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RESEARCH PAPER

Rebuilding lives: How return duration shapes income generation and reintegration dynamics for Afghan returnees

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ABSTRACT

This study examines the relationship between return duration and the socio-economic reintegration of Afghan returnees from Pakistan, using primary data from the second round of UNHCR's Post-Return Monitoring (PRM) survey conducted in December 2024. Drawing on responses from 2,868 households that returned between January and June 2024, the paper analyzes how length of stay in Afghanistan affects income generation, employment, debt accumulation, food security, documentation access, and psychosocial well-being. An ordered probit regression model is employed to identify the key factors associated with household income as a proxy for economic reintegration.

Findings indicate that income generation and employment opportunities remain limited and gender-unequal, with male-headed households experiencing gradual improvements in income and employment over time, while female-headed households face stagnation or decline. Indebtedness and food insecurity increase with return duration, reflecting the depletion of initial coping resources and the lack of sustainable livelihoods. Access to documentation and mobile connectivity, particularly for women, remains a critical barrier to reintegration and inclusive recovery. These findings underscore the need for targeted, area-based interventions that combine immediate humanitarian support with structural investments in local labor markets, essential services, and community-based protection. Sustainable reintegration of Afghan returnees will depend not only on the physical act of return but on sustained, evidence-based measures to foster economic self-sufficiency, social stability, and long-term resilience.

INTRODUCTION

For over four decades, Afghanistan has experienced protracted displacement, with millions of Afghans seeking refuge in neighboring countries - chiefly Iran and Pakistan. These host countries have provided sanctuary for generations of Afghans, often under strained circumstances. The scale and duration of this displacement make Afghanistan one of the world's most enduring displacement crises. Displacement is a multifaceted process that can take many forms - temporary, permanent, or cyclical - and it may ultimately lead to return. While some forced displaced populations return voluntarily, many are compelled to do so due to limited opportunities, harsh living conditions, or the threat of forced removal.

Given the often-precarious conditions returnees face in their countries of origin, governments and international organizations are increasingly emphasizing reintegration support. The goal is not only to ensure that return is sustainable and humane, but also to prevent continuous displacement and support development in countries of origin. A sustainable reintegration of refugees is when refugee's returnees achieve a level of economic self-sufficiency, social stability within their community and psychosocial well-being that prevent continuous cyclical displacement or onward movement to other countries. Effective reintegration benefits all stakeholders by fostering inclusion and social stability while helping refugee returnees re-establish themselves and contribute meaningfully to their communities.[1]

Since 2023, the return of Afghan nationals has surged, driven by shifting political dynamics, economic instability, and changes in host country policies. The situation escalated in 2025 when the Government of Pakistan announced the expansion of the Illegal Foreigners Repatriation Plan (IFRP) to include all Afghan Citizenship Card (ACC) holders. As of 7 March 2025, these individuals were instructed to voluntarily depart Pakistan by 31 March or face deportation from 1 April onward. This policy shift triggered a significant increase in cross-border returns. As of 31 July 2025, a total of 347,500 Afghans had returned from Pakistan in 2025, contributing to more than 2.1 million returns from both Pakistan and Iran since the beginning of the year. The arrival of such large numbers of forcibly displaced persons can strain already overstretched services in host communities. The scale of these returns, with the resumption of large-scale Afghan returns and deportations from Pakistan and Iran in April 2025[2], has had an impact on the landscape in Afghanistan. Sustainable responses to forced displacement require new ways to anticipate and address these pressures and it becomes more and more important to monitor the situation of the returnees, track their (re)integration experiences and adapt programming to their needs. While this paper focuses on returnees who arrived in early 2024, these later dynamics highlight the urgency of understanding how reintegration unfolds over time and the risks of cyclical displacement

This paper aims to address these gaps by examining how the duration of return shapes reintegration outcomes, with a specific focus on household income as a proxy for economic self-sufficiency. The central hypothesis is that income improves with time since return, but in ways that are uneven across gender, household type, and access to enabling factors such as employment, remittances, documentation, and services.

[1] More information can be accessed at: https://www.oecd.org/content/dam/oecd/en/publications/reports/2020/10/sustainable-reintegration-of-returning-migrants_86be9bc5/5fee55b3-en.pdf
[2] Situation Afghanistan situation

The analysis supports these efforts of inclusive and sustainable reintegration of refugees by adding fresh insights into reintegration strategies across diverse contexts using lessons learned on how the return duration is shaping reintegration dynamics for Afghan returnees. It focuses specifically on a prior wave of returns that took place in the first half of 2024, offering a detailed assessment of the socio-economic and protection conditions faced by Afghan returnees from Pakistan. It draws on the second round of UNHCR's Post-Return Monitoring (PRM), conducted in December 2024, which surveyed 2,868 households that returned between January and June 2024. The rationale for this data collection effort stems from need to understand the rapid shifts in displacement and return patterns in the region and the needs they generate in the Afghan economy and society. The PRM series is designed to track the evolving well-being of returnees, understand the profiles of the different waves of returnees and their reintegration process, as well as identify emerging needs that require programmatic adaptation. The 2024 round builds on an earlier PRM covering returns from 2023 and precedes a third wave of data collection scheduled for September 2025, which will expand geographic scope to also include returnees from Iran for the first time. Because reintegration is largely experienced at the household level, this analysis uses households as the main unit of observation, while disaggregating by gender of household head where relevant.

This study is part of a growing body of research jointly and independently undertaken by UNHCR and the World Bank. The two institutions have deepened their collaboration through UNHCR-World Bank Strategic Analysis Hub for the Afghanistan Situation. These efforts have produced a range of studies examining returnee and displacement dynamics using survey data, geospatial analysis, and experimental methods. A 2019 World Bank study using UNHCR phone survey data found that returnees face deterioration in job stability and wages upon return, despite many settling in their province of origin or in urban centers.[3] A later study by Esper, Krishnan et al. (2022) evaluated different levels of cash assistance and found that larger unconditional cash transfers (USD 350 vs. USD 150) promoted investment in durable assets and access to documentation, though no significant employment effects were observed - suggesting that financial support must be paired with broader structural interventions.[4] More recently, the 2024 Afghan Returnees Rapid Needs Assessment (ARRNA), jointly produced by the World Bank Senior Economist Silvia Redaelli, UNHCR's Nii Sowa, and IOM's Modher Alhamadani, highlighted the acute needs of undocumented returnees, especially those previously engaged in low-skill urban labor markets in Pakistan who now face reintegration challenges in predominantly rural Afghan settings.[5] Concurrently, a 2023 World Bank geospatial analysis revealed the concentration of displaced populations in urban peripheries, often overlapping with environmental and resource stressors.[6]

[3] Krishnan,Nandini; Savage, Jeffrey; Wieser,Christina; Yde-Jensen,Thea. (2019) *Living Conditions and Settlement Decisions of Recent Afghan Returnees: Findings from a 2018 Phone Survey of Afghan Returnees and UNHCR data (English)*. Washington, D.C.: World Bank Group. http://documents.worldbank.org/curated/en/344311561017281303

[4] Esper, H., Krishnan, N. and Wieser, C. (2022) *More is Better: Evaluating the Impact of a Variation in Cash Assistance on the Reintegration Outcomes of Returning Afghan Refugees*, *World Bank, Washington, DC eBooks*. https://doi.org/10.1596/1813-9450-9897.

[5] IOM, UNHCR, World Bank, (2024) *Afghan Returnees Rapid Needs Assessment (ARRNA)* https://data.unhcr.org/en/documents/details/108447.

[6] Dahmani Scuitti,Anais; Knippenberg,Erwin Willem Yvonnick Leon; Kosmidou-Bradley,Walker Turnbull; Belanger,Johanna Lee. (2023) *Geospatial Analysis of Displacement in Afghanistan (English)*. Policy Research working paper ; no. WPS 10583 Washington, D.C. : World Bank Group. http://documents.worldbank.org/curated/en/099807010042337170

Adding further nuance, the study *Patterns of Internal Displacement in Afghanistan*, jointly produced under the Strategic Analysis Hub, found that population movement often begins five days before a change in local authority, suggesting strong anticipatory behavior. The study also reveals that displacement typically occurs within districts (80%), but when movement spans provinces, it is frequently toward urban areas with greater market access and economic activity.[7] These patterns help contextualize the mobility and settlement decisions of both returnees and IDPs in post-conflict settings.8 Findings from the 2024 Post-Return Monitoring survey align with this broader picture:48% of returnees returned to their province of origin, while the remainder settled elsewhere - often driven by factors such as insecurity, lack of basic services, economic opportunities or the absence of family and community support.9 These trends underscore the importance of understanding place-based reintegration constraints. Yet, most of these studies provide static snapshots; few examine how outcomes evolve with the length of return.

This paper contributes to these collective efforts by leveraging longitudinal monitoring data from the second round of UNHCR's Post-Return Monitoring (PRM) to examine how the length of time since return influences income generation, livelihood strategies, and reintegration trajectories among Afghan returnees. In doing so, it contributes three elements of novelty to the literature: (i) it introduces a temporal dimension, clarifying how reintegration outcomes evolve during the first year after return; (ii) it identifies the determinants of household income through a multivariate approach, distinguishing enablers such as services, remittances, education, and digital access from vulnerabilities such as food insecurity and indebtedness; and (iii) it situates these findings within the broader Afghan evidence base, highlighting where our results confirm, nuance, or diverge from past studies.

Importantly, our results reveal not only expected outcomes—such as rising male employment—but also diverging patterns, including widening gender income gaps, worsening food security, and declining female digital access over time. This underscores that reintegration is not a linear process of gradual improvement, but a contested trajectory shaped by household characteristics, labor market mismatches, and structural barriers. By clarifying how reintegration evolves over time the paper's findings inform policy design, support programmatic targeting, and contribute to the global evidence base on durable solutions, in line with the objectives of the UNHCR–World Bank Strategic Analysis Hub and regional frameworks such as the Solutions Strategy for Afghan Refugees (SSAR).

