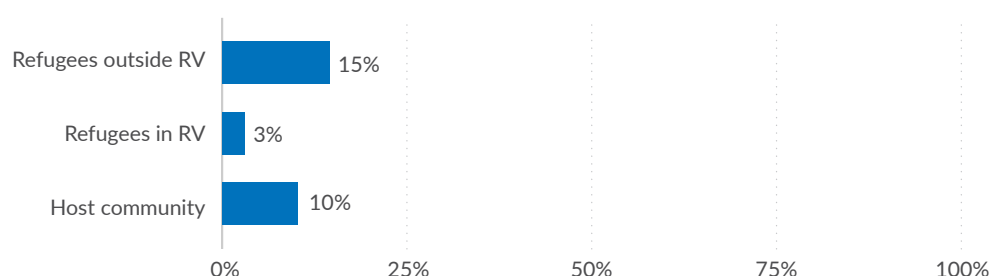
Source: FDS Pakistan 2024.

Among those who receive benefits, cash transfers are the most common for both refugees and the host community. Among refugees, 67 per cent of benefits received are cash transfers, while for hosts the same figure is 90 per cent. 78 per cent of cash transfers provided for refugees are directly from NGOs and international organizations, whereas 90 per cent of those for the host community are provided by the government.

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89 See https://www.worldbank.org/en/country/pakistan/brief/social-protection-in-pakistan.

90 SDG 1.3.1a measures the proportion of population covered by at least one social protection cash benefit.

Afghan refugee women learn how to stitch and do embroidery in order to earn an income for themselves and their families in a refugee village in Peshawar, Khyber Pakhtunkhwa, Pakistan.
© UNHCR/Saiyna Bashir

Social environment

Discrimination

The experience of discrimination and/or harassment is more common among refugees (33 per cent), than among hosts (11 per cent). This means that around 250,000 refugees (aged 15 or older) have experienced discrimination/harassment over the past 12 months.[91]

Among the refugee population, the incidence of discrimination and/or harassment varies slightly across age group and gender. Young refugee men (aged 15 to 29) are slightly more likely to experience discrimination compared to older men (45 and older), while the opposite pattern is true among refugee women.

While there are no significant gender differences in discrimination experiences among refugees at the national level, women living in host communities experience discrimination and/or harassment more frequently than their male peers.

The SDG indicator for discrimination (10.3.1, 16.b.1) is defined as the proportion of adults who self-report that they personally experienced discrimination or harassment during the last 12 months based on ground(s) prohibited by international human rights law.[92] In the FDS discrimination module, nine areas are considered as possible sources of discrimination: being treated less politely than other people; being treated with less respect than other people; people act as if they think the respondent is not smart; people act as if they are afraid of the respondent; people act as if they think the respondent is dishonest; people act as if they're better than the respondent; being called names or insulted; and being threatened or harassed.

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[91] There are no recent available estimates for this SDG indicator at national level against which to compare refugee and host populations living in proximity to refugee villages.

[92] See https://unstats.un.org/sdgs/metadata/files/Metadata-10-03-01.pdf.

FIGURE 57. Proportion of adults who self-report that they personally experienced discrimination or harassment in the last 12 months, by population group, gender, and disability
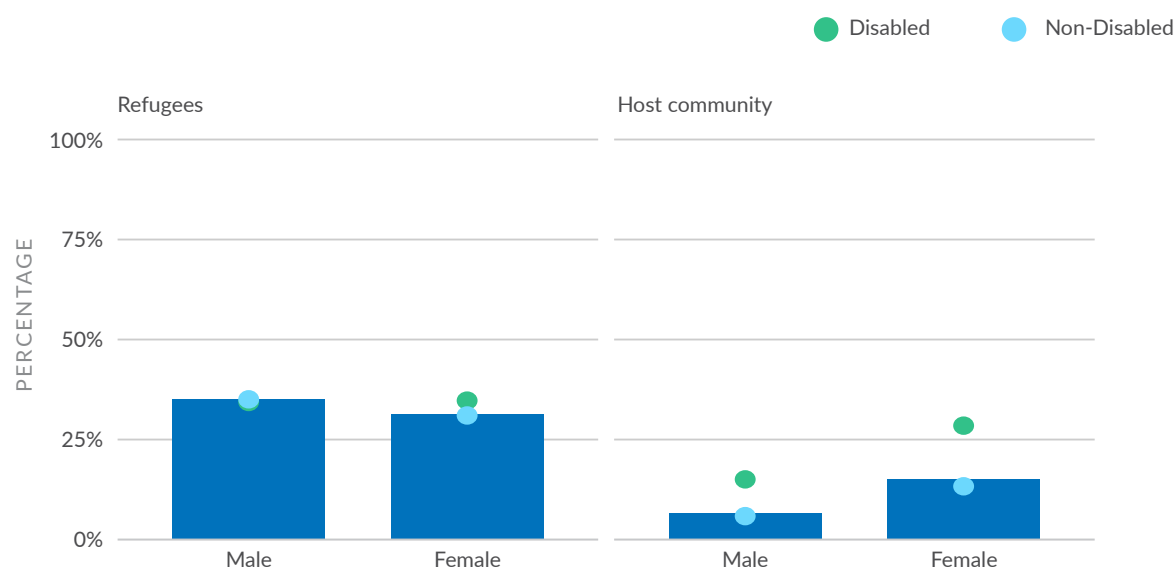
Source: FDS Pakistan 2024.

Discrimination and/or harassment vary considerably among strata. Refugees living outside the single RV in Punjab have the highest share of individuals self-reporting discrimination and/or harassment (68 per cent), followed by Islamabad and Karachi (44 per cent).

Some gender differences become apparent when analyzing the type of discrimination experienced by refugee populations. Across most types of discrimination, men are slightly more prone than women to declare they have experienced it in the last 12 months. For women, the most common type of discrimination is being called names or insulted, while for men it is being treated with less respect than others and people acting as if they are better than them.

Safety

In most provinces, refugee men tend to feel safer than women when walking alone after dark. The gender gap in the perception of safety is greatest in KPK, with a difference of 34 percentage points outside RVs and 24 percentage points within them. Islamabad and Karachi have the lowest proportion of refugee women who feel safe when walking alone after dark, at 29 per cent. The data show a similar gender gap for the host community.

