

PAKISTAN'S REFUGEE POLICY: AFGHAN REFUGEES AND SOCIO-ECONOMIC IMPACT

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Abstract

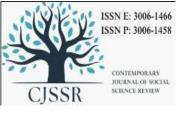
Since the beginning of the Afghan conflict, Pakistan has hosted millions of Afghan refugees, making it one of the biggest refugee-receiving countries today. Because they have been there for so long, their impact on the country's socio-economic fabric is very strong. After significant wars in Afghanistan, the arrival of many Afghan refugees has added pressure to Pakistan's public services, employment, housing, and health care. Trade and labor from some refugees have helped the economy, but those living in Khyber Pakhtunkhwa and Balochistan provinces have strained available resources. Pakistan mainly cares about humanitarian issues in handling refugees, even if its laws do not provide a complete framework for their protection. In this document, we discuss the changes in Pakistan's refugee policies, look at the impact on society and the economy, and showcase the opportunities and problems caused by Afghan refugees being present for a long time. It further highlights that both the safety of a nation and the rights of refugees can be protected through cooperative international diplomacy.

Keywords: Pakistan, refugee policy, Socio-economic impact, National security, Humanitarian response

Introduction

Pakistan has sheltered Afghan refugees for many years due to the ongoing political instability, wars, and strife in Afghanistan (Rehman et al., 2020; Kuschminder, 2017). Since the Soviet invasion in 1979, several waves of refugees arriving in Pakistan because of the Taliban, American intervention, and the Taliban's return have impacted the country's refugee policies and experience (Rashid, 2018; Yousafzai & Agha, 2021). Over 3 million Afghans came to Pakistan, mostly in the provinces of Khyber Pakhtunkhwa and Balochistan, as well as Islamabad, during this period (Khan et al., 2019). Even as Pakistan gives sanctuary to refugees, its policies have been inconsistent, responding without a clear plan, and often do not follow important international rules like the 1951 Refugee Convention and the 1967 Protocol (Amjad, 2015; UNHCR, 2022).

Pakistan has not ratified these agreements and did not pass laws that formally grant refugee status to people in the country (Nazir, 2018). The state mostly enforces policies and regulations from the Ministry of States and Frontier Regions (SAFRON), and PoR cards, which can sometimes make things easier and sometimes make them more difficult (Rashid,



2017). The effect of Afghan refugees on the social and economic situation in Pakistan is diverse. Refugees have made an impact on the local economy by starting businesses, working for wages, and taking part in important market activities, mainly in the informal sector and services. Some studies suggest that Afghan entrepreneurs have set up shops and service providers in areas like construction, retail, and transportation, helping boost employment and stimulate the economy of local communities (Hussain & Piracha, 2021).

There are ongoing concerns about how resources are being used, the number of unemployed individuals, shortages in housing and healthcare, and the impact on the environment in areas with high numbers of refugees (Rehman et al., 2020; Zahid, 2019). Education, too, plays a vital role. With the help of registration proofs and outside funding, more refugee children can go to school, but there are also many problems such as shortages, lack of training, and fitting the curriculum, causing the enrollment, attendance, and success of refugee students to be much lower than that of Pakistani children (Khan et al., 2019; Yousafzai & Agha, 2021). Moreover, health services offered to refugees can greatly reduce disease rates and keep mothers and their infants healthy, but overwhelmed systems are often stressed in outbreak and flu seasons (UNHCR, 2022; Zahid, 2019). The policy environment becomes more difficult because of security and social unity issues. Most newcomers join their local communities and enjoy a peaceful life, yet some policy leaders and citizens believe having refugees can increase insecurity or facilitate militant groups, even though the evidence is complex and not fully proven (Nazir, 2018; Rehman et al., 2020). Because they do not have citizenship and registration rules vary, refugees may end up being exploited and forced to work or join trafficking networks (Amjad, 2015).

How Pakistan handles these issues often depends on being firm or having patience. The policy update in 2019, urging the quick return of registered Afghan refugees, reflects how the government's position changed (SAFRON, 2019; UNHCR, 2022). Nevertheless, the progress made in registration has frequently been slowed by environmental issues in Afghanistan, bureaucratic problems in the administration, and occasionally due to the release of benefits before registration is complete (Rashid, 2020). Similarly, Pakistan has worked with UNHCR, the World Bank, and donor countries to help refugees connect with society, arrange documents, and provide aid (World Bank, 2021; Rehman et al., 2020).