[7] UNHCR Strategic Analysis Hub. (2022). Patterns of Internal Displacement in Afghanistan (English). Geneva: United Nations High Commissioner for Refugees. https://data.unhcr.org/en/documents/download/106312
[8] UNHCR, World Bank, University of Chicago, (2023) Patterns of Internal Displacement in Afghanistan, https://data.unhcr.org/en/documents/download/106312
[9] UNHCR (2024) Post-Return Monitoring Survey Report Afghanistan. https://www.unhcr.org/af/publications/post-return-monitoring-survey-report-0.

METHODOLOGY

Data Description

This study is based on primary data from the second round of UNHCR's Post-Return Monitoring (PRM), a systematic phone survey targeted UNHCR-assisted Afghan refugee returnees focusing on high-return districts collected in December 2024 through structured phone interviews. The dataset includes 2,868 households – a simple random sample – for those who returned from Pakistan to Afghanistan between January and June 2024. The sample is representative only at the national level and stratification by province or district does not ensure sufficient precision for reliable subnational estimates

The PRM is designed to capture household-level reintegration conditions across socio-economic, protection, and well-being domains. Because reintegration is experienced primarily at the household level, the household serves as our main unit of analysis, while disaggregating by gender of the household head where relevant. The sample includes 66% male-headed and 34% female-headed households, with an average household size of 7.2 members. The mean age of household heads is 39 years. Geographically, households were surveyed across all major regions, with the largest shares observed in Nangarhar, Kabul, Kandahar, and Herat provinces, reflecting both return patterns and settlement dynamics. The survey instrument collected detailed household-level information across multiple domains of reintegration, including income, shelter, food security, access to services, and community relations. Respondents were stratified by month of return to enable analysis of reintegration over time. All analyses apply post-stratification weights to account for differential return patterns and response rates across provinces.

The main outcome variable of interest—household income—is recorded in the PRM survey as an ordinal variable with seven categories: (i) less than AFN 1,500/month; (ii) AFN 1,501–3,000; (iii) AFN 3,001–5,000; (iv) AFN 5,001–10,000; (v) AFN 10,001–15,000; (vi) AFN 15,001–20,000; and (vii) more than AFN 20,000. Because income is not collected as a continuous measure but in these ordered brackets, an ordered probit model is the appropriate specification. The distribution of households across these brackets highlights the precarious economic base of most returnees: 18% report monthly income below AFN 1,500; 21% fall in the AFN 1,501–3,000 range; 19% between AFN 3,001–5,000; 22% between AFN 5,001–10,000; 11% between AFN 10,001–15,000; 5% between AFN 15,001–20,000; and only 4% report more than AFN 20,000. Taken together, nearly 80% of households earn less than AFN 10,000 per month (≈USD 130), underscoring both the limited purchasing power of returnee households and the importance of examining determinants of income mobility over time.

Independent variables span several reintegration dimensions, including: access to employment, remittances, documentation, education, digital connectivity, food security, debt, and psychosocial well-being. These were selected to capture both enabling factors and vulnerabilities shaping income generation. Descriptive statistics show, for example, that 44% of households report at least one member employed, 11% receive remittances, 63% are food insecure, and 48% are indebted.[10] These indicators provide a baseline against which multivariate analysis can assess associations with income outcomes.

[10] UNHCR (2025), Afghanistan Post-Return Monitoring: Socio-Economic and Protection Conditions of Returnees (December 2024 Round), Geneva: UNHCR pp. 14-18.

Econometric Approach

Given the categorical nature of the income variable, we employ an ordered probit regression to estimate the probability of a household falling into progressively higher income brackets as a function of reintegration conditions. The ordered probit model is appropriate because it accounts for the ordinal (but not continuous) structure of the dependent variable. The core outcome variable is monthly household income, used as a proxy for economic reintegration. The ordered probit regression model takes the following form:

$$E(Y|X) = P(Y=1|X) = \Phi(\beta 0+\beta 1X)$$

where Y denotes total household income, and the X variables include individual and household characteristics (e.g., gender of household head, household size, number of working-age adults), pre-return labor history, documentation status, access to services, and reintegration conditions such as shelter and housing adequacy and livelihood opportunities. The analysis uses robust standard errors to adjust for heteroskedasticity.

Our central hypothesis is that time since return is positively associated with higher household income, reflecting gradual reintegration. We also test whether this effect is mediated by access to enabling conditions (employment, remittances, services, digital access) and constrained by vulnerabilities (food insecurity, debt, psychosocial stress). To highlight these dynamics, coefficients on core variables—time since return, gender of household head, and reintegration enablers—are presented separately from the general vector of controls.

The selection of reintegration dimensions follows both conceptual and empirical rationales. Conceptually, they align with UNHCR's definition of sustainable reintegration (economic self-sufficiency, social stability, and psychosocial well-being). Empirically, descriptive evidence from the PRM (2024) and related studies shows that these domains are consistently associated with household resilience and reduced risk of onward displacement. For instance, households with access to remittances and documentation show higher employment stability, while those with food insecurity and high debt burdens report poorer outcomes across multiple indicators.

While the data offers strong insight into short-term reintegration trajectories, some limitations apply. The survey is restricted to returnees with access to phones, which may underrepresent more remote or marginalized populations. In addition, the absence of a non-returnee comparison group limits causal inference. However, the data remains one of the few systematic sources tracking Afghan returnee reintegration across multiple dimensions in near real-time.

RESULTS

Before turning to the regression analysis, it is important to note that descriptive statistics already reveal patterns that are suggestive of underlying dynamics: income levels rise modestly with time since return, but food insecurity and debt remain persistently high, and gender gaps in digital access widen. These findings motivate the need for a multivariate approach to disentangle overlapping factors and to test whether the observed descriptive trends hold once controlling for household characteristics and reintegration conditions. The regression analysis thus serves to validate, qualify, or challenge these

descriptive patterns. This section presents key findings on how the length of time since return is associated with a range of reintegration outcomes, including:: (i) Wages; (ii) Employment; (iii) Debts; (iv) Food security; (v) Documentation; (vi) Sense of security; (vii) Mental health; (viii) Response mechanism; (ix) Digital inclusion and connectivity; (x) Plans for the future; (xi) Education, health, water and housing; (xii) Top priority needs; and (xiii) What is driving income.

WAGES

Despite 60 per cent of returnees reporting that they earn an income, only 16 per cent of female returnees had earnings, underscoring **persistent gender disparities in access to economic opportunities**. Daily wage labor remains the dominant income source for the majority of returnees - 61 per cent of returnees rely on this form of employment - and 73 per cent earn below 10,000 AFN (USD 140) per month indicating widespread income precarity. The average reported daily wage for returnees is AFN 350–400 (≈USD 4–5), translating to roughly AFN 8,000–10,000 per month for a full-time worker. However, full-time work is not the rule for most of the refugee households.

While overall wages remain low and unstable, the data suggest that the **duration since return** has a heterogeneous impact on returnees' wages across different cohorts and household types. Notably, average monthly income appears relatively stagnant across time: between the 6th and 12th month following return, the average wage remains at AFG 5,855.7. The regression analysis confirms these dynamics. Households with at least one member engaged in wage labor are more likely to fall into higher income brackets, but the effect size remains modest given the low wage levels. Wage labor clearly reduces the probability of households reporting "no income," yet only a small share of households move beyond AFN 10,000 per month. Therefore, wages emerge as both an enabling factor and a structural constraint: they provide the main pathway out of complete destitution, but the low level of remuneration limits their potential to ensure sustainable reintegration. However, disaggregating by gender of the household head reveals diverging patterns. Though the results are not statistically significant, considering this period, the wages observed for women headed households decrease by 22.8 (AFG 4,707.0) per cent while those headed by men increase by 6.7 per cent (AFG 6,191.1). As a result, **the gender wage gap widened**, with men's wages being 16.8 per cent higher than those of women (Table 1).

Table 1: Mean Estimated Income (AFN) per gender and length of return

Wages	Gender		Total
	Female	Male	
< 6 months	6,098.3	5,802.2	5,928.2
6 to 7 months	5,646.7	6,663.9	6,265.3
8 to 9 months	5,611.1	6,696.8	6,377.5
10 to 12 months	4,707.0	6,191.1	5,855.7
Total	**5,513.4**	**6,441.1**	**6,133.3**

Source: Post return monitoring survey (UNHCR, 2024)

These wage differentials may reflect both labor market segmentation and gendered constraints in post-return reintegration. Returnees often face a **disconnect between their prior employment experience in Pakistan** and the types of jobs available in Afghanistan - particularly in rural areas. According to the Post-Return Monitoring Report, many returnees previously worked in urban informal sectors such as construction and services, sectors that are either absent or oversaturated in their new locations11. This **skills mismatch**, along with limited access to capital, job referrals, or vocational training, may depress wage growth even as time in country increases.

In addition, the observed variation in wages may be attributed to a change in income sources: from initial humanitarian assistance to daily wage labor. While recently arrived households may rely more on **humanitarian assistance**, those who have been in Afghanistan longer tend to shift toward **market-based income** such as casual labor. This transition, however, is not necessarily linear or stable. In this context, further analysis of income composition - cash assistance, labor, remittance, etc. - could help unpack how returnees navigate their livelihoods over time and assess the impacts and effects that this return influx has on the local economy and labor market.

EMPLOYMENT

Employment status is a key driver of household income, and the data confirm that, as expected, employment is statistically significant in explaining income variation, with 60 per cent of returnees reporting being currently employed. However, this headline figure masks **substantial gender disparities**: 69.6 **percent of men** are employed compared to just 39.5 per cent of women.

Over time, the length of return is associated with an overall increase in employment rates of 16 percentage points in overall employment, from 52.7 among those who returned six months ago to 69 percent among those who returned 10 to 12 months ago). However, the gender disaggregated data reveals a **divergent pattern**. While male employment increased by almost 17 percentage points in 6 months (61.0 to 77.8) female employment declined slightly by 2.2 percentage points (41.7 to 39.5) (Table 2). The limited decline in women's employment contrasts sharply with their income outcomes (from the previous section): women's wages fell by almost 23 percentage points, over the same 6-month period, while employment levels only decreased marginally. This suggests not only a gradual withdrawal from the labor force but more importantly a shift into lower-paid or more precarious activities, pointing to the importance of job quality as well as job quantity.

[11] UNHCR PRM 2024, p. 13.