FIGURE 58. **Proportion of adults who feel safe walking alone in their neighbourhood after dark, by gender**
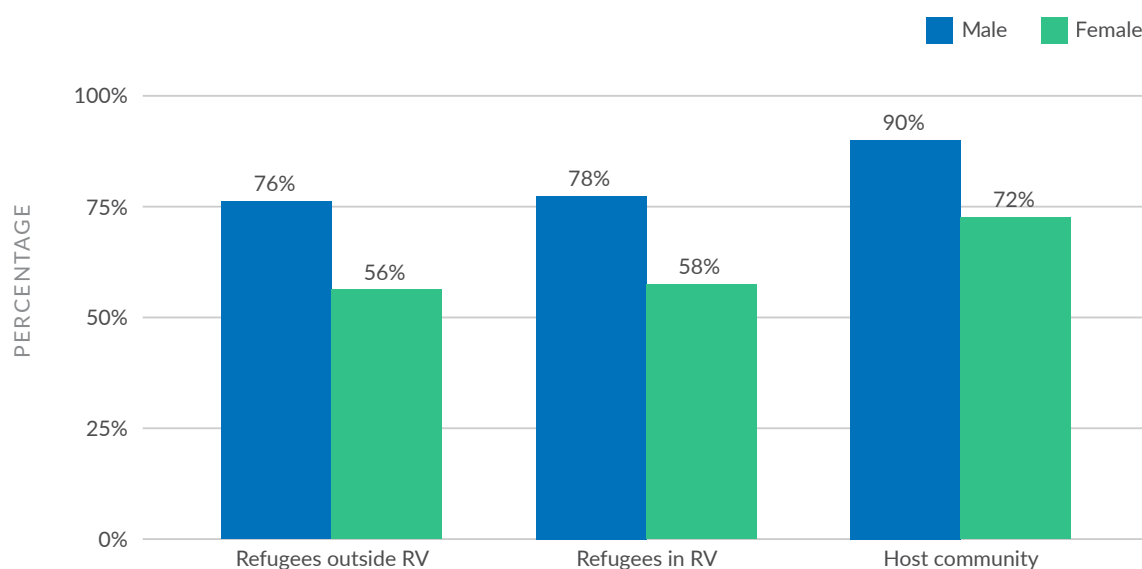
Source: FDS Pakistan 2024.

Young refugee women (aged 15 to 29) are the most vulnerable group, with only half reporting they feel safe walking alone in the dark. The feeling of safety increases to around 60 per cent for women aged 30 and above. Among refugees, women and girls sometimes face restrictions of movement and in some cases, require family authorization or male member accompaniment to move around. Findings from the FDS align with results from community consultations and needs assessments conducted by various actors. Women and girls do not feel safe in public areas such as markets or streets; they often experience harassment and, due to lack of documentation in some instances, face considerable challenges with law enforcement agencies.

Services for victims of gender-based violence

The survey asked respondents if they knew whether certain services were available in their area for people who were victims of gender-based violence (GBV). These services include health services, psychological services, safe shelters, security services such as police, and legal assistance. As an active human rights advocate body, the National Commission on the Status of Women (NCSW) promotes gender equality, female empowerment and protection of rights; monitors legal, social and economic rights of women including refugees who seek asylum and international protection in Pakistan. UNHCR jointly with UNFPA and IOM closely coordinates with the NCSW to advocate for rights particularly for refugee women and girls.

Among the refugee population aged 15 and above, 55 per cent know of at least one of the listed GBV services. This share is much lower than among hosts (68 per cent). Furthermore, a slightly higher percentage of refugee men (58 per cent) know of these services, compared to refugee women (52 per cent). Health services are the most well-known service among respondents, with 45 per cent of the host community and 34 per cent of the refugee population aware of them. The second most-known services are security services, mainly police. Other services, such as safe shelters and psychosocial services, are the least known. Similar assessments and surveys by UN agencies and NGOs indicate similar findings, i.e. that the refugee population still lacks information about accessing service provision, including GBV services and mental health and psychosocial support.

FIGURE 59. Knowledge of where to access available GBV services
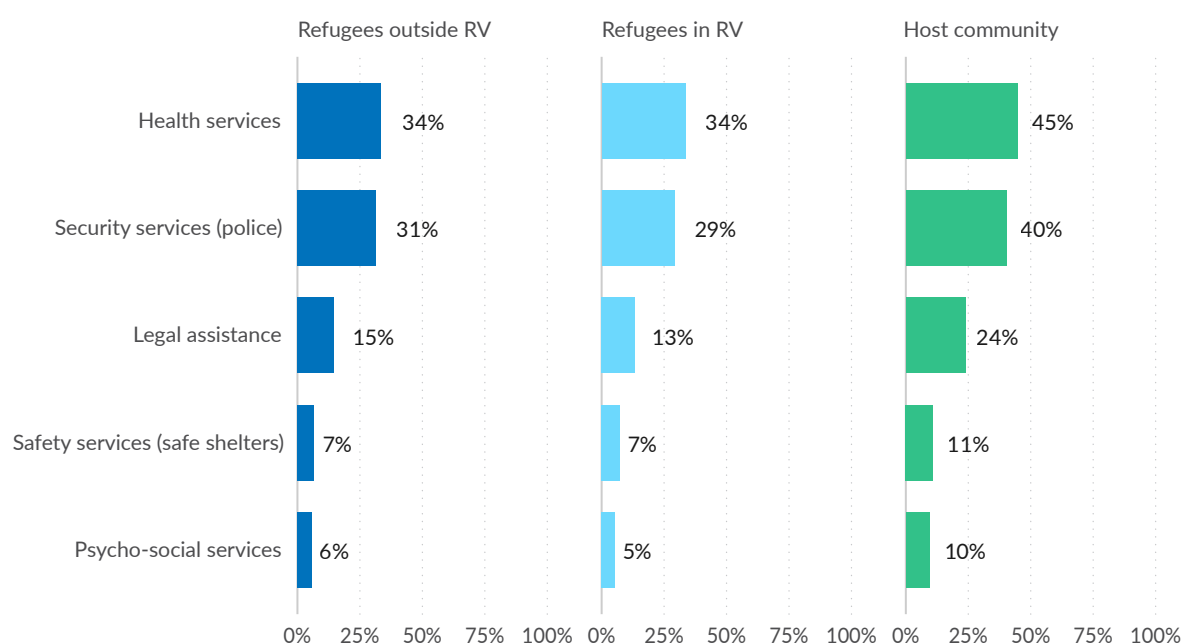
Source: FDS Pakistan 2024.

Violence against women

Acceptance of violence against women is assessed with a proxy indicator measuring the proportion of people (15 years and older) who disagree that a husband is justified in hitting or beating his wife for various reasons: if she goes out without telling him, does not take proper care of the children, argues with him, burns food, or disobeys him. The indicator measures the proportion of individuals who respond "no" to all five items.[93]

Around half of refugees (48 per cent) and hosts (54 per cent) believe that violence against women may be justified in certain situations. A slightly higher proportion of refugee women than men think that a husband may be justified in beating his wife for at least one of these five reasons.[94]

Certain behaviours – such as a woman going out without informing her partner, arguing with him, or disobeying him – are more likely to be perceived as justifying violence against her. These attitudes are equally prevalent among both host communities and refugees. Domestic violence is often regarded by the community as a private or family matter, which discourages external intervention. As a result, women and girls who experience such violence frequently lack access to support systems. Their ability to seek help is further constrained by restrictions on their movement, often imposed by family or community norms.