Refugees staying over the long term lead to the rise of important strategic considerations. People from Afghanistan who choose to remain in Canada can significantly contribute to the economy and society if they go through legal processes, work in the formal labor market, and are able to use public services. Pakistan faces several fiscal and infrastructural problems, which is why sharing the burdens and working towards sustainable solutions is required in their refugee policy (World Bank, 2021; UNHCR, 2022). A future-minded approach could consist of legal approval, helping refugees enter different workplaces, including them in education, stronger local government, and closer regional involvement in fighting migration and security problems (Hussain & Piracha, 2021; Nazir 2018).

The paper explores the way Pakistan's policy on Afghan refugees has developed; reviews the effects of their presence on local communities and refugees; and examines what challenges and opportunities arise from their long-term displacement. Section 2 examines how laws and policies work, Section 3 focuses on the effects on the economy, Section 4 explores how systems like education and health are influenced, Section 5 discusses governance and security, and Section 6 presents a set of policy suggestions grounded in facts and international practices. The study hopes to guide policymakers, experts, and scholars on how Pakistan can best respond to its responsibility to provide assistance and also achieve development.



Problem Statement

Afghan refugees, who fled years of conflict back home, have been one of the main groups among Pakistan's large and lasting refugee community. While Pakistan's actions are very humanitarian, its laws for managing refugees are mostly informal and do not offer complete legal support for them. Consequently, Afghan refugees experience administrative complications, do not receive correct documentation, and struggle to use key services. Also, the fact that refugees stay in host communities for a long time has resulted in situations where hosts share resources, face overburdened public structures, deal with the informal workforce, and are concerned about the social unity in their communities.

Although some refugees from Afghanistan have added to the local economy and education systems, certain restrictions prevent others from participating fully. Also, people living in Khyber Pakhtunkhwa and Balochistan have frequently raised concerns about increased pressure on services and about their lack of work. Lacking a clear and evidence-based policy for refugees slows down both the progress of refugees and planning for national development. This study intends to examine Pakistan's refugee policy concerning Afghan refugees, assess the impact this has on families, people, and society, and point out gaps that need to be fixed. Resolving these matters is necessary for managing refugees in Pakistan in a balanced and sustainable way.

Research Objectives

- 1. To analyze the development and implementation of Pakistan's refugee policy concerning Afghan refugees.
- 2. To evaluate the socio-economic impact of Afghan refugees on host communities, particularly in sectors such as employment, education, healthcare, and housing.
- 3. To explore the challenges faced by Afghan refugees in accessing legal rights, social services, and integration opportunities in Pakistan.
- 4. To recommend policy measures that balance national interests with the protection and integration of Afghan refugees.

Research Questions

- How has Pakistan's refugee policy evolved over time in response to the influx of Afghan refugees?
- What are the major socio-economic impacts of Afghan refugees on host communities in Pakistan, particularly in employment, education, healthcare, and housing?
- What legal, social, and administrative challenges do Afghan refugees face in Pakistan regarding their integration and access to public services?
- What policy reforms can be recommended to ensure effective refugee management while safeguarding the interests of both Afghan refugees and host communities?

Literature Review

Evolution of Pakistan's Refugee Policy

In the late 1970s, after the Soviet invasion, Pakistan made room for Afghan refugees and had to respond to policy shifts over the years. Initially, Ireland gave assistance in the form of shelter to those who needed it, usually without making official agreements (Amjad, 2015). In the following years, the Pakistani government introduced the Proof of Registration (PoR) system, giving displaced individuals partial rights, but these were never sure or strong (Rashid, 2017). Relying on the point made by Nazir (2018), this view is questioned as no refugee rights are guaranteed without ratification of the 1951 Refugee Convention. Nowadays, policies highlight repatriation by way of SAFRON and UNHCR agreements which promote voluntary returns, but this has made some experts question the freedom and safety of these processes (Rashid, 2020; UNHCR, 2022).