Table 2: Employment per gender and length of return

Employment	Female		Male		Total	
	No	Yes	No	Yes	No	Yes
< 6 months	58,3%	41,7%	39,0%	61,0%	47,3%	52,7%
6 to 7 months	60,8%	39,2%	34,8%	65,2%	45,0%	55,0%
8 to 9 months	61,3%	38,7%	31,7%	68,3%	40,4%	59,6%
10 to 12 months	60,5%	39,5%	22,2%	77,8%	31,0%	69,0%
Total	**60,5%**	**39,5%**	**30,4%**	**69,6%**	**40,5%**	**59,5%**

Source: Post return monitoring survey (UNHCR, 2024)

Note: In interpreting Table 2, it is important to note that the "No" category includes both unemployed individuals and those out of the labor force.

These trends may reflect structural constraints in the Afghan labor market, where women often face cultural restrictions, mobility limitations, and fewer employment opportunities, especially in rural areas. As documented in the Post-Return Monitoring Report, female participation in the labor force remains limited, with many women excluded from both public-facing work and sectors traditionally dominated by men (UNHCR PRM 2024, p. 14). In contrast, male returnees appear to be better positioned to access daily wage labor opportunities or reconnect with informal employment networks. The descriptive statistics further show that the average household size in the sample is 7.2 members, but female-headed households are smaller (6.3 on average) compared to male-headed households (7.7). Female-headed households represent 34% of the sample (PRM 2024, Table 3). These structural characteristics magnify women's vulnerability, as fewer working-age members coincide with lower and less stable incomes.

Additionally, it is possible that female-headed households are under greater domestic or caregiving burdens following return, reducing their ability to seek work. The PRM report notes that female-headed households are also more likely to report lacking male working-age members, further compounding their vulnerability and dependence on aid or remittances (UNHCR PRM 2024, p. 15). Taken together, the data highlights both the temporal dynamics of labor market reintegration and the gendered nature of employment barriers. The regression analysis reinforces this picture: employment reduces the probability of households reporting "no income," but the gender gap in earnings persists. For female-headed households in particular, employment does not guarantee upward mobility into higher income brackets, reflecting the persistence of structural and cultural constraints.

DEBTS

Debt is an almost universal condition among returnee households, with 88.6% of the returnee families reporting that they currently are in debt. Over a six-month period following return, the proportion of households holding debts increases markedly by over 12 percentage points (rising from 82.1 to 94.2), This trend holds across both male and female-headed households, with no statistically significant

difference between the two groups: 89.0 for male headed households versus 87.5 for female headed households report being in debt (Table 3).

Table 3: Household debts per gender and length of return

Debt	Female	Male	Total
< 6 months	80,8%	83,0%	82,1%
6 to 7 months	85,9%	85,3%	85,5%
8 to 9 months	91,4%	90,9%	91,0%
10 to 12 months	93,7%	94,4%	94,2%
Total	**87,5%**	**89,0%**	**88,6%**

Source: Post return monitoring survey (UNHCR, 2024)

This upward trajectory in indebtedness over time suggests that as returnees exhaust initial resources - including humanitarian assistance or savings - they increasingly turn to borrowing to meet basic needs. The Post-Return Monitoring Report corroborates this trend, noting that 44 percent of returnees incurred new debt specifically to finance the return journey or re-establish their households, while others cited expenditures for food, shelter, and medical care (UNHCR PRM 2024, p. 14). The combination of low wages, irregular employment, and limited access to credit or formal safety nets means that many returnees' resort to informal borrowing - often from family members, neighbors, or community lenders.

Importantly, while debt levels are high across the board, the burden of indebtedness is likely to be unequally experienced. Households without reliable income streams - particularly those with lower employment rates or limited earning potential - may struggle to repay what they owe, increasing their vulnerability to further hardship. Although the gender differences in debt prevalence are minimal, female-headed households may face more limited options for debt repayment due to lower labor market participation and smaller income margins.

FOOD SECURITY

Food insecurity remains a major concern among returnee households. More than half of returnees (56 per cent) reported insufficient food for their households. Over the six-month observation period, food insecurity increased by **approximately 5 percentage points**, with those who returned more recently reporting higher levels of insufficiency. Among households who returned more than six months ago, 55.9 percent lacked enough food, compared to 61.0 percent among those who had returned within the previous 10 to 12 months (Table 4). This finding is discouraging, as it suggests that time spent back in Afghanistan does not ease food insecurity but rather aggravates it, contradicting the expectation that households gradually stabilize with longer duration of return.

This **worsening trend over time** likely reflects a gradual depletion of initial coping resources - including humanitarian assistance, social capital, or personal savings - combined with delayed or limited access to sustainable income sources. As returnees transition from short-term support to self-reliance, many face

challenges meeting basic food needs due to limited local employment, or unstable labor opportunities. In practice, returnees receive a one-time humanitarian package upon arrival, consisting of core relief items and AFN 17,000 in cash assistance (≈USD 230), intended to cover basic needs for roughly three months (PRM 2024, p. 11). By the December 2024 round, however, fewer than 20% of households reported receiving any aid in the previous three months, while 63% were food insecure and 48% indebted. These figures underscore that once initial assistance tapers off, returnees face heightened vulnerability unless they are able to secure sustainable income sources. These dynamics are reflected in the broader UNHCR PRM 2024 findings, where **75 percent of households** reported using coping strategies to deal with food insecurity, including reducing portion sizes or borrowing food (UNHCR PRM 2024, pp. 9-10).

This negative trend is slightly more pronounced in female headed households. Gender disparities in food security are also evident. Female-headed households consistently reported higher levels of food insufficiency than male-headed ones across all return durations. For example, 69.5 percent of female-headed households who returned within the last two months reported not having enough food, compared to 58.5 percent of male-headed households in the same cohort. This disparity suggests **intersectional vulnerabilities**, where gender-based economic exclusion intersects with broader resource scarcity to undermine food access. (Table 4).

Table 4: Food insecurity per gender and length of return

Lack of Access to Enough Food	Female	Male	Total
< 6 months	64,2%	49,7%	55,9%
6 to 7 months	62,7%	49,0%	54,4%
8 to 9 months	67,4%	58,1%	60,8%
10 to 12 months	69,5%	58,5%	61,0%
Total	**64,9%**	**53,7%**	**57,5%**

Source: Post return monitoring survey (UNHCR, 2024)

DOCUMENTATION

Access to national identity (Tazkira) is a critical enabler of reintegration, influencing access to public services, education, formal employment, and humanitarian assistance. Access to documentation is a major challenge, with 10.5 per cent of returnees lacking a national ID (Tazkira). According to the PRM survey, difficulties stem primarily from logistical and administrative barriers: returnees often face long distances to civil registry offices, high costs or bureaucratic delays in processing, and in some cases a lack of information about the procedures or required documents (PRM 2024, p. 22). These challenges leave affected households excluded from both assistance programmes and formal employment opportunities. Women are disproportionately affected (20.8 versus 5.3 per cent) and length of return does not present any significant change to access to documentation (Table 5) over 6 months, with an overall increase of 4.2 per cent in access to documentation.

The 2024 Post-Return Monitoring Report reinforces these findings, noting that lack of Tazkira is among the most frequently cited obstacles to service access, particularly for female-headed households and

families returning to rural areas (UNHCR PRM 2024, pp. 16–17). Without national ID, returnees may be excluded from targeted aid programs, healthcare, school enrollment for children, and even legal protection.

Table 5: Access to documentation (Tazkira) per gender and length of return

Access to documentation (Tazkira)	**Female**	**Male**	**Total**
< 6 months	82,5%	96,2%	90,3%
6 to 7 months	75,0%	92,7%	85,7%
8 to 9 months	84,9%	93,6%	91,0%
10 to 12 months	84,2%	97,5%	94,5%
Total	**79,2%**	**94,7%**	**89,5%**

Source: Post return monitoring survey (UNHCR, 2024)

SENSE OF SECURITY

Perceptions of personal safety represent a critical dimension of sustainable reintegration, particularly in fragile or conflict-affected settings. Among surveyed returnees, 33 percent stated they did not always feel safe when accessing latrines. This question was asked of the entire sample, not only of those relying on communal or external latrines, meaning that one-third of all returnees report some level of insecurity around sanitation facilities. Gender disparities in safety perceptions are notable: **37.7 percent of women** reported feeling unsafe, compared to **30.5 percent of men** (Table 6).

Importantly, these perception of insecurity increases overtime among returnees who had been in Afghanistan for six months or less, **27 percent** reported feeling unsafe, rising to **35.2 percent** among those who had returned within the previous 10 to 12 months. This trend is observed for both women and men, although **female returnees consistently report higher levels of insecurity** across all cohorts. (Table 6).

Table 6: Feel safe when walking in latrines per gender and length of return

Feel safe	**Female**	**Male**	**Total**
	No	**No**	**No**
< 6 months	31,9%	23,3%	27,0%
6 to 7 months	39,2%	29,4%	33,3%
8 to 9 months	36,5%	29,6%	31,7%
10 to 12 months	38,1%	34,2%	35,2%
Total	**37,7%**	**30,5%**	**33,0%**

Source: Post return monitoring survey (UNHCR, 2024)

That insecurity persists despite length of return is a surprising finding, given the expectation that familiarity with the local environment might reduce perceptions of risk. Instead, both women and men report rising feelings of insecurity over time, indicating that community-level protection challenges are persistent rather than transitional. According to the Post-Return Monitoring Report, many returnee settlements face **inadequate infrastructure and a lack of privacy or physical security**, especially in informal or rural settings (UNHCR PRM 2024, p. 11). Addressing such insecurities requires both **infrastructure improvements** (e.g., safe latrine design, lighting, gender-segregated facilities) and **community-based protection measures**, including awareness campaigns, support services, and targeted outreach to vulnerable groups.

MENTAL HEALTH

Mental health and psychosocial problems among the forcibly displaced populations are complex and multifaceted, driven not only by traumatic experiences and violence but also by ongoing stressors and uncertainty about the future. Compared to the host population, returnees often face greater economic hardship, further increasing their vulnerability to mental health challenges and limiting their ability to rebuild stable lives.