An Afghan trainee operates a Pikko machine donated by UNHCR. She studies at the public technical and vocational centre for women in Kohat, Khyber Pakhtunkhwa. She also teaches these skills to other girls in her family who make handicrafts to sell at festivals and events to earn some income. © Saiyna Bashir

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93 This module is taken from USAID's Domestic Violence Module and a similar module used by Multiple Indicator Cluster Survey (MICS).

94 Results might be affected by the presence of other household members during the interview. In 5 per cent of cases the interviewee replied to this module while another household member (usually the head) was present. No remarkable differences were noticed on this proportion between men and women, or between the refugee and host populations.

Freedom of movement

Based on the Pakistani government's administrative policies, refugees who hold a PoR card can generally move freely within Pakistan and choose their place of residence, except in areas with particular security constraints applicable to foreigners and, at times, to nationals. PoR card holders living outside RVs do not need documents to travel to other areas. However, unless they also hold Pakistani visas, PoR card holders are impacted by the Pakistani government's January 2025 directive requiring Afghans to leave the twin cities of Rawalpindi and Islamabad and relocate elsewhere. FDS data was collected before the introduction of this directive.

The survey data show that half of the refugees believe they can travel freely within the country based on their experience. A similar percentage is observed regarding their belief that the law grants them the right to move freely, reflecting their perceived knowledge of freedom of movement. The results differ slightly by gender, with 46 per cent of female refugees compared to 52 per cent of male refugees believing they can travel freely based on their experience. Gender and community norms might explain this difference.

There are considerable regional differences. KPK has the highest percentage of refugees with a PoR card who report being able to move freely, followed by refugees from Punjab. In RVs in Balochistan, the share is far smaller, at only 15 per cent. In Islamabad and Karachi only 35 per cent of refugees believe that they can move freely.

FIGURE 60. Proportion of refugees who have travelled in Pakistan in the previous 12 months/ believe they have the right to move freely, by stratum
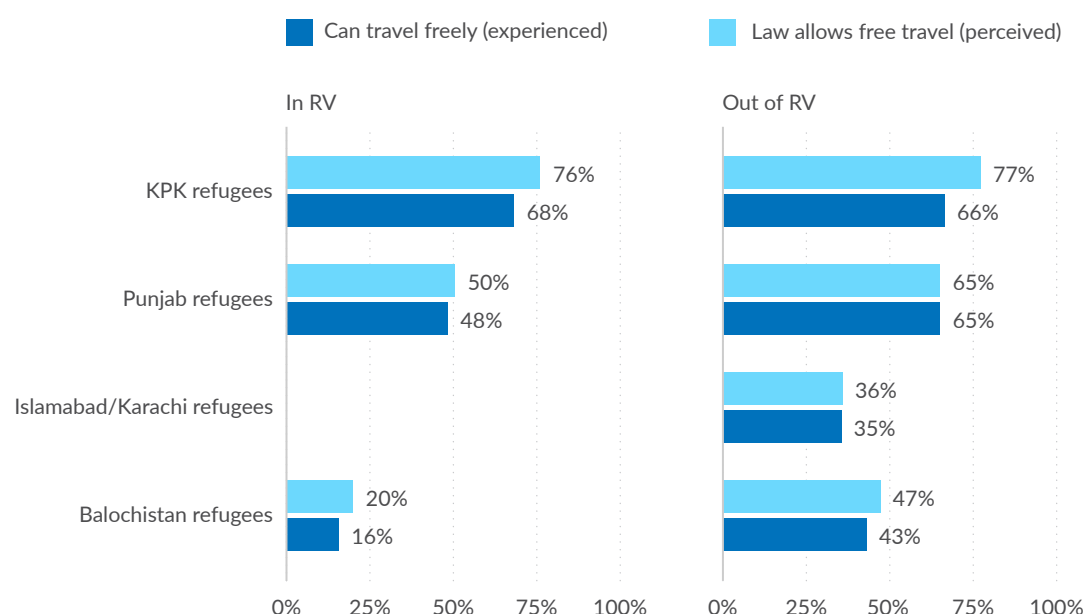
- Can travel freely (experienced)
- Law allows free travel (perceived)

In RV

KPK refugees	76% / 68%
Punjab refugees	50% / 48%
Islamabad/Karachi refugees	
Balochistan refugees	20% / 16%

Out of RV

KPK refugees	77% / 66%
Punjab refugees	65% / 65%
Islamabad/Karachi refugees	36% / 35%
Balochistan refugees	47% / 43%

In Punjab, there is only one RV. Therefore, data on refugees in this RV and the nearby host community reflect the specific conditions of that location and are not representative of the broader province.

Source: FDS Pakistan 2024.

Participation in local organizations

Participation in local organizations is uncommon among the refugee population, with only 4 per cent participating in at least one of the 12 types of organizations addressed in the survey. This proportion is twice as high among the host population, at 9 per cent. The participation rate appears slightly higher for males in both communities. The most popular organizations among both communities are religious, educational, and professional.

Access to information

Ownership of a mobile phone

Around half of refugees and hosts own a mobile phone with an active SIM card. This leaves around 380,000 PoR card holders aged 15 and over without this important asset. These shares are significantly lower than the national share, at 78 per cent.[95] An individual is considered to own a mobile phone if they have a phone with at least one active SIM card for personal use.[96]

There is a considerable gender gap in phone ownership, especially among the refugee population. While more than 70 per cent of men (both refugees and hosts) own a mobile phone, the share is less than half that for women in host communities (32 per cent) and less than a quarter of that among refugee women (15 per cent).

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95 See https://w3.unece.org/SDG/en/Indicator?id=39.

96 See https://unstats.un.org/sdgs/metadata/files/Metadata-05-0b-01.pdf.

Internet access

Almost one-third of the refugee and host populations used the internet in the last three months. These shares are notably lower than observed at national level for this indicator (46 per cent).[97] There are large gender gaps in internet use. While around half of male refugees and hosts used the internet in the previous three months, the share is much lower for women in host communities (22 per cent) and especially for refugee women (9 per cent). The most common uses of the internet are for accessing social networks (e.g., Facebook) and instant messaging (e.g., WhatsApp). Other uses, such as online education, job searching, or reading news are much less common.

FIGURE 61. **Proportion of individuals who own a mobile telephone/accessed the internet in the previous three months, by gender and population group**

Source: FDS Pakistan 2024.