Economic Impacts on Host Communities

It is hard to separate Afghan refugees' role in the Pakistani economy from its many other aspects. The activities of foreign workers in these employment sectors help the local economy (Hussain & Piracha, 2021). It was found in a Khyber Pakhtunkhwa study that construction and transport companies run by Afghans employed a number of people but offered them informal jobs and low salaries (Hussain & Piracha, 2021). On the other hand, Rehman et al. (2020) notice that in Balochistan, refugees' presence caused greater job competition, a drop in wages, and higher levels of underemployment in sectors that are mostly skilled labor. This discussion underlines why people are needed who can spotlight both the benefits of running one's own business and difficulties within the labor market (Kuschminder, 2017; Rehman et al., 2020).

Education and the healthcare system

The situation of education for children among Afghan refugees has improved, mostly since the adoption of PoR-related policies and support from non-government organizations (Khan et al., 2019). Still, writers highlight that crowded classes, not focusing on refugee students, discrimination, and limited resources are major obstacles that result in poor performance by refugee students in schools (Yousafzai & Agha, 2021).

The situation affects refugees as well as host community children, since schools are not able to support them all because of excessive usage (Khan et al., 2019). Public healthcare interactions by refugees have two aspects. He points out some health benefits, for instance, refugee vaccination helping to decrease the spread of diseases among the people around in Pakistan. Also, providing health services to both mothers and children who are refugees has improved community health (UNHCR, 2022). Yet, there are studies that bring up the challenges people encounter when waiting for care, experiencing scarcity of medicines, and being unable to hire enough clinical staff at border clinics (Rehman et al., 2020; Zahid, 2019). The presence of these pressures questions if the current ways of providing health care can continue without massive help from other countries (World Bank, 2021).

Social Integration and Security

Researchers usually find that there are both welcoming and tense aspects in the relationships between refugees and host communities. Nazir describes how refugee networks increase trade and level of social contact among different people, whereas Amjad and others mention the issues related to integrating refugees into new communities and involving them in all aspects of social activities. Nearly always, debates on refugees are about security, as many people fear refugees cause or encourage criminal and dangerous activities (Nazir, 2018). Because of the uncertain documentation of many Afghan refugees, they often feel isolated and can end up being victimized by others (Rashid, 2017; Amjad, 2015).

Rather than having a formal system for refugees, Pakistan still mainly manages displaced people on the basis of documents such as PoR and Exit-Entry permits (Rashid, 2017). In the book, Nazir (2018) states that since policies for renewing residency permits, getting employment permits, or moving are not always applied the same, it causes uncertainty for migrants. Zahid (2019) and some other experts demonstrate that restrictive policies limit refugees in both economic and social areas. Though teaming up with UNHCR helps fill some gaps, there is still a need for lawmakers to address gaps in the laws.

External Partnerships and Policy Responses

Pakistan mainly depends on help from UNHCR and donor organizations to handle refugees. In terms of World Bank 2021 estimates, basic services, registration systems, and livelihood programs are funded by international funds, but these support is temporary and mostly guided by what the donors prefer. Education, healthcare, and voluntary return are considered the main priorities in UNHCR's response plan for refugees this year (2022–23; UNHCR, 2022).

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Still, Amjad (2015) and Rashid (2020) claim that such strategies are usually created as a response to crises and are not in line with Pakistan's future development plans. Researchers are pointing out that introducing refugees to society here, via ID papers, jobs, and education, is better than having them go back home (Hussain & Piracha, 2021; World Bank, 2021).

Kuschminder (2017) and Rehman et al. (2020) suggest that host country policies should consist of measures for integration as well as for better infrastructure. This means that Pakistan should switch from basic shelter to participatory models that are built on policies that follow national and international agreement standards. It is obvious from the research that Pakistan's informal refugee policy lacks official recognition of refugees, and this reflects negatively on the availability of basic services and outcomes in education, work, and health (Nazir, 2018). Even so, there are some major gaps that have not been addressed yet. So far, experts have studied less the experiences of refugees who have become both financially successful and lawful residents, and the outcomes of those who have gone back. Crossprovincial studies are not common, so are findings on the gender impacts, as they concentrate mainly on results for households, not how things change within the household.