Mental health and psychosocial concerns are prevalent among returnees, with 70 per cent reporting that they, or someone in their household, experienced elevated stress. These concerns affect similarly female headed household and male headed households, and the length of return does not promote a significant change after 6 months (70.3 vs 73.6 per cent), although the increase in feeling of stress is a little more prominent among women headed households (70.8 vs 75.3 per cent) (Table 7).

Table 7: Feeling of stress per gender and length of return

Feelings of stress	Female	Male	Total
	Yes	Yes	Yes
< 6 months	70,8%	69,8%	70,3%
6 to 7 months	70,5%	67,2%	68,5%
8 to 9 months	72,7%	69,3%	70,3%
10 to 12 months	75,3%	73,2%	73,6%
Total	**71,8%**	**69,7%**	**70,4%**

Source: Post return monitoring survey (UNHCR, 2024)

RESPONSE MECHANISM

Access to information about humanitarian assistance, access to support, and about complaint/ response mechanisms, is an important dimension of reintegration, as it shapes whether households can effectively redress vulnerabilities and resolve grievances. Yet only 15 per cent of surveyed returnees reported being aware of where to lodge complaints or obtain information regarding humanitarian assistance. Awareness is higher among men than women (16.6 vs. 11.6 per cent), and length of return has a slight positive effect, particularly for men (rising from 12.5 to 17.4 per cent) (Table 8).

Table 8: Response mechanisms per gender and length of return

Response mechanism	Female	Male	Total
	Yes	Yes	Yes
< 6 months	10,8%	13,8%	12,5%
6 to 7 months	10,9%	13,6%	12,5%
8 to 9 months	15,1%	20,4%	18,8%
10 to 12 months	11,6%	19,2%	17,4%
Total	**11,6%**	**16,6%**	**14,9%**

Source: Post return monitoring survey (UNHCR, 2024)

DIGITAL INCLUSION AND CONNECTIVITY

Access to digital technology - particularly mobile phones - plays an increasingly important role in returnee reintegration, enabling access to information, social networks, and service referrals. Returnees access to mobile phones is high although very much unequal between men and women (94.9 vs 25.5 per cent). Length of return acts as a negative factor for women access to mobile phone as there is a 10 per cent decrease in 6 months (68.3 to 78.9 per cent) (Table 9).

Notably, access to mobile phones among female returnees declines over time. Among women who returned more than six months ago, 31.7 percent reported having access to a mobile phone, but this share drops to 21.1 percent among those who returned more recently. In contrast, male access remains nearly universal and stable across all time cohorts. This inverse relationship between time since return and digital access among women may reflect several compounding factors, including deterioration in device functionality, increasing household control over female mobility and communication, or prioritization of resources away from women's digital inclusion.

Table 9: Access to mobile phones per gender and length of return

Mobile Phone	Female	Male
	No	No
< 6 months	68,3%	2,2%
6 to 7 months	73,2%	4,7%
8 to 9 months	73,6%	6,8%
10 to 12 months	78,9%	4,5%
Total	**74,4%**	**4,8%**

Source: Post return monitoring survey (UNHCR, 2024)

PLANS FOR THE FUTURE

An overwhelming majority of returnees - **94.3 percent** - expressed a desire to remain in their current location at both the district and province levels. This high degree of **residential stability** is consistent across return cohorts and shows **no statistically significant variation by gender** or by length of time since return (Table 9). Among the small share who reported alternative plans, **1.2 percent** reported a desire to migrate to another country, and another **1.2 percent** expressed interest in relocating within Afghanistan.

These findings could be interpreted as a signal of **positive settlement intentions**, suggesting that most returnees are seeking to rebuild their lives in their current communities. From a reintegration standpoint, the stability of residence is a critical precondition for accessing public services, building social ties, and achieving economic recovery.

Table 10: Plans for the future per length of return

Plans for the future	Don't know	I want to remain here	I want to return to my community	Move outside Afghanistan	Another province in Afghanistan
< 6 months	0,7%	92,1%	4,3%	1,8%	1,1%
6 to 7 months	0,4%	94,3%	3,2%	0,9%	1,2%
8 to 9 months	1,3%	93,6%	1,9%	1,9%	1,3%
10 to 12 months	0,4%	95,3%	1,9%	1,1%	1,3%
Total	**0,5%**	**94,3%**	**2,7%**	**1,2%**	**1,2%**

Source: Post return monitoring survey (UNHCR, 2024)

At the same time, caution is warranted in interpreting this widespread intention to stay as a definitive sign of successful reintegration. The desire to remain may reflect **limited immediate alternatives** rather than a durable preference. Many returnees face constrained mobility due to financial hardship, lack of documentation, or security concerns in other areas. In this context, reported intentions to stay may represent a form of **involuntary immobility**, rather than genuine settlement.

Critically, if **socioeconomic conditions do not improve** in the areas where returnees have settled - particularly with respect to employment opportunities, access to services, and housing - there is a risk that initial stability will give way to **renewed mobility pressures**. Households that are unable to sustain themselves may **gradually disengage from the reintegration process** and begin to pursue onward movement, either internally to urban centers or externally through irregular migration channels. This possibility underscores the need for targeted investment in **local economic development** and job creation in return areas. Durable reintegration cannot rest solely on physical return - it must be underpinned by **livelihood prospects and investment in the Afghan labor market in order to create viable job prospects** that make staying feasible in the long term.

EDUCATION, HEALTH, WATER AND HOUSING

Length of return did not have any significant variation in education rights, healthcare access, drinking water, wash-sanitation access and housing/shelter arrangements.

TOP PRIORITY NEEDS

The top priority needs mentioned were shelter (41.1 per cent), food (22.0 per cent), rent (11.9 per cent), small business or income-generating assets (8.4 per cent), and fuel (7.8 per cent). Over time there are shift in priority needs with a 7 per cent increase in the demand for shelter and investment in productive assets for small business or income generating activities alongside a corresponding decline in the need for rent and fuel support. Gender disaggregation of household head reveals important differences: female-headed households are more likely to prioritize shelter (46% vs. 39% among male-headed) and food (26% vs. 20%), while male-headed households report higher demand for support to establish small businesses or income-generating activities (9.2% vs. 6.7%). These patterns suggest that female-headed households face more acute basic needs, while male-headed households are somewhat better positioned to seek investment-oriented support (PRM 2024, p. 24).

WHAT IS DRIVING INCOME

The descriptive statistics highlight persistent vulnerabilities in food security, employment, documentation, and access to services, with female-headed households consistently at greater risk. However, these patterns do not on their own reveal which factors most strongly drive household welfare. To address this, the analysis now turns to household income as the main outcome variable. Income is both a proxy for material well-being and a determinant of reintegration sustainability, as it mediates access to food, housing, education, and healthcare. The central hypothesis is that employment status, length of return, and reintegration conditions significantly increase the likelihood of households moving into higher income brackets, while gender and household composition constrain these prospects. A multivariate framework is therefore necessary to disentangle the effects of these different factors, going beyond descriptive trends to identify the structural drivers of successful or stalled reintegration. The probit results table (Annex-I) represents an ordered probit regression model examining the relationship between household income, as an indicative measure of returnees (re)integration wellbeing, and a set of

predictors as independent variables aiming to identify actionable factors that are critical for policy and reintegration support.

To formally test these hypotheses, we estimate an ordered probit model of household income categories, examining how employment status, length of return, gender, and household composition shape the probability of households moving into higher income brackets. The results indicate that employment and remittances from abroad are the most influential positive factors. Households with at least one employed member show a significant increase in income, as do those receiving financial support from relatives abroad. In addition, access to essential services - such as markets, adequate food, enough meals and access to enough water - also plays a critical role in improving household economic outcomes. Households where women have access to mobile phones also report higher income levels, highlighting the correlation between digital and gender-inclusive access to resources and higher income. Educational level and larger household sizes further contribute positively, likely due to greater skill levels and shared economic responsibilities within the household.

On the other hand, the model identifies several factors associated with economic vulnerability. Households experiencing food insecurity, especially those that reported skipping meals, show significantly lower economic outcomes. Interestingly, the amount of return assistance received is slightly negatively associated with income, suggesting that those who received more aid may have started from a more vulnerable position. These findings point to the limitations of short-term support alone and stress the need for sustained access to economic opportunities and basic services.

The ordered probit regression results are presented in Table 10, with the corresponding marginal effects reported in Table 11 (Annex). The analysis tests the hypothesis that returnee household income is shaped not only by employment, but also by access to enabling conditions (services, food, safety, digital connectivity) and household characteristics (gender of household head, education, remittances). This design allows us to isolate the correlates of higher income categories, moving beyond descriptive statistics to identify structural drivers of reintegration.

Table 10: Significant marginal effects of key variables on household income (ordered probit model)

Variable	Effect on income distribution (pp change)	Significance
Employment (any)	↓ 'No income': –10.4 pp; ↑ 5–10k: +17.1 pp; ↑ 10–15k: +10.9 pp	*** p<0.01
Daily wage work	↓ 5–10k: –3.7 pp; ↓ 10–15k: –2.3 pp	** p<0.05
Private company work	↑ 5–10k: +5.7 pp; ↑ 10–15k: +3.6 pp	* p≈0.08
Remittances	↓ 'No income': –8.1 pp; ↑ 5–10k: +13.4 pp; ↑ 10–15k: +8.5 pp	*** p<0.01
Access to markets	↑ 5–10k: +3.9 pp; ↑ 10–15k: +2.5 pp	*** p<0.01
Adequate water	↑ 5–10k: +3.5 pp; ↑ 10–15k: +2.3 pp	*** p<0.01
Adequate food	↑ 5–10k: +5.3 pp; ↑ 10–15k: +3.4 pp	*** p<0.01
Perceived safety	↑ 5–10k: +4.7 pp; ↑ 10–15k: +3.0 pp	*** p<0.01
Skipping meals	↓ 5–10k: –3.3 pp; ↓ 10–15k: –2.1 pp	*** p<0.01
Female mobile access	↑ 5–10k: +5.3 pp; ↑ 10–15k: +3.4 pp	*** p<0.01
Male mobile access	↑ 5–10k: +6.6 pp; ↑ 10–15k: +4.2 pp	*** p<0.01
Encashment 6–9 months	↑ 5–10k: +3.7–4.0 pp; ↑ 10–15k: +2.3–2.6 pp	** p<0.05
Length in community >6 mo.	↓ 10–15k: –7.5 pp	** p<0.05
Education (Masters)	↑ higher brackets (modest, +2–3 pp)	** p<0.05

Notes: Table reports selected marginal effects, computed with delta method. Only significant results (p≤0.10) shown. Full regression results in Table 11 and marginal effects in Annex Table 12.