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97 See https://datareportal.com/reports/digital-2025-pakistan.
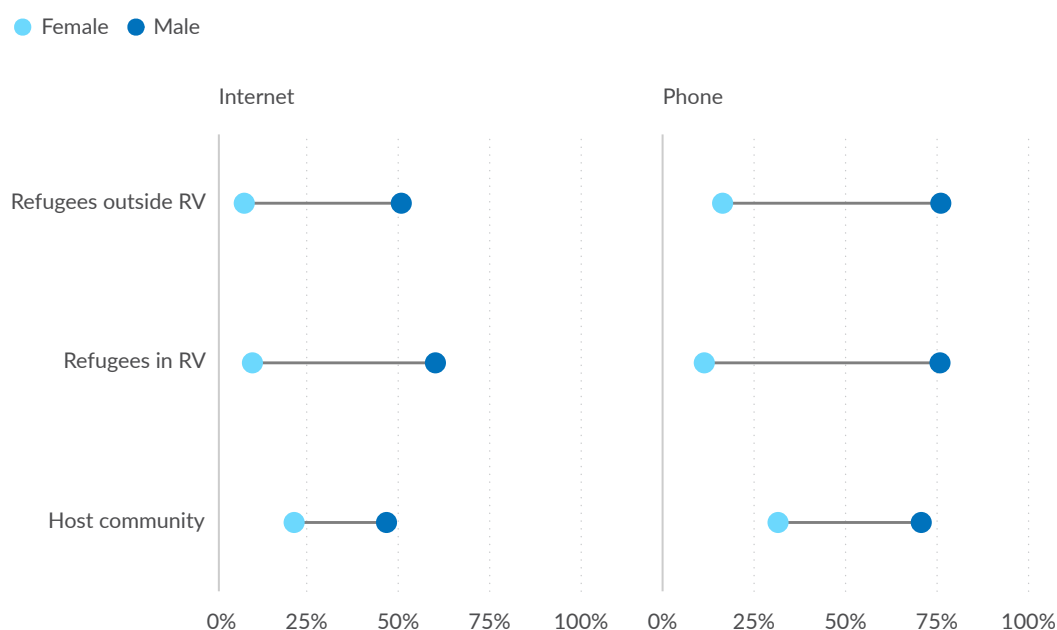
UNHCR staff processing documents for the return of Afghan refugee families at UNHCR's Voluntary Repatriation Centre in Azakhel, Khyber Pakhtunkhwa. Repatriation of refugees must be voluntary, safe and carried out in dignity.
© UNHCR/Asif Shahzad

Experimental sample of people recorded by UNHCR

Refugees and asylum-seekers recorded with UNHCR Pakistan

UNHCR and its partners recorded a total of 190,000 individuals, consisting of some 53,000 cases, predominantly Afghans, as of the end of 2024 who approached UNHCR and partners for assistance. These consisted of 11,300 refugee individuals, recognized under UNHCR's mandate, and some 178,700 asylum-seekers. Unlike PoR card holders, 19 per cent were issued with refugee asylum-seeker certificates or refugee ID cards issued prior to 2022 while the remaining 81 per cent were issued slips by partners. Additionally, some individuals are processed for resettlement by UNHCR and are issued resettlement attestation letters.

An experimental sample approach

The experimental samples were drawn from the pool of 53,000 Afghan cases registered with UNHCR Pakistan. A simple random sampling method was applied, without additional stratification or breakdown. It featured the same questionnaire as the FDS Pakistan 2024. A total of 500 households were targeted resulting in a final sample of 497. Interviewees were contacted by phone and later reached at their households for face-to-face interviews. The proportion of successful telephone contacts that led to the arrangement of in-person interviews is 63 per cent while 0.1 per cent of interviewees declined to have telephone contact or be interviewed. The response rate for the in-person survey was 77.2 per cent, with a refusal rate of 1.6 per cent. The sample did not achieve complete randomness in the selection of survey participants due to field-level challenges, including the inability to reach certain households.

Access to documentation

Approximately half of the individuals in the experimental survey sample have their births registered with a civil authority. The percentage is slightly higher for girls (51 per cent) than for boys (44 per cent).

In the absence of formal documentation issued by the Pakistani government, a Registration slip or Reception Slip (issued by UNHCR or its partners to the head of household after the interview process) are the most common primary documents held by these individuals. These documents are not recognized by the Pakistani government. Around half of the individuals (aged 15 or older) hold one of these documents. However, the share of individuals who lack a document that allows them to stay in the country is remarkably high (43 per cent). Results show that women are more vulnerable than men, as 53 per cent of adult women in the survey sample lack any documentation compared to 34 per cent for men.

FIGURE 62. **Proportion of refugees aged over 15 from the experimental sample, by documentation status and gender**
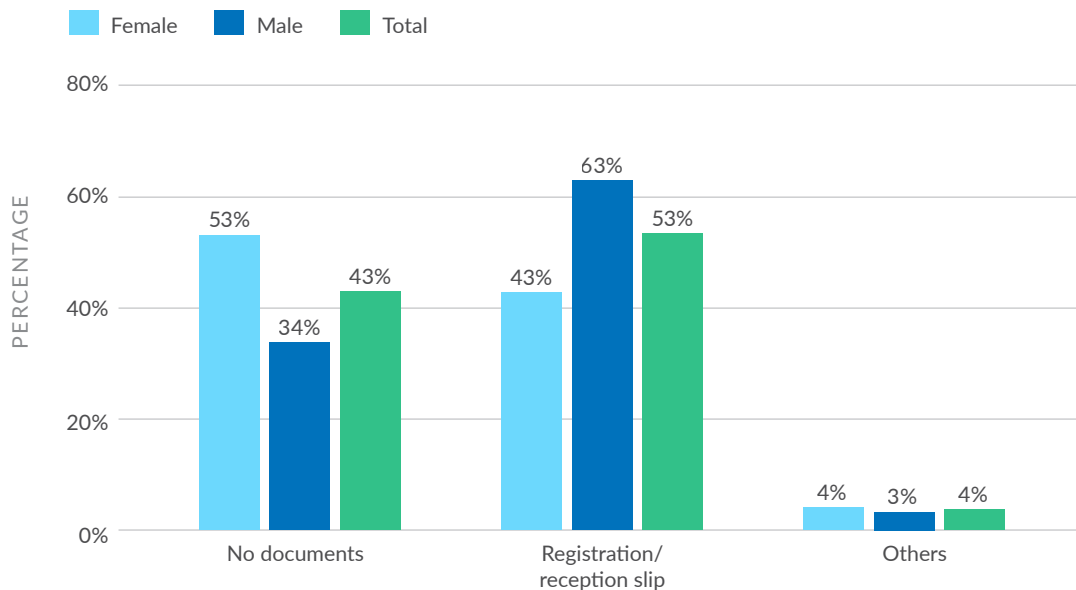
Source: FDS NPCA Pakistan 2024.