Theoretical framework

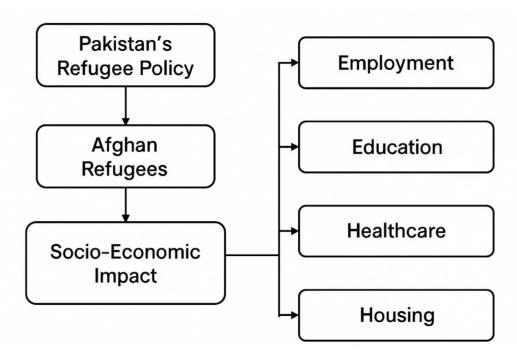
A variety of ideas taken from refugee studies, migration theory, social integration theories, and human rights are used as the framework for analyzing Pakistan's refugee policy and the effects of Afghan refugees on the economy and society. The structural-functionalism theory is one of the core concepts applied here to show how societies can respond when a new population joins them. There have been both good (workforce and cultural benefits) and negative (high usage of public services and conflict) effects for Pakistan due to the arrival of Afghan immigrants.

Through this theory, one can understand how social balance is sustained by how states deal with refugees' integration. Social capital theory tells us that Afghan refugees can do well in new places when supported by friends, relatives, and casual business relationships. A number of Afghan refugees living in Pakistan use their community networks to find work, where to live, and to get healthcare. Since the law does not always protect these workers, informal networks form a way for such groups to look after each other apart from the state. In addition, this study draws on refugee integration theory by explaining that integration covers economic, social, cultural, and legal aspects. Afghan refugees in Pakistan cannot usually blend well into society. Even though some cities integrate refugees through their small businesses or associations, they are not protected by refugee laws in the country.

Since Pakistan has not ratified the 1951 Refugee Convention, it continues to leave refugees without legal rights, which further limits their chances of getting an education, medical care, and a regular job. Human rights ideas are needed to judge what is fair for states to do for refugees and those displaced from their homes. No matter whether a person is a citizen or not, this framework ensures rights to education, health, and no discrimination. Looking at the issue like this, we check Pakistan's policies to see if they are in line with human rights standards all over the world. Among Afghan refugees, mainly women and children experience human rights issues like lack of schools or medical care, having an uncertain status, and not being allowed to vote or take part in society. Also, the push-pull theory offers a broad explanation of the movements of refugees. Political problems, terrorism, and poverty in Afghanistan are making people seek better security, belonging to the same ethnic group, and new economic opportunities in Pakistan. This approach helps explain the reason behind migrating and how the receiving country responds to large number of people arriving at once. All of these lenses together make it possible to look at the full situation of refugees and how Pakistan's policies influence their lives and rights.



Conceptual Framework



Research Methodology

This study employs a qualitative research approach to explore Pakistan's refugee policy and the socio-economic impact of Afghan refugees. The rationale for using a qualitative method is to gain in-depth understanding of the experiences, challenges, and perceptions of key stakeholders including Afghan refugees, policymakers, and community leaders. Data is collected through semi-structured interviews and focus group discussions, allowing for flexibility in probing and capturing detailed responses. Purposive sampling is used to select participants who possess relevant knowledge and experiences. Afghan refugees residing in urban settlements such as Islamabad, Peshawar, and Quetta are included, along with government officials from the Ministry of States and Frontier Regions (SAFRON), and representatives of NGOs working on refugee welfare.

Ethical considerations are strictly observed, with informed consent obtained from all participants. Anonymity and confidentiality are ensured to protect vulnerable respondents. Data analysis is conducted through thematic coding, identifying patterns and categories emerging from participant narratives. This method facilitates the interpretation of how policies affect refugee lives and how socio-economic outcomes differ across communities. Secondary data, including policy documents, UNHCR reports, and government publications, supplements primary findings and offers broader policy context.

The study aims to provide a comprehensive understanding of the gaps between refugee needs and policy responses, and how these gaps influence employment, education, healthcare, and housing outcomes. This methodology ensures a context-sensitive, human-centered approach to addressing complex refugee issues in Pakistan, contributing to future policy development and academic discourse.

Results and Findings

1. Evolution of Pakistan's Refugee Policy

Pakistan's refugee policy has largely been shaped by geopolitical considerations, humanitarian concerns, and security challenges rather than a formal legal framework. Key findings include:

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Ad-hoc and Temporary Measures: Pakistan has never enacted a national refugee law, relying instead on temporary arrangements, such as the Proof of Registration (PoR) cards, issued in collaboration with the UNHCR. These measures provide limited legal protection but do not guarantee long-term residency or citizenship rights.