As expected, employment emerges as the strongest predictor of income mobility: being employed reduces the probability of reporting no income by 10 percentage points and increases the likelihood of being in the AFN 5,001–10,000 and 10,001–15,000 brackets by 17 and 11 points, respectively (Table 11). However, the results highlight that job quality matters. Daily wage labor significantly reduces the chance of moving into middle-income brackets, while private company employment exerts a modest positive effect. This distinction underscores that employment alone is insufficient for durable reintegration unless it is accompanied by stability and formality.

Remittances and access to services emerge as equally strong enablers of higher incomes. Households receiving remittances are 13 points more likely to be in the AFN 5,001–10,000 bracket. Similarly, access to markets, water, food, and perceptions of safety all exert positive and highly significant effects, while food stress (measured by skipping meals) pushes households down the distribution.

Digital inclusion is another striking finding: both male and female mobile access significantly raise the probability of being in higher income brackets, with effects comparable to employment. Given the large gender gap in access reported in the descriptive statistics, this result highlights digital access as a potentially transformative—but unequally distributed—determinant of reintegration success.

Finally, temporal variables present a nuanced picture. Households report small but significant gains in the first 6–9 months after encashment, but longer residence in the same community is associated with lower income probabilities. This counterintuitive result may reflect settlement in low-opportunity areas or the exhaustion of initial support networks. Education, meanwhile, is mostly insignificant, with the exception of positive returns for those holding a Master's degree.

Several commonly assumed variables, including gender, legal identification (Tazkira), duration in the community, household debt, skills, and experience of violence, do not show statistically significant effects in this model. This suggests that while such factors may affect wellbeing in other ways, they are not strong predictors of economic outcomes in this specific analysis. Overall, the model emphasizes that successful reintegration and household recovery depend not only on individual status or aid but more critically on employment, structural access to services, and household-level resilience factors such as education, food security, and gender-inclusive resource access.

FINAL CONSIDERATIONS AND LOOKING AHEAD

The scale and pace of returns to Afghanistan, with more than 2.1 million returns just in 2025 (January to end-July) pose a complex challenge for reintegration efforts. The socio-economic vulnerabilities observed among returnee populations underscore the urgent need for **well-coordinated, inclusive, and locally responsive interventions**. Without sustained efforts to improve basic conditions in areas of return, there is a significant risk that returnees will fall into cyclical displacement, perpetuating instability and humanitarian need.

As this paper has shown, **income generation and labor market access** remain central to long-term reintegration outcomes. Wages are low and volatile, employment opportunities remain gender-unequal, and food insecurity persists even after several months of return. Importantly, the analysis reveals that **income tends to increase with the length of stay** in the country—a key finding that underscores the dynamic nature of reintegration, albeit with significant gender differences. While time alone does not guarantee improved conditions, this pattern suggests that **early and sustained investments** can help accelerate the stabilization of livelihoods and economic self-sufficiency.

The observed increase in **household indebtedness**, combined with a widening gender gap in both employment and mobile connectivity, suggests that **targeted support for female-headed households and vulnerable groups** must be prioritized. Interventions that address structural constraints - such as access to documentation, legal identity, and secure shelter - will be essential complements to economic programming.

Despite these challenges, a striking majority of returnees express their intent to remain in their current locations. This suggests a strong potential for successful reintegration - if the conditions are enabling. However, in the absence of viable economic opportunities, continued settlement may give way to **renewed patterns of internal or cross-border mobility**, as households search for stability and sustenance elsewhere.

Given the **spatial concentration of returns** in certain districts, area-based approaches will be necessary to align reintegration support with local absorptive capacity. Strengthening the availability and quality of essential services - education, health, and water - in high-return areas will benefit both returnees and host communities and reduce tensions that may otherwise emerge from increased demand.

Finally, regular and **independent monitoring of reintegration outcomes** remains essential. Tracking socio-economic trends, vulnerabilities, and emerging needs across returnee populations will help to ensure that policy responses remain timely, evidence-based, and context-appropriate. Investment in data collection, particularly longitudinal monitoring and geospatial mapping of displacement, should be continued and expanded.

ANNEX I – Modelling Results

Table 11: Ordered Probit regression

VARIABLES	(1) Model 1
Province	-0.00313
	(0.00302)
Female headed household	0.00902
	(0.0467)
Marital status engaged	-0.0731
	(0.195)
Marital status married	-0.0825
	(0.0971)
Marital status widow/widower	-0.360**
	(0.159)
Marital status divorced	-0.915
	(1.018)
Marital status separated	-1.279*
	(0.660)
Family Size	0.0887***
	(0.00581)
Primary Education	-0.0322
	(0.0567)
Lower Secondary Education	-0.0322
	(0.0713)
Upper Secondary Education	0.0155
	(0.0674)
Technical and vocational education and training	0.0143
	(0.190)
University Education	0.0932
	(0.118)
Madrasa Graduate	0.150*
	(0.0791)
Masters Education	0.712**
	(0.296)
PHD Education	-0.560
	(1.093)
Informal Education	-0.0748
	(0.149)
Have access to document (*Tazkira*)	0.0183
	(0.0416)
Date at Encashment - 6 to 7 months	0.171**
	(0.0723)
Date at Encashment - 8 to 9 months	0.186**
	(0.0846)
Date at Encashment - 10 to 12 months	0.0191
	(0.0793)
Employed	0.794***
	(0.0740)
Employment Sector - Small Bussiness	-0.00567
	(0.0951)

Employment Sector - Daily wages	-0.170**
	(0.0739)
Employment Sector - Private company employee (formal employed)	0.263*
	(0.149)
Agriculture	-7.61e-05
	(0.134)
What are your household's sources of income? Remittances from abroad	0.622***
	(0.114)
Length in Community - One to three months	-0.578**
	(0.273)
Length in Community - Four - six months	-0.481**
	(0.243)
Length in Community - More than six months	-0.539**
	(0.238)
Debts - Yes	-0.0161
	(0.0642)
Access to markets - Yes	0.181***
	(0.0585)
Access to enough water - Yes	0.164***
	(0.0525)
Access to adequate food - Yes	0.247***
	(0.0434)
Skip meals - Yes	-0.153***
	(0.0489)
Feel Safe - Yes	0.219***
	(0.0433)
Feel Stress - Yes	-0.0469
	(0.0445)
Victim Of Violence - Yes	0.0174
	(0.162)
Response Mechanisms - Yes	0.0646
	(0.0562)
Mobile Female - Yes	0.248***
	(0.0469)
Mobile Male - Yes	0.306***
	(0.0933)
/cut1 - Less than 1,500 AFN	-0.213
	(0.305)
/cut2 - 1,501 – 3,000 AFN	-0.0529
	(0.304)
/cut3 - 3,001 – 5,000 AFN	0.376
	(0.304)
/cut4 - 5,001 – 10,000 AFN	1.171***
	(0.305)
/cut5 - 10,001 – 15,000 AFN	2.538***
	(0.307)
/cut6 - 15,001 – 20,000 AFN	3.382***
	(0.310)
/cut7 - More than 20,000 AFN	4.053***
	(0.316)
/cut8 - Refused to answer	5.268***
	(0.424)

Observations	2,867

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

ANNEX II – Marginal Effects

Table 12: Marginal effects output table

Conditional marginal effects Number of obs = 2,867
Model VCE: OIM

dy/dx wrt: Province FemaleHH MaleHH MaritalSEngaged MaritalSMarried MaritalSWidow MaritalSDivorced MaritalSSeparated MaritalSSingle FamilySize EducationPrimary EducationLSecondary EducationUSecondary EducationTechnical EducationUniversity EducationMadrasa EducationMasters EducationPHD EducationInformal EducationNo AccessDocY Encashment2 Encashment3 Encashment4 Encashment1 Employed SmallBussiness DailyWages PrivateCompany Agriculture AbroadRemittances LengthCommunity2 LengthCommunity3 LengthCommunity4 LengthCommunity1 Debts1 AccessMarkets1 EnoughWater1 FoodSecurity1 Meals1 FeelSafe1 FeelStress1 VictimOfViolence1 ResponseMechanisms1 MobileFemale1 MobileMale1

1._predict: Pr(AverageIncome==0), predict(pr outcome(0))
2._predict: Pr(AverageIncome==1), predict(pr outcome(1))
3._predict: Pr(AverageIncome==2), predict(pr outcome(2))
4._predict: Pr(AverageIncome==3), predict(pr outcome(3))
5._predict: Pr(AverageIncome==4), predict(pr outcome(4))
6._predict: Pr(AverageIncome==5), predict(pr outcome(5))
7._predict: Pr(AverageIncome==6), predict(pr outcome(6))
8._predict: Pr(AverageIncome==7), predict(pr outcome(7))
9._predict: Pr(AverageIncome==99), predict(pr outcome(99))

At: Province = 17.27067 (mean)
FemaleHH = .3320544 (mean)
MaleHH = .6679456 (mean)
MaritalSEngaged = .0136031 (mean)
MaritalSMarried = .9134984 (mean)
MaritalSWidow = .0261597 (mean)
MaritalSDivorced = .0003488 (mean)
MaritalSSeparated = .0013952 (mean)
MaritalSSingle = .0449948 (mean)
FamilySize = 7.160098 (mean)
EducationPrimary = .1719567 (mean)
EducationLSecondary = .0966167 (mean)
EducationUSecondary = .1171957 (mean)
EducationTechnical = .0115103 (mean)
EducationUniversity = .0320893 (mean)
EducationMadrasa = .0781304 (mean)
EducationMasters = .0045344 (mean)
EducationPHD = .0003488 (mean)
EducationInformal = .0184862 (mean)
EducationNo = .4691315 (mean)
AccessDocY = .5144751 (mean)
Encashment2 = .4569236 (mean)
Encashment3 = .1600977 (mean)
Encashment4 = .2870596 (mean)