Displacement history and future aspirations for return

Approximately four out of ten people sampled in the experimental sample were born in Pakistan, and six out of ten were born in Afghanistan. Less than 1 per cent were born in other countries, such as the Islamic Republic of Iran. No significant gender differences were observable. Additionally, most arrivals were recent. Nine out of ten respondents not born in Pakistan came to Pakistan in 2021 or after.

Among those who were born in Afghanistan, 15 per cent intend to return to their country of origin in the next five years. Those who don't intend to return say they would change their mind and return to their country of origin if conditions of living in Pakistan keep deteriorating (30 per cent) or if security conditions in Afghanistan improved (19 per cent).

FIGURE 63.   Intentions to return for those who were born in the country of origin
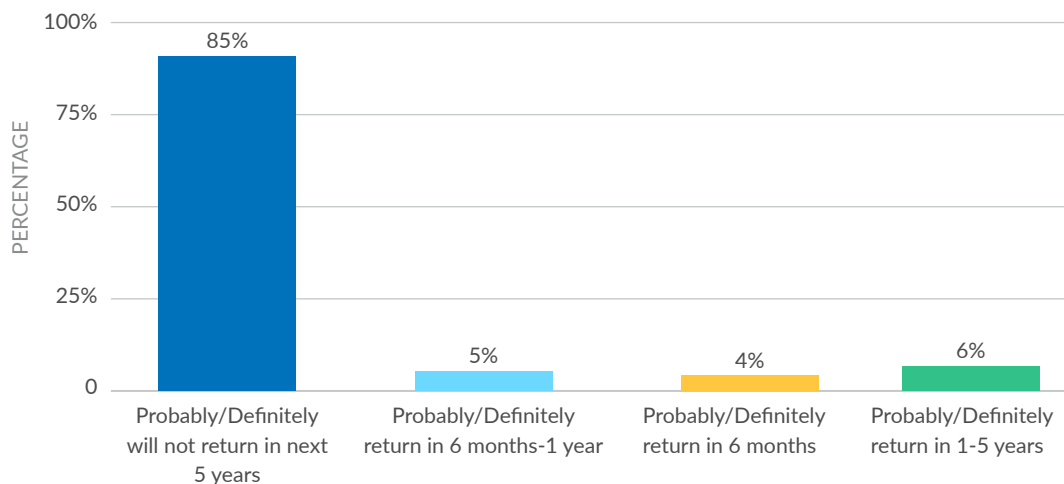
Source: FDS NPCA Pakistan 2024.

Poverty analysis

The National Multidimensional Poverty Index (MPI) for Pakistan shows that 33 per cent of the experimental sample are multidimensionally poor. The three dimensions measured in the Pakistan MPI are health, education and standard of living.

Figure 64 shows results for the three dimensions and 14 indicators included in the MPI's estimation. Households face relatively major deprivation in education and standard of living dimensions, and minor deprivation in the health dimension. In approximately half of the households, no children aged 6–11 are attending school; and in one out of three households at least one child is out of school because of quality issues (school is too far, not enough teachers, or too costly). Within the standard of living dimension, households face relatively high deprivation in the condition of their shelters (walls), water, sanitation, and access to assets.

FIGURE 64. Proportion of households from the experimental sample, by multidimensional poverty deprivations
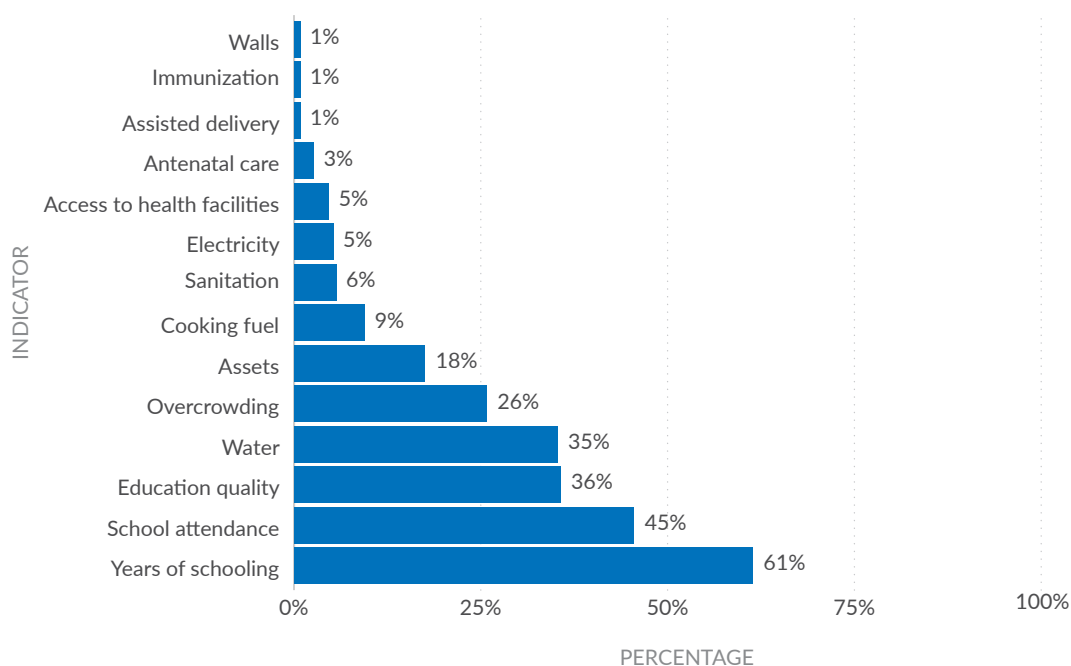
Source: FDS NPCA Pakistan 2024.

Access to essential services

FINANCIAL SERVICES

Among adults aged 15 and older, 2 per cent reported having an account with a bank or other financial institution, or with a mobile money service provider. This indicator corresponds to SDG 8.10.2 and serves as a measure of financial inclusion among other registered refugees. The data reflect self-reported account ownership at the time of the interview.

SERVICES FOR VICTIMS OF GBV

Respondents were asked whether they knew where to access a range of GBV-related services, including medical and mental healthcare, psychosocial support, safe shelter options, security services such as police protection, legal assistance, and other relevant services. Overall, 56 per cent of respondents reported awareness of at least one such service. Health services and security services (such as police) are the most common GBV-related services known to respondents; psychological services and safety services (such as safe shelters) are less known.

PROPORTION OF PEOPLE COVERED BY SOCIAL PROTECTION FLOORS/SYSTEMS

Social protection coverage measures whether any household members have received support from social assistance programmes (by any provider, whether humanitarian or public sector) in the previous 12 months. This can include cash benefits, parental or maternity benefits, disability or unemployment benefits, old-age pensions, and other forms of social assistance. The reported coverage stands at 1 per cent.