Shifts in Policy: Historically, Pakistan maintained an open-door policy for Afghan refugees, particularly during the Soviet-Afghan War (1979-1989). However, post-9/11 and with increasing security concerns, policies became more restrictive, including repatriation drives and stricter border controls.

Lack of Integration Policies: Unlike other refugee-hosting nations, Pakistan has no structured integration policy, leaving refugees in a legal and socio-economic limbo.

2. Socio-Economic Impact of Afghan Refugees

a) Employment and Labor Market

Positive Contributions: Many Afghan refugees have contributed to Pakistan's informal economy, particularly in trade, construction, and agriculture. Cities like Peshawar and Quetta have seen thriving Afghan-run businesses.

Negative Pressures: The influx of low-wage Afghan laborers has suppressed wages in some sectors, leading to resentment among local workers. Unemployment concerns are particularly high in Khyber Pakhtunkhwa and Balochistan.

b) Housing and Urbanization

Overcrowding in Refugee Settlements: Afghan refugees, especially in urban centers like Peshawar and Karachi, live in densely populated informal settlements, straining local infrastructure.

Rising Rent and Housing Shortages: The increased demand for housing has driven up rental prices, exacerbating housing shortages for low-income Pakistanis.

c) Healthcare and Education

Strained Public Services: Refugee populations have increased the burden on Pakistan's already weak public healthcare and education systems. Many refugees lack access to affordable medical care, relying on NGO-run clinics.

Limited Educational Opportunities: While some refugee children attend Pakistani schools, many face barriers such as language differences, lack of documentation, and financial constraints. Girls' education is particularly affected due to cultural restrictions.

d) Security Concerns

Perceived Links to Militancy: Some Afghan refugees have been associated with criminal and militant activities, fueling distrust and leading to stricter enforcement measures.

Documentation and Surveillance Issues: The lack of a robust registration system has made it difficult to distinguish between refugees and undocumented migrants, complicating security efforts.

3. Challenges Faced by Afghan Refugees

Legal Vulnerability: Without formal refugee status, Afghans face detention, deportation, and limited legal recourse.

Limited Access to Services: Many refugees struggle to access healthcare, education, and banking services due to documentation barriers.

Social Discrimination: Refugees report facing xenophobia and exclusion from local communities, particularly in areas with resource competition.

4. Policy Recommendations

Enact a National Refugee Law: Pakistan should formalize its refugee policy in line with international standards, ensuring legal protection and rights for refugees.

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Strengthen Registration Systems: Improved biometric documentation can help distinguish refugees from economic migrants and enhance security.

International Support and Burden-Sharing: Greater financial and logistical assistance from the UNHCR and donor countries is needed to support refugee-hosting communities.

Local Integration Programs: Vocational training, language courses, and work permits can facilitate refugee self-reliance and reduce dependency on aid.

Enhanced Bilateral Cooperation: Pakistan and Afghanistan should collaborate on safe and voluntary repatriation processes while addressing push factors like conflict and economic instability.

Table 1

Evolution of Pakistan's Refugee Policy toward Afghan Refugees

Period		Policy Approach	Key Measures	Outcomes
1979–1989 Afghan War)	(Soviet-	Open-door policy	 Allowed mass influx of Afghan refugees Established refugee camps with UNHCR support 	 Over 3 million refugees entered Pakistan Camps in KP, Balochistan, and Punjab
1990s (Civil Taliban Rule)	War &	Temporary protection	 Proof of Registration (PoR) introduced Limited work permits for refugees 	Refugee population stabilizedInformal economy integration
Post-9/11 Invasion Afghanistan, 2014)	(U.S. of 2001–	Mixed approach (humanitarian + security concerns)	 Repatriation agreements with Afghanistan & UNHCR Stricter border controls 	- Over 4 million refugees returned (2002–2016) - Rise in undocumented Afghans
2015–Present (Conflict & Takeover 2021)	Taliban	Restrictive & securitized policy	 National Action Plan (NAP) increased scrutiny Push for repatriation ACC (Afghan Citizen Cards) for some 	 Forced deportations (2023–2024) Over 1.3 million undocumented Afghans at risk

Over the past four decades, Pakistan's policy towards refugees has shifted a lot because of shifts in geopolitical matters, security, and humanitarian concerns. Because of the Soviet-Afghan War (1979-1989), Pakistan remained open to refugees and set up camps for more