Encashment1 = .0959191 (mean)
Employed = .5974887 (mean)
SmallBussiness = .0816184 (mean)
DailyWages = .3672829 (mean)
PrivateCompany = .0226718 (mean)
Agriculture = .0292989 (mean)
AbroadRemittances = .0320893 (mean)
LengthCommunity2 = .0212766 (mean)
LengthCommunity3 = .1450994 (mean)
LengthCommunity4 = .8266481 (mean)
LengthCommunity1 = .0069759 (mean)
Debts1 = .8848971 (mean)
AccessMarkets1 = .8555982 (mean)
EnoughWater1 = .8133938 (mean)
FoodSecurity1 = .4265783 (mean)
Meals1 = .7387513 (mean)
FeelSafe1 = .6644576 (mean)
FeelStress1 = .7056156 (mean)
VictimOfViolence1 = .0149983 (mean)
ResponseMechanisms1 = .149285 (mean)
MobileFemale1 = .2560167 (mean)
MobileMale1 = .9497733 (mean)

Delta-method

dy/dx	std. err.	z	P>z	[95% conf.	interval]
Province _predict					
None	.0004095	.0003953	1.04	0.300	-.0003654 .0011843
Less than 1,500 AFN	.0001037	.0001007	1.03	0.303	-.0000937 .0003012
1,501 – 3,000 AFN	.000316	.0003054	1.03	0.301	-.0002826 .0009146
3,001 – 5,000 AFN	.0004119	.0003978	1.04	0.300	-.0003677 .0011915
5,001 – 10,000 AFN	-.0006744	.000651	-1.04	0.300	-.0019504 .0006015
10,001 – 15,000 AFN	-.0004295	.0004147	-1.04	0.300	-.0012424 .0003833
15,001 – 20,000 AFN	-.0001104	.0001073	-1.03	0.303	-.0003207 .0000998
More than 20,000 AFN	-.0000263	.0000261	-1.01	0.313	-.0000774 .0000248
Refused to answer	-4.41e-07	6.70e-07	-0.66	0.511	-1.75e-06 8.73e-07
Female head household _predict					
1	-.0011804	.0061043	-0.19	0.847	-.0131447 .0107838

2	-.000299	.0015467	-0.19	0.847	-.0033304	.0027324
3	-.000911	.0047111	-0.19	0.847	-.0101446	.0083225
4	-.0011874	.0061394	-0.19	0.847	-.0132204	.0108457
5	.0019442	.0100531	0.19	0.847	-.0177595	.0216478
6	.0012382	.0064028	0.19	0.847	-.0113111	.0137874
7	.0003183	.0016465	0.19	0.847	-.0029088	.0035455
8	.0000759	.0003927	0.19	0.847	-.0006937	.0008455
9	1.27e-06	6.72e-06	0.19	0.850	-.0000119	.0000144
Marital Status - Engaged _predict						
1	.0095676	.0255273	0.37	0.708	-.040465	.0596002
2	.0024234	.0064712	0.37	0.708	-.0102599	.0151066
3	.0073841	.019701	0.37	0.708	-.0312291	.0459974
4	.0096238	.0256722	0.37	0.708	-.0406928	.0599404
5	-.0157578	.042037	-0.37	0.708	-.0981488	.0666332
6	-.0100356	.026776	-0.37	0.708	-.0625156	.0424445
7	-.0025802	.0068884	-0.37	0.708	-.0160812	.0109207
8	-.0006149	.0016448	-0.37	0.708	-.0038387	.0026088
9	-.0000103	.00003	-0.34	0.732	-.0000691	.0000486
Marital Status - Married _predict						
1	.0107879	.0127158	0.85	0.396	-.0141347	.0357104
2	.0027325	.0032342	0.84	0.398	-.0036064	.0090714
3	.008326	.0098163	0.85	0.396	-.0109137	.0275656
4	.0108513	.0127881	0.85	0.396	-.014213	.0359155
5	-.0177677	.0209343	-0.85	0.396	-.0587982	.0232629
6	-.0113156	.0133403	-0.85	0.396	-.0374621	.0148309
7	-.0029093	.0034415	-0.85	0.398	-.0096545	.0038358

8	-.0006934	.0008295	-0.84	0.403	-.0023191	.0009323
9	-.0000116	.0000194	-0.60	0.550	-.0000496	.0000264
Marital Status - Widow _predict						
1	.0471427	.0208513	2.26	0.024	.0062748	.0880105
2	.0119408	.0054315	2.20	0.028	.0012953	.0225862
3	.0363841	.0161802	2.25	0.025	.0046714	.0680968
4	.0474196	.0210183	2.26	0.024	.0062245	.0886148
5	-.0776441	.0343335	-2.26	0.024	-.1449365	-.0103517
6	-.0494486	.0218998	-2.26	0.024	-.0923715	-.0065257
7	-.0127137	.0057726	-2.20	0.028	-.0240278	-.0013996
8	-.00303	.0015006	-2.02	0.043	-.005971	-.000089
9	-.0000507	.0000642	-0.79	0.430	-.0001766	.0000752
Marital Status - Divorced _predict						
1	.1197748	.1332656	0.90	0.369	-.1414209	.3809704
2	.0303378	.0338901	0.90	0.371	-.0360856	.0967612
3	.0924407	.1029493	0.90	0.369	-.1093362	.2942176
4	.1204784	.1341584	0.90	0.369	-.1424671	.383424
5	-.1972694	.2195168	-0.90	0.369	-.6275145	.2329757
6	-.1256335	.1398089	-0.90	0.369	-.399654	.148387
7	-.0323015	.0361031	-0.89	0.371	-.1030624	.0384593
8	-.0076983	.0087464	-0.88	0.379	-.024841	.0094443
9	-.0001289	.0002096	-0.61	0.539	-.0005398	.000282
Marital Status - Separated _predict						
1	.1673067	.08674	1.93	0.054	-.0027006	.3373139
2	.0423771	.0224203	1.89	0.059	-.0015657	.08632
3	.1291252	.0670801	1.92	0.054	-.0023494	.2605998

4	.1682896	.0871447	1.93	0.053	-.0025108	.33909
5	-.2755546	.1426748	-1.93	0.053	-.555192	.0040829
6	-.1754905	.0908811	-1.93	0.053	-.3536141	.0026332
7	-.0451202	.0238113	-1.89	0.058	-.0917896	.0015492
8	-.0107534	.0060749	-1.77	0.077	-.02266	.0011532
9	-.00018	.000233	-0.77	0.440	-.0006367	.0002768
Family Size _predict						
1	-.0115994	.0009309	-12.46	0.000	-.013424	-.0097749
2	-.002938	.0003782	-7.77	0.000	-.0036793	-.0021967
3	-.0089523	.0007713	-11.61	0.000	-.010464	-.0074406
4	-.0116676	.0009976	-11.70	0.000	-.0136229	-.0097122
5	.0191043	.0014949	12.78	0.000	.0161743	.0220343
6	.0121668	.0009841	12.36	0.000	.010238	.0140957
7	.0031282	.0003958	7.90	0.000	.0023524	.003904
8	.0007455	.0001745	4.27	0.000	.0004035	.0010876
9	.0000125	.0000148	0.84	0.399	-.0000165	.0000415
Education Primary _predict						
1	.0042067	.0074151	0.57	0.570	-.0103266	.0187401
2	.0010655	.0018814	0.57	0.571	-.002622	.0047531
3	.0032467	.0057247	0.57	0.571	-.0079734	.0144669
4	.0042315	.0074606	0.57	0.571	-.010391	.0188539
5	-.0069285	.012214	-0.57	0.571	-.0308674	.0170104
6	-.0044125	.0077776	-0.57	0.570	-.0196564	.0108313
7	-.0011345	.0020025	-0.57	0.571	-.0050594	.0027904
8	-.0002704	.000481	-0.56	0.574	-.0012131	.0006723
9	-4.53e-06	9.62e-06	-0.47	0.638	-.0000234	.0000143
Education Lower Secondary _predict						

1	.0042107	.0093259	0.45	0.652	-.0140678	.0224891
2	.0010665	.0023653	0.45	0.652	-.0035694	.0057024
3	.0032498	.0072002	0.45	0.652	-.0108624	.0173619
4	.0042354	.0093828	0.45	0.652	-.0141544	.0226253
5	-.006935	.0153612	-0.45	0.652	-.0370424	.0231724
6	-.0044166	.0097831	-0.45	0.652	-.0235912	.0147579
7	-.0011356	.0025181	-0.45	0.652	-.006071	.0037998
8	-.0002706	.0006026	-0.45	0.653	-.0014517	.0009104
9	-4.53e-06	.0000115	-0.39	0.693	-.000027	.000018
Education Upper Secondary _predict						
1	-.0020283	.008817	-0.23	0.818	-.0193094	.0152527
2	-.0005138	.0022334	-0.23	0.818	-.0048911	.0038636
3	-.0015654	.0068043	-0.23	0.818	-.0149016	.0117707
4	-.0020402	.008869	-0.23	0.818	-.0194232	.0153427
5	.0033407	.014521	0.23	0.818	-.02512	.0318014
6	.0021275	.0092481	0.23	0.818	-.0159984	.0202535
7	.000547	.0023782	0.23	0.818	-.0041142	.0052082
8	.0001304	.0005671	0.23	0.818	-.0009812	.001242
9	2.18e-06	9.82e-06	0.22	0.824	-.0000171	.0000214
Education Technical _predict						
1	-.0018765	.0248601	-0.08	0.940	-.0506013	.0468484
2	-.0004753	.0062968	-0.08	0.940	-.0128167	.0118661
3	-.0014482	.0191866	-0.08	0.940	-.0390533	.0361568
4	-.0018875	.0250068	-0.08	0.940	-.0508999	.0471249
5	.0030905	.0409447	0.08	0.940	-.0771597	.0833407