FIGURE 65. **Access to services**
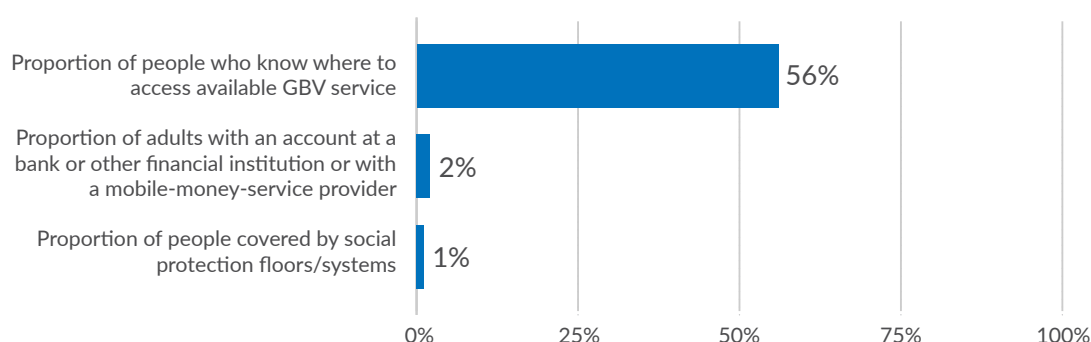
Source: FDS NPCA Pakistan 2024

Annex

Table A1: Dimensions and indicators of multidimensional poverty

TABLE 5. Dimensions and Indicators of Multidimensional Poverty

Deprivation cut-offs and weights

DIMENSION	INDICATOR	DEPRIVATION CUT-OFF	WEIGHT
Education	Years of schooling	Deprived if no man OR no woman in the household above 10 years of age has completed 5 years of schooling	**1/6 = 16.67%**
	Child school attendance	Deprived if any school-aged child is not attending school (between 6 and 11 years of age)	**1/8 = 12.5%**
	Educational quality	Deprived if any child is not going to school because of quality issues (e.g. not enough teachers, far schools, costly, gender imbalance, substandard facilities)	**1/24 = 4.17%**
Health	Immunization	Deprived if any child under age 5 is not fully immunized according to the vaccination calendar (HHs without children under 5 are non-deprived)	**1/18 = 5.56%**
	Antenatal care	Deprived if any woman who gave birth in the last 3 years did not receive antenatal check-ups (HHs without such women are non-deprived)	**1/18 = 5.56%**
	Assisted delivery	Deprived if any woman gave birth in the last 3 years attended by untrained personnel or in an inappropriate facility (HHs without such women are non-deprived)	**1/18 = 5.56%**
	Access to health facilities	Deprived if one of the household members did not access to needed health services or there is no health facility around	**1/6 = 16.67%**

DIMENSION	INDICATOR	DEPRIVATION CUT-OFF	WEIGHT
Standard of Living	**Water**	Deprived if no access to improved water source (SDG standard, <30 min round trip)	**1/21 = 4.76%**
	Sanitation	Deprived if no access to adequate sanitation (e.g., flush system, privy seat)	**1/21 = 4.76%**
	Walls	Deprived if walls are made of unimproved materials (mud, uncooked bricks, bamboo, etc.)	**1/42 = 2.38%**
	Overcrowding	Deprived if 4 or more people per room	**1/42 = 2.38%**
	Electricity	Deprived if no access to electricity	**1/21 = 4.76%**
	Cooking fuel	Deprived if household uses solid fuels (wood, dung, coal, etc.)	**1/21 = 4.76%**
	Assets	Deprived if HH has ≤2 small assets and no large asset, and no car	**1/21 = 4.76%**
	Land and livestock (rural only)	Deprived if both land and livestock indicators are unmet (rural only). Land: <2.25 acres (non-irrigated) and <1.125 acres (irrigated). Livestock: <2 cattle, <3 sheep/goats, <5 chickens, and no transport animal	**1/21 = 4.76%**

An Afghan refugee woman stitches a leather bag at Utmanzai Refugee Village in Charsadda, Khyber Pakhtunkhwa. In 2023–2024, UNHCR and SRSP provided three-month leather craftsmanship training to 33 refugee women at the village. © Mercury Transformations

Table A2: MPI incidence by household characteristics and population group

TABLE 6. MPI Incidence by Household Characteristics and Population Group

Distribution of Multidimensional Poverty Index (MPI) across household types and displacement statuses

POPULATION GROUPS	CATEGORY	TOTAL	POOR	MPI INCIDENCE (%)
Refugees	HH head is 60 and above	443	141	31.8
	HH head is below 18	9	3	33.3
	HH head is 18 to 60	2,742	1,220	44.5
Host community	HH head is 60 and above	259	25	9.7
	HH head is below 18	1	0	0.0
	HH head is 18 to 60	971	124	12.8
Refugees	Parental	2,963	1,315	44.4
	Single parent	302	112	37.1
	Conjugal	140	23	16.4
	Non-family	114	25	21.9
Host community	Parental	1,258	140	11.1
	Single parent	155	16	10.3
	Conjugal	54	5	9.3
	Non-family	32	3	9.4
Refugees	Non-family	2	1	50.0
	Extended	3,517	1,474	41.9
Host community	Extended	1,499	164	10.9
Refugees	Female Headed HH	483	202	41.8
	Male Headed HH	3,036	1,273	41.9
Host community	Female Headed HH	169	16	9.5
	Male Headed HH	1,330	148	11.1
Refugees	Rural	1,935	794	41.0
	Peri-urban	594	294	49.5
	Urban	990	387	39.1

POPULATION GROUPS	CATEGORY	TOTAL	POOR	MPI INCIDENCE (%)
Host community	Rural	1,105	133	12.0
	Peri-urban	167	18	10.8
	Urban	227	13	5.7
Refugees	Less than 3 children under 15	3,519	1,475	41.9
Host community	Less than 3 children under 15	1,499	164	10.9
Refugees	HH head has not always lived in Pakistan	3,512	1,473	41.9
	HH head always lived in Pakistan	7	2	28.6
Host community	HH head always lived in Pakistan	1,499	164	10.9
Refugees	Dependency ratio below 2	2,591	915	35.3
	Dependency ratio 2 and above	928	560	60.3
Host community	Dependency ratio below 2	1,219	105	8.6
	Dependency ratio 2 and above	280	59	21.1
Refugees	Dependency ratio below 3	3,144	1,233	39.2
	Dependency ratio 3 and above	375	242	64.5
Host community	Dependency ratio below 3	1,401	131	9.4
	Dependency ratio 3 and above	98	33	33.7
Refugees	At least one partner does not have PoR	1,120	471	42.1
	Both partners are PoR holders	2,399	1,004	41.9
	Disabled	293	101	34.5
	Non-Disabled	3,226	1,374	42.6
Host community	Disabled	155	13	8.4
	Non-Disabled	1,344	151	11.2
Refugees	HH head can read/write a simple text	3,000	1,339	44.6
	HH head cannot read and write a simple text	519	136	26.2
Host community	HH head can read/write a simple text	1,232	154	12.5
	HH head cannot read and write a simple text	267	10	3.7
Refugees	HH head completed primary education	2,874	1,426	49.6
	HH head did not complete primary education	645	49	7.6
Host community	HH head completed primary education	807	159	19.7
	HH head did not complete primary education	692	5	0.7
Refugees	Not receiving assistance	2,560	1,051	41.1
	Receiving assistance	959	424	44.2
Host community	Not receiving assistance	1,286	136	10.6
	Receiving assistance	213	28	13.1