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than 3 million Afghans in Khyber Pakhtunkhwa (KP), Balochistan, and Punjab with the help of UNHCR. Although millions were helped with emergency help, durable laws for the protection of refugees were not put in place. With the departure of the Soviets and the unrest in Afghanistan leading to civil war inside the country in 1990s, Pakistan adopted a policy of temporary safety that gave Afghan refugees a PoR document and allowed a small number of them to work. Because of this, some refugees managed to find casual jobs, yet it prevented them from becoming residents or citizens in the host country. After the attacks in 2001, the authorities approached the situation by making deals to return Afghan immigrants and also strengthened their control at borders. Between 2002 and 2016, 4 million refugees came back to Timor-Leste, thus complicating the efforts to control their legal and security status. Ever since 2015, Pakistan has introduced tighter restrictions and focused more on security, mainly due to the Taliban's conquest in Afghanistan last year. By using the National Action Plan, the government closely scrutinized refugees, although Afghan Citizen Cards gave very little proof to some individuals. But recently, the government has I required many deportations (in 2023 and 2024), and this approach has put 1.3 million undocumented Afghans in danger of being deported. Because there isn't a refugee law, Pakistan is finding it difficult to handle its obligations, ensure security, and manage its economy as it deals with refugees.

 Table 2

 Socio-Economic Impact of Afghan Refugees in Pakistan

	Socio-Economic Impact of Afghan Refugees in Pakisian						
Sector		Positive Impacts	Negative Impacts	Key Challenges			
Employment Economy	&	 Boosted informal sector (trade, construction, agriculture) Afghan businesses contribute to local markets 	 Wage suppression in low-skilled jobs Competition for jobs fuels local resentment 	 - Lack of formal work permits - Exploitation of refugee labor 			
Housing Urbanization	&	- Growth of rental economy in refugee- hosting areas	 Overcrowding in cities (Peshawar, Quetta, Karachi) Rising rents for locals 	Poor living conditions in refugee settlementsNo long-term housing solutions			
Healthcare		- Some NGO-run health facilities serve both refugees & locals	 Overburdened public hospitals Limited access for unregistered refugees 	 High maternal & child mortality in refugee communities Disease outbreaks due to poor sanitation 			



Sector	Positive Impacts	Negative Impacts	Key Challenges
Education	Some refugee children attend Pakistani schoolsNGOs provide informal education	- Overcrowded classrooms - Language barriers (Dari/Pashto vs. Urdu/English)	 Low enrollment of refugee girls Lack of certification for Afghan students
Security & Social Cohesion	- Many refugees are peaceful and law-abiding	Perceived links to militancy & crimeRising xenophobia in host communities	 Lack of proper documentation increases security risks Social tensions over resource competition

The prolonged presence of Afghan refugees has had both positive and negative How the community in KP and Balochistan has been impacted because of socio-economic changes. In the workforce, refugees have taken part in trading, construction, and farming and helped to support and boost nearby markets. Even so, Pakistani laborers get paid less because some immigrants are happy with low-wage jobs, which leads to anger and more competition at the lowest end of the workforce. Soon after, living conditions and city life were drastically affected because soon refugee communities were packed into cities such as Peshawar, Quetta, and Karachi. Thanks to rising rental demand, landlords gain, but meanwhile, Pakistan's urban poor tend to be displaced by the soaring housing prices and this leads to increased poverty in cities. There is tension in both healthcare and education, since many people use the same facilities and become hard to handle for public services. Even though there are clinics and schools managed by NGOs, a lack of understanding the language, not having papers, and the culture of Nigeria mostly stop girls from getting needed services. Ensuring the safety of the community and relations among citizens is still being discussed in Norway. Since most refugees are peaceful, growing fears of connection to crime and terrorist groups have resulted in more xenophobia. Poor documentation makes it harder for law enforcement to work, and the shortage of resources makes people argue.