6	.0019682	.0260764	0.08	0.940	-.0491405	.053077
7	.0005061	.0067044	0.08	0.940	-.0126343	.0136464
8	.0001206	.0015981	0.08	0.940	-.0030115	.0032528
9	2.02e-06	.0000269	0.08	0.940	-.0000506	.0000547
Education University _predict						
1	-.0121913	.0154565	-0.79	0.430	-.0424855	.0181029
2	-.0030879	.0039223	-0.79	0.431	-.0107755	.0045997
3	-.0094091	.0119186	-0.79	0.430	-.0327691	.0139509
4	-.0122629	.015544	-0.79	0.430	-.0427287	.0182028
5	.0200791	.02544	0.79	0.430	-.0297824	.0699406
6	.0127876	.0162121	0.79	0.430	-.0189875	.0445628
7	.0032878	.0041743	0.79	0.431	-.0048936	.0114692
8	.0007836	.0010037	0.78	0.435	-.0011835	.0027507
9	.0000131	.0000226	0.58	0.562	-.0000312	.0000575
Education Madrasa _predict						
1	-.019589	.0103978	-1.88	0.060	-.0399683	.0007902
2	-.0049617	.0026777	-1.85	0.064	-.0102099	.0002865
3	-.0151186	.0080275	-1.88	0.060	-.0308521	.000615
4	-.0197041	.0104752	-1.88	0.060	-.0402352	.000827
5	.0322632	.0171179	1.88	0.059	-.0012873	.0658137
6	.0205472	.0108957	1.89	0.059	-.000808	.0419024
7	.0052829	.0028473	1.86	0.064	-.0002978	.0108636
8	.0012591	.0007235	1.74	0.082	-.0001591	.0026772
9	.0000211	.0000274	0.77	0.441	-.0000326	.0000747
Education Masters _predict						

1	-.0931337	.0389987	-2.39	0.017	-.1695697	-.0166977
2	-.0235898	.010159	-2.32	0.020	-.0435011	-.0036786
3	-.0718794	.0301777	-2.38	0.017	-.1310267	-.0127321
4	-.0936808	.0393109	-2.38	0.017	-.1707288	-.0166329
5	.1533914	.0641499	2.39	0.017	.0276599	.2791229
6	.0976893	.0409193	2.39	0.017	.0174889	.1778897
7	.0251168	.010819	2.32	0.020	.0039119	.0463217
8	.005986	.0028182	2.12	0.034	.0004624	.0115096
9	.0001002	.000125	0.80	0.423	-.0001448	.0003452
Education PHD _predict						
1	.0733037	.1429841	0.51	0.608	-.2069401	.3535475
2	.0185671	.0362656	0.51	0.609	-.0525122	.0896464
3	.0565749	.110368	0.51	0.608	-.1597425	.2728922
4	.0737343	.1438258	0.51	0.608	-.2081591	.3556277
5	-.1207314	.2354663	-0.51	0.608	-.5822369	.3407742
6	-.0768893	.1499945	-0.51	0.608	-.3708732	.2170946
7	-.019769	.038606	-0.51	0.609	-.0954353	.0558974
8	-.0047115	.0092433	-0.51	0.610	-.0228281	.0134051
9	-.0000789	.0001796	-0.44	0.661	-.0004308	.0002731
Education Informal _predict						
1	.0097815	.0195046	0.50	0.616	-.0284468	.0480097
2	.0024775	.0049481	0.50	0.617	-.0072205	.0121756
3	.0075492	.0150587	0.50	0.616	-.0219653	.0370637
4	.0098389	.0196232	0.50	0.616	-.0286219	.0482998
5	-.0161101	.0321266	-0.50	0.616	-.079077	.0468568
6	-.0102599	.0204568	-0.50	0.616	-.0503546	.0298347
7	-.0026379	.0052695	-0.50	0.617	-.0129659	.0076901

8	-.0006287	.0012632	-0.50	0.619	-.0031045	.0018471
9	-.0000105	.0000245	-0.43	0.667	-.0000585	.0000374
Access Doc (Tazkira) _predict						
1	-.002399	.0054456	-0.44	0.660	-.0130722	.0082741
2	-.0006077	.0013803	-0.44	0.660	-.0033129	.0020976
3	-.0018515	.0042035	-0.44	0.660	-.0100903	.0063872
4	-.0024131	.0054802	-0.44	0.660	-.0131541	.0083278
5	.0039512	.0089702	0.44	0.660	-.01363	.0215324
6	.0025164	.0057118	0.44	0.660	-.0086785	.0137113
7	.000647	.0014703	0.44	0.660	-.0022347	.0035287
8	.0001542	.000352	0.44	0.661	-.0005357	.0008441
9	2.58e-06	6.60e-06	0.39	0.696	-.0000104	.0000155
Encashment - 6 to 7 months _predict						
1	-.0223532	.0095072	-2.35	0.019	-.0409869	-.0037195
2	-.0056618	.0024805	-2.28	0.022	-.0105235	-.0008002
3	-.0172519	.0073679	-2.34	0.019	-.0316926	-.0028112
4	-.0224845	.0095858	-2.35	0.019	-.0412722	-.0036968
5	.0368158	.0156548	2.35	0.019	.0061329	.0674986
6	.0234466	.0099739	2.35	0.019	.0038981	.0429951
7	.0060283	.0026322	2.29	0.022	.0008692	.0111874
8	.0014367	.0006928	2.07	0.038	.0000789	.0027946
9	.000024	.0000303	0.79	0.428	-.0000354	.0000835
Encashment - 8 to 9 months _predict						
1	-.0243262	.0111218	-2.19	0.029	-.0461246	-.0025277
2	-.0061616	.0028894	-2.13	0.033	-.0118247	-.0004984
3	-.0187746	.0086121	-2.18	0.029	-.035654	-.0018952

4	-.0244691	.0112093	-2.18	0.029	-.0464389	-.0024993
5	.0400652	.0183124	2.19	0.029	.0041736	.0759569
6	.0255161	.0116688	2.19	0.029	.0026456	.0483865
7	.0065604	.0030657	2.14	0.032	.0005517	.0125691
8	.0015635	.0007974	1.96	0.050	6.55e-07	.0031264
9	.0000262	.0000333	0.78	0.433	-.0000392	.0000915
Encashment - 10 to 12 months _predict						
1	-.0025014	.0103801	-0.24	0.810	-.0228459	.0178432
2	-.0006336	.0026306	-0.24	0.810	-.0057894	.0045222
3	-.0019305	.0080123	-0.24	0.810	-.0176343	.0137732
4	-.0025161	.0104403	-0.24	0.810	-.0229787	.0179466
5	.0041198	.0170957	0.24	0.810	-.0293872	.0376267
6	.0026237	.0108883	0.24	0.810	-.0187169	.0239643
7	.0006746	.0028001	0.24	0.810	-.0048136	.0061627
8	.0001608	.0006682	0.24	0.810	-.0011489	.0014705
9	2.69e-06	.0000116	0.23	0.817	-.0000201	.0000255
Employed _predict						
1	-.10382	.0106066	-9.79	0.000	-.1246084	-.0830315
2	-.0262966	.0038709	-6.79	0.000	-.0338835	-.0187097
3	-.080127	.0089194	-8.98	0.000	-.0976087	-.0626452
4	-.1044299	.0112466	-9.29	0.000	-.1264729	-.082387
5	.1709918	.0175427	9.75	0.000	.1366087	.2053749
6	.1088983	.0112527	9.68	0.000	.0868433	.1309533
7	.0279988	.0040698	6.88	0.000	.0200221	.0359754
8	.0066729	.0016598	4.02	0.000	.0034197	.0099261
9	.0001117	.000133	0.84	0.401	-.000149	.0003724
Small Bussiness _predict						
1	.0007412	.0124389	0.06	0.952	-.0236386	.025121

2	.0001877	.0031507	0.06	0.952	-.0059875	.006363
3	.000572	.0096003	0.06	0.952	-.0182441	.0193882
4	.0007455	.0125121	0.06	0.952	-.0237776	.0252687
5	-.0012207	.0204868	-0.06	0.952	-.0413742	.0389327
6	-.0007774	.0130475	-0.06	0.952	-.02635	.0247951
7	-.0001999	.0033548	-0.06	0.952	-.0067752	.0063754
8	-.0000476	.0007995	-0.06	0.952	-.0016146	.0015193
9	-7.97e-07	.0000134	-0.06	0.953	-.0000271	.0000255
Daily Wages _predict						
1	.0222816	.0097239	2.29	0.022	.0032232	.04134
2	.0056437	.002528	2.23	0.026	.0006888	.0105986
3	.0171967	.0075266	2.28	0.022	.0024448	.0319485
4	.0224125	.0098146	2.28	0.022	.0031763	.0416488
5	-.0366979	.0160166	-2.29	0.022	-.0680898	-.005306
6	-.0233715	.0102007	-2.29	0.022	-.0433645	-.0033785
7	-.006009	.002688	-2.24	0.025	-.0112774	-.0007407
8	-.0014321	.0007002	-2.05	0.041	-.0028044	-.0000598
9	-.000024	.0000303	-0.79	0.429	-.0000834	.0000355
Private Company _predict						
1	-.0343731	.0195105	-1.76	0.078	-.0726129	.0038668
2	-.0087064	.0050186	-1.73	0.083	-.0185427	.00113
3	-.0265287	.0150781	-1.76	0.079	-.0560812	.0030237
4	-.034575	.0196433	-1.76	0.078	-.0730751	.0039251
5	.0566125	.0320955	1.76	0.078	-.0062934	.1195185
6	.0360544	.0204829	1.76	0.078	-.0040913	.0762001
7	.0092699	.0053452	1.73	0.083	-.0012065	.0197463
8	.0022093	.0013368	1.65	0.098	-.0004108	.0048294