Table A3: SDG indicators by population group

Reported values from FDS 2024

POPULATION GROUP	SDG	SDG DESCRIPTION	PERCENTAGE
Refugees		Proportion of population covered by at least one social protection cash benefit	**11.1%**
Host Community	SDG 1.3.1A	Proportion of population covered by at least one social protection cash benefit	**10.2%**
National		Proportion of population covered by at least one social protection cash benefit	**NA**
Refugees		Proportion of women giving birth covered by maternity benefits	**6.5%**
Host Community	SDG 1.3.1C	Proportion of women giving birth covered by maternity benefits	**0.1%**
National		Proportion of women giving birth covered by maternity benefits	**NA**
Refugees		Proportion of persons with disabilities receiving benefits	**1.3%**
Host Community	SDG 1.3.1D	Proportion of persons with disabilities receiving benefits	**1.0%**
National		Proportion of persons with disabilities receiving benefits	**NA**
Refugees		Proportion of unemployed receiving benefits	**0.2%**
Host Community	SDG 1.3.1E	Proportion of unemployed receiving benefits	**0.0%**
National		Proportion of unemployed receiving benefits	**NA**
Refugees		Proportion of older persons receiving a pension	**0.0%**
Host Community	SDG 1.3.1G	Proportion of older persons receiving a pension	**2.9%**
National		Proportion of older persons receiving a pension	**NA**
Refugees		Proportion of people (adults) with legally recognized documentation over land	**1.3%**
Host Community	SDG 1.4.1A	Proportion of people (adults) with legally recognized documentation over land	**27.8%**
National		Proportion of people (adults) with legally recognized documentation over land	**NA**
Refugees		Proportion of people (adults) who perceive their rights as secure	**0.9%**
Host Community	SDG 1.4.1B	Proportion of people (adults) who perceive their rights as secure	**31.6%**
National		Proportion of people (adults) who perceive their rights as secure	**NA**
Refugees		Proportion of children moderately or severely stunted	**32.2%**
Host Community	SDG 2.2.1	Proportion of children moderately or severely stunted	**34.3%**
National		Proportion of children moderately or severely stunted	**34.0%**

POPULATION GROUP	SDG	SDG DESCRIPTION	PERCENTAGE
Refugees	SDG 2.2.2	Proportion of children moderately or severely wasted	**7.7%**
Host Community		Proportion of children moderately or severely wasted	**12.5%**
National		Proportion of children moderately or severely wasted	**17.7%**
Refugees	SDG 3.1.2	Proportion of births attended by skilled health personnel	**89.2%**
Host Community		Proportion of births attended by skilled health personnel	**93.4%**
National		Proportion of births attended by skilled health personnel	**70.0%**
Refugees	SDG 4.2.2	Participation rate in organized learning one year before the official entry age to primary education (children age 4 years)	**5.9%**
Host Community		Participation rate in organized learning one year before the official entry age to primary education (children age 4 years)	**15.1%**
National		Participation rate in organized learning one year before the official entry age to primary education (children age 4 years)	**11.0%**
Refugees	SDG 4.1.2	Completion rate of primary school amongst those age 12 - 14 years	**24.1%**
Host Community		Completion rate of primary school amongst those age 12 - 14 years	**71.5%**
National		Completion rate of primary school amongst those age 12 - 14 years	**60.0%**
Refugees	SDG 4.1.2	Completion rate of primary school amongst those age 12 - 34 years	**30.0%**
Host Community		Completion rate of primary school amongst those age 12 - 34 years	**69.2%**
National		Completion rate of primary school amongst those age 12 - 34 years	**NA**
Refugees	SDG 4.1.2	Completion rate of lower secondary school amongst those age 15 - 17 years	**14.7%**
Host Community		Completion rate of lower secondary school amongst those age 15 - 17 years	**51.9%**
National		Completion rate of lower secondary school amongst those age 15 - 17 years	**NA**
Refugees	SDG 4.1.2	Completion rate of lower secondary school amongst those age 15 - 34 years	**18.8%**
Host Community		Completion rate of lower secondary school amongst those age 15 - 34 years	**52.9%**
National		Completion rate of lower secondary school amongst those age 15 - 34 years	**50.0%**
Refugees	SDG 4.1.2	Completion rate of upper secondary school amongst those age 19 - 21 years	**4.8%**
Host Community		Completion rate of upper secondary school amongst those age 19 - 21 years	**21.7%**
National		Completion rate of upper secondary school amongst those age 19 - 21 years	**NA**

POPULATION GROUP	SDG	SDG DESCRIPTION	PERCENTAGE
Refugees	SDG 4.1.2	Completion rate of upper secondary school amongst those age 19 - 34 years	8.6%
Host Community		Completion rate of upper secondary school amongst those age 19 - 34 years	21.8%
National		Completion rate of upper secondary school amongst those age 19 - 34 years	26.0%
Refugees	SDG4.3.1 (25 - 45 YEARS OF AGE)	Participation rate of youth and adults in formal and non-formal education and training in the previous 12 months	2.0%
Host Community		Participation rate of youth and adults in formal and non-formal education and training in the previous 12 months	4.2%
National		Participation rate of youth and adults in formal and non-formal education and training in the previous 12 months	NA
Refugees	SDG 5.3.1A	Number of women aged 20-24 who were first married or in union before age 15	4.8%
Host Community		Number of women aged 20-24 who were first married or in union before age 15	1.9%
National		Number of women aged 20-24 who were first married or in union before age 15	NA
Refugees	SDG 5.3.1B	Women age 20 - 24 years married before the age of 18	24.5%
Host Community		Women age 20 - 24 years married before the age of 18	12.4%
National		Women age 20 - 24 years married before the age of 18	NA
Refugees	SDG5_B_1	Proportion of individuals who own a mobile telephone	47.5%
Host Community		Proportion of individuals who own a mobile telephone	48.8%
National		Proportion of individuals who own a mobile telephone	NA
Refugees	SDG6.1.1	Proportion of population using safely managed drinking water services	72.9%
Host Community		Proportion of population using safely managed drinking water services	82.5%
National		Proportion of population using safely managed drinking water services	91.0%
Refugees	SDG 6.2.1	Proportion of population using (a) safely managed sanitation services and (b) a hand-washing facility with soap and water	51.8%
Host Community		Proportion of population using (a) safely managed sanitation services and (b) a hand-washing facility with soap and water	68.7%
National		Proportion of population using (a) safely managed sanitation services and (b) a hand-washing facility with soap and water	71.0%
Refugees	SDG7.1.1	Proportion of population with access to electricity	66.6%
Host Community		Proportion of population with access to electricity	77.0%
National		Proportion of population with access to electricity	95.0%