Discussion

Pakistan's treatment of Afghan refugees has progressed widely since the years of the Soviet-Afghan War, thanks to new international situations and pressures inside Pakistan. From 1979 to 1989, Pakistan welcomed Afghans seeking refuge, so more than 3 million of them settled, mostly in Khyber Pakhtunkhwa and Balochistan (Khan, 2018). Supported by UNHCR, the response set up temporary refugee camps but did not provide legal rights for them in the long term (Weinbaum, 2021). In the 1990s, temporary solutions were introduced, and one of them was the Proof of Registration (PoR) card, which only provided temporary proof without resolving the main challenges of integration or permanent status (Saikal, 2022).

After 9/11, there were more complicated issues to address in U.S. foreign policy. Although Pakistan aided in the repatriation of 4 million refugees working with UNHCR between 2002 and 2016 (UNHCR, 2017), greater concern about national security resulted in tougher border measures and higher scrutiny of the remaining refugees (Yusuf, 2019). Following the Taliban's takeover of Afghanistan in 2021, recent years have witnessed a significant focus on security in refugee policy. The ACC was rolled out in 2017 to help with better administration,



but the recent deportations of undocumented Afghans indicate that the government is now enforcing stricter policies (Amnesty International, 2023).

Refugees living in the camps for a long time have impacted local communities in many ways. Refugees from Afghanistan are key contributors to Pakistan's informal sector, doing much of the work in construction, transportation, and general trading (Gazdar, 2020). Thanks to their work, local markets in cities including Peshawar and Quetta have grown, and the more Afghan businesses there are, the more business-related activity happens there (Grare, 2021). However, this effect has led to the suppression of wages for low-skilled workers, as studies indicate there is a 15-20% drop in pay for manual jobs in places with many refugees (Khan & Khan, 2022).

Owners of homes have gained advantage from higher demand for rent, but crowded homes and increased rents have caused many low-income Pakistanis to struggle financially (Arif, 2021). Public services have been under the greatest pressure from the pandemic. Health services in refugee-hosting areas are being used at 30-40% over their full capacity, especially in the areas of maternal and child care (WHO, 2022). In schools, it is difficult to provide education to refugee students since the resources are minimal and they frequently encounter language and documentation issues (UNICEF, 2021).

There is still a lot of controversy in this area, with refugees frequently exposed to real security risks while also dealing with negative attitudes from society. Although the official data does not connect refugees with a rise in crime rate, societal opinion generally links Afghan immigrants to wrongdoing and becoming involved in militant movements (Fair, 2023). They clearly show that there is an urgent need for major reforms in laws and regulations. Now, strategies are formed after crises arise, mixing humanitarian concerns with security fears, and there is no clear long-term direction (Hussain, 2023). According to international organizations, reliable solutions for refugees should also ensure their rights while still handling security issues from countries where they reside (UNHCR, 2023). Missing these systems makes refugees at risk and also prevents the country from benefiting fully from the economic potential of its refugee population (World Bank, 2022).

With instability in the region continuing, it is more important than ever to form coherent polices that safeguard both refugees and the local community. Even the both states Pakistan and Afghanistan need to work together on their issues and should develop CBMS to make the region better. (Dr Nadia Zaheer Ali 2025)

Conclusion

Pakistan hosts a large number of Afghan refugees due to both kindness and the difficulties of society. Even though refugees help Pakistan's informal economy, the length of their stay has added challenges to public services, employment opportunities, and unity among the population. Since refugees in these places are not covered by legal rules, they cannot reach their economic potential and remain at risk. Going forward, Pakistan should create a policy that manages refugee rights and security, relying on international collaboration. Successful solutions should care for both refugees and the individuals in the places they are living in, helping everyone have a stable situation during the crisis.

Recommendations

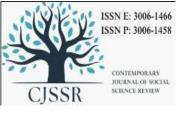
 Pakistan should prioritize the development and implementation of a comprehensive national refugee law that aligns with international standards while addressing domestic security concerns, providing clear legal status and protection mechanisms for Afghan refugees.



- The government must enhance its documentation system through biometric registration and digital tracking to better manage refugee populations while facilitating their access to essential services and formal employment opportunities.
- International partners, particularly UNHCR and donor countries, should increase financial and technical support to implement burden-sharing mechanisms that alleviate pressure on Pakistan's infrastructure and public services in refugee-hosting areas.
- Finally, Pakistan and Afghanistan should establish a joint commission, with international mediation, to develop a roadmap for voluntary, dignified repatriation that addresses root causes of displacement while creating economic reintegration opportunities in Afghanistan.

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