POPULATION GROUP	SDG	SDG DESCRIPTION	PERCENTAGE
Refugees	SDG7.1.2	Proportion of population with primary reliance on clean fuels and technology	**11.2%**
Host Community		Proportion of population with primary reliance on clean fuels and technology	**11.5%**
National		Proportion of population with primary reliance on clean fuels and technology	**51.0%**
Refugees	SDG8.3.1	Proportion of informal employment in total employment, by sector and gender	**98.3%**
Host Community		Proportion of informal employment in total employment, by sector and gender	**92.8%**
National		Proportion of informal employment in total employment, by sector and gender	**76.0%**
Refugees	SDG8.5.2	Unemployment rate	**10.6%**
Host Community		Unemployment rate	**11.5%**
National		Unemployment rate	**6.0%**
Refugees	SDG 8.6.1	Proportion of youth (aged 15–24 years) not in education, employment or training	**8.9%**
Host Community		Proportion of youth (aged 15–24 years) not in education, employment or training	**4.4%**
National		Proportion of youth (aged 15–24 years) not in education, employment or training	**19.0%**
Refugees	SDG8.7.1A	Proportion and number of children aged 5–17 years engaged in child labour	**3.5%**
Host Community		Proportion and number of children aged 5–17 years engaged in child labour	**1.5%**
National		Proportion and number of children aged 5–17 years engaged in child labour	**NA**
Refugees	SDG8.7.1B	Proportion and number of children aged 5-17 years engaged in economic activities and household chores at or above age-specific hourly thresholds	**4.8%**
Host Community		Proportion and number of children aged 5-17 years engaged in economic activities and household chores at or above age-specific hourly thresholds	**2.9%**
National		Proportion and number of children aged 5-17 years engaged in economic activities and household chores at or above age-specific hourly thresholds	**NA**

POPULATION GROUP	SDG	SDG DESCRIPTION	PERCENTAGE
Refugees	SDG8.10.2	Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider	**4.5%**
Host Community		Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider	**30.8%**
National		Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider	**NA**
Refugees	SDG 16.B.1	Proportion of population reporting having personally felt discriminated against or harassed in the previous 12 months on the basis of a ground of discrimination prohibited under international human rights law	**33.3%**
Host Community		Proportion of population reporting having personally felt discriminated against or harassed in the previous 12 months on the basis of a ground of discrimination prohibited under international human rights law	**11.3%**
National		Proportion of population reporting having personally felt discriminated against or harassed in the previous 12 months on the basis of a ground of discrimination prohibited under international human rights law	**NA**
Refugees	SDG 16.1.4	Proportion of population that feel safe walking alone around the area they live after dark	**67.2%**
Host Community		Proportion of population that feel safe walking alone around the area they live after dark	**80.3%**
National		Proportion of population that feel safe walking alone around the area they live after dark	**NA**
Refugees	SDG 16.9.1	Proportion of children under 5 years of age whose births have been registered with a civil authority	**45.9%**
Host Community		Proportion of children under 5 years of age whose births have been registered with a civil authority	**80.5%**
National		Proportion of children under 5 years of age whose births have been registered with a civil authority	**42.0%**
Refugees	SDG 17.8.1	Proportion of individuals using the internet	**32.6%**
Host Community		Proportion of individuals using the internet	**32.7%**
National		Proportion of individuals using the internet	**33.0%**
Refugees	SDG 1.2.2	Multidimensional Poverty Index	**41.9%**
Host Community		Multidimensional Poverty Index	**10.9%**
National		Multidimensional Poverty Index	**30.5%**

Table A4: Discriminatory experiences reported by refugees

Per cent distribution by gender and frequency of experience

TABLE 7. Discriminatory Experiences Reported by Refugees

Per cent distribution by gender and frequency of experience

QUESTION	GENDER	ALMOST EVERYDAY	AT LEAST ONCE A WEEK	A FEW TIMES A MONTH	A FEW TIMES A YEAR	ONCE A YEAR	NEVER	DK
You are treated with less politeness than other people are	Male	5.8	1.9	2.7	3.3	5.9	76.7	3.6
You are treated with less politeness than other people are	Female	4.2	1.5	1.6	3.3	6.0	78.3	5.2
You are treated with less respect than other people are	Male	7.0	1.5	2.6	4.0	5.7	75.4	3.8
You are treated with less respect than other people are	Female	4.5	1.3	1.6	3.4	6.0	77.7	5.5
You receive poorer service than other people at restaurants or stores	Male	6.4	1.4	1.6	3.4	3.9	79.0	4.2
You receive poorer service than other people at restaurants or stores	Female	4.3	1.0	1.3	2.0	4.1	78.1	9.2
People act as if they think you are not smart	Male	5.9	1.5	1.9	2.7	5.2	78.9	3.9
People act as if they think you are not smart	Female	4.1	1.0	2.0	3.0	4.7	79.7	5.4
People act as if they are afraid of you	Male	5.6	1.1	1.7	1.9	4.0	81.0	4.7
People act as if they are afraid of you	Female	4.1	1.2	1.1	2.0	4.5	81.4	5.6
People act as if they think you are dishonest	Male	5.9	1.3	2.2	2.6	3.6	80.3	4.2
People act as if they think you are dishonest	Female	3.1	1.7	1.9	2.0	4.0	81.7	5.6
People act as if they're better than you are	Male	6.7	1.6	2.5	4.3	5.9	74.7	4.2
People act as if they're better than you are	Female	4.6	1.3	2.0	3.3	5.5	77.8	5.5
You are called names or insulted	Male	6.2	1.3	2.5	3.1	5.6	77.8	3.6
You are called names or insulted	Female	4.4	1.3	2.5	3.0	5.2	79.1	4.5
You are threatened or harassed	Male	6.2	1.2	1.5	3.0	4.1	80.7	3.4
You are threatened or harassed	Female	4.4	0.9	1.1	1.7	4.7	82.4	4.8

Note: Responses reflect how often individuals experienced specific types of discrimination in the past 12 months.

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Further information on the Forced Displacement Survey is available on UNHCR's FDS website https://www.unhcr.org/what-we-do/reports-and-publications/data-and-statistics/forced-displacement-surveys