9	.000037	.000048	0.77	0.441	-.0000571	.0001311
Agriculture _predict						
1	9.96e-06	.0174799	0.00	1.000	-.03425	.0342699
2	2.52e-06	.0044275	0.00	1.000	-.0086752	.0086802
3	7.69e-06	.0134908	0.00	1.000	-.0264337	.0264491
4	.00001	.0175826	0.00	1.000	-.0344512	.0344712
5	-.0000164	.0287894	-0.00	1.000	-.0564426	.0564098
6	-.0000104	.0183349	-0.00	1.000	-.0359462	.0359253
7	-2.69e-06	.0047141	-0.00	1.000	-.0092421	.0092367
8	-6.40e-07	.0011235	-0.00	1.000	-.0022026	.0022014
9	-1.07e-08	.0000188	-0.00	1.000	-.0000369	.0000368
Abroad Remittances _predict						
1	-.081388	.0153972	-5.29	0.000	-.111566	-.0512101
2	-.0206148	.0044437	-4.64	0.000	-.0293242	-.0119054
3	-.0628143	.0121401	-5.17	0.000	-.0866084	-.0390202
4	-.0818662	.0156989	-5.21	0.000	-.1126354	-.051097
5	.1340463	.0253111	5.30	0.000	.0844376	.1836551
6	.0853691	.0162205	5.26	0.000	.0535776	.1171606
7	.0219492	.0046944	4.68	0.000	.0127484	.0311499
8	.0052311	.0015272	3.43	0.001	.0022378	.0082244
9	.0000876	.0001052	0.83	0.405	-.0001186	.0002937
Length Community - One - three months _predict						
1	.0756583	.0358957	2.11	0.035	.005304	.1460127
2	.0191635	.0092967	2.06	0.039	.0009424	.0373846
3	.0583922	.0277676	2.10	0.035	.0039686	.1128157
4	.0761028	.0361711	2.10	0.035	.0052088	.1469969
5	-.1246095	.0590486	-2.11	0.035	-.2403426	-.0088764
6	-.0793592	.0376882	-2.11	0.035	-.1532267	-.0054917

7	-.020404	.0098989	-2.06	0.039	-.0398054	-.0010025
8	-.0048628	.0025329	-1.92	0.055	-.0098272	.0001015
9	-.0000814	.0001032	-0.79	0.430	-.0002836	.0001208
Length Community - Four - six months _predict						
1	.0628668	.0318977	1.97	0.049	.0003485	.1253852
2	.0159236	.0082387	1.93	0.053	-.000224	.0320711
3	.0485198	.0246773	1.97	0.049	.0001532	.0968864
4	.0632362	.0321411	1.97	0.049	.0002407	.1262316
5	-.1035418	.0524784	-1.97	0.048	-.2063976	-.0006861
6	-.065942	.0334997	-1.97	0.049	-.1316001	-.0002838
7	-.0169543	.0087764	-1.93	0.053	-.0341557	.0002471
8	-.0040407	.0022263	-1.81	0.070	-.0084042	.0003229
9	-.0000676	.0000865	-0.78	0.434	-.0002372	.0001019
Length Community - More than six months _predict						
1	.0705034	.0313004	2.25	0.024	.0091557	.1318511
2	.0178578	.0081321	2.20	0.028	.0019193	.0337964
3	.0544137	.0242329	2.25	0.025	.0069181	.1019092
4	.0709176	.0315593	2.25	0.025	.0090626	.1327726
5	-.1161193	.0514865	-2.26	0.024	-.217031	-.0152077
6	-.0739521	.0328782	-2.25	0.024	-.1383922	-.0095119
7	-.0190138	.0086629	-2.19	0.028	-.0359927	-.0020348
8	-.0045315	.0022373	-2.03	0.043	-.0089165	-.0001465
9	-.0000758	.0000953	-0.80	0.426	-.0002627	.000111
Debts _predict						
1	.002107	.0084038	0.25	0.802	-.0143642	.0185782
2	.0005337	.0021289	0.25	0.802	-.003639	.0047063
3	.0016262	.0064856	0.25	0.802	-.0110854	.0143377
4	.0021194	.0084532	0.25	0.802	-.0144487	.0186875

5	-.0034703	.0138403	-0.25	0.802	-.0305968	.0236563
6	-.0022101	.0088151	-0.25	0.802	-.0194873	.0150672
7	-.0005682	.0022668	-0.25	0.802	-.0050111	.0038747
8	-.0001354	.0005406	-0.25	0.802	-.001195	.0009242
9	-2.27e-06	9.43e-06	-0.24	0.810	-.0000207	.0000162
Access Markets _predict						
1	-.0237256	.0077292	-3.07	0.002	-.0388745	-.0085767
2	-.0060095	.0020534	-2.93	0.003	-.010034	-.0019849
3	-.0183111	.0060075	-3.05	0.002	-.0300857	-.0065366
4	-.023865	.0078143	-3.05	0.002	-.0391807	-.0085493
5	.0390762	.012732	3.07	0.002	.0141219	.0640304
6	.0248862	.0081051	3.07	0.002	.0090004	.0407719
7	.0063985	.002179	2.94	0.003	.0021278	.0106691
8	.0015249	.0006068	2.51	0.012	.0003356	.0027143
9	.0000255	.0000315	0.81	0.417	-.0000361	.0000872
Enough Water _predict						
1	-.0214401	.0069353	-3.09	0.002	-.0350331	-.0078471
2	-.0054306	.0018445	-2.94	0.003	-.0090458	-.0018154
3	-.0165472	.0053965	-3.07	0.002	-.0271242	-.0059702
4	-.0215661	.0070158	-3.07	0.002	-.0353169	-.0078153
5	.0353119	.0114233	3.09	0.002	.0129227	.0577012
6	.0224889	.0072823	3.09	0.002	.0082159	.0367619
7	.0057821	.0019604	2.95	0.003	.0019398	.0096244
8	.001378	.0005436	2.53	0.011	.0003125	.0024436
9	.0000231	.0000284	0.81	0.416	-.0000326	.0000787
Food Security _predict						
1	-.0323102	.0058506	-5.52	0.000	-.0437771	-.0208432
2	-.0081839	.0017031	-4.81	0.000	-.0115219	-.0048458

3	-.0249366	.0046141	-5.40	0.000	-.0339802	-.015893
4	-.0325	.0059927	-5.42	0.000	-.0442456	-.0207544
5	.053215	.0096434	5.52	0.000	.0343143	.0721156
6	.0338906	.0061359	5.52	0.000	.0218645	.0459168
7	.0087136	.0018029	4.83	0.000	.0051799	.0122473
8	.0020767	.0006021	3.45	0.001	.0008967	.0032567
9	.0000348	.0000417	0.83	0.404	-.0000469	.0001164
Meals _predict						
1	.0200643	.006468	3.10	0.002	.0073872	.0327414
2	.0050821	.0017131	2.97	0.003	.0017244	.0084398
3	.0154854	.0050027	3.10	0.002	.0056803	.0252904
4	.0201822	.0065188	3.10	0.002	.0074055	.0329588
5	-.0330459	.0106173	-3.11	0.002	-.0538555	-.0122363
6	-.0210457	.0067868	-3.10	0.002	-.0343476	-.0077439
7	-.005411	.0018194	-2.97	0.003	-.0089769	-.0018452
8	-.0012896	.0004981	-2.59	0.010	-.0022659	-.0003133
9	-.0000216	.0000263	-0.82	0.412	-.0000732	.00003
Feel Safe _predict						
1	-.0285918	.0058012	-4.93	0.000	-.0399619	-.0172217
2	-.007242	.0016526	-4.38	0.000	-.0104811	-.004003
3	-.0220668	.004571	-4.83	0.000	-.0310259	-.0131078
4	-.0287598	.0059063	-4.87	0.000	-.0403359	-.0171837
5	.0470908	.009548	4.93	0.000	.0283771	.0658045
6	.0299904	.0061043	4.91	0.000	.0180261	.0419546
7	.0077108	.0017483	4.41	0.000	.0042842	.0111374
8	.0018377	.0005564	3.30	0.001	.0007472	.0029282
9	.0000308	.000037	0.83	0.406	-.0000417	.0001033
Feel Stress _predict						
1	.0061367	.0058297	1.05	0.292	-.0052893	.0175626
2	.0015544	.0014859	1.05	0.296	-.001358	.0044667

3	.0047362	.0045061	1.05	0.293	-.0040956	.0135681
4	.0061727	.0058682	1.05	0.293	-.0053287	.0176742
5	-.0101071	.0096017	-1.05	0.293	-.0289261	.0087119
6	-.0064369	.0061183	-1.05	0.293	-.0184285	.0055548
7	-.001655	.0015821	-1.05	0.296	-.0047559	.0014459
8	-.0003944	.0003848	-1.03	0.305	-.0011486	.0003597
9	-6.60e-06	.0000101	-0.66	0.512	-.0000263	.0000131
Victim Of Violence _predict						
1	-.0022779	.0211956	-0.11	0.914	-.0438206	.0392647
2	-.000577	.0053691	-0.11	0.914	-.0111002	.0099463
3	-.0017581	.0163572	-0.11	0.914	-.0338177	.0303015
4	-.0022913	.0213182	-0.11	0.914	-.0440742	.0394916
5	.0037518	.0349075	0.11	0.914	-.0646656	.0721692
6	.0023894	.0222316	0.11	0.914	-.0411837	.0459624
7	.0006143	.0057161	0.11	0.914	-.0105889	.0118176
8	.0001464	.0013624	0.11	0.914	-.0025239	.0028167
9	2.45e-06	.000023	0.11	0.915	-.0000425	.0000474
Response Mechanisms _predict						
1	-.0084486	.0073555	-1.15	0.251	-.0228652	.005968
2	-.0021399	.0018767	-1.14	0.254	-.0058183	.0015384
3	-.0065205	.0056843	-1.15	0.251	-.0176615	.0046205
4	-.0084982	.0074043	-1.15	0.251	-.0230104	.0060139
5	.0139148	.0121141	1.15	0.251	-.0098283	.037658
6	.0088618	.0077173	1.15	0.251	-.0062639	.0239876
7	.0022785	.0019982	1.14	0.254	-.001638	.0061949
8	.000543	.0004882	1.11	0.266	-.0004139	.0014999

9	9.09e-06	.0000134	0.68	0.496	-.0000171	.0000353
Mobile Female _predict						
1	-.0324642	.00631	-5.14	0.000	-.0448315	-.0200969
2	-.0082229	.0018068	-4.55	0.000	-.0117641	-.0046816
3	-.0250554	.004948	-5.06	0.000	-.0347534	-.0153575
4	-.0326549	.0064144	-5.09	0.000	-.0452269	-.0200829
5	.0534686	.0103616	5.16	0.000	.0331602	.073777
6	.0340522	.0066278	5.14	0.000	.0210619	.0470424
7	.0087551	.0019048	4.60	0.000	.0050217	.0124885
8	.0020866	.0006155	3.39	0.001	.0008803	.0032929
9	.0000349	.000042	0.83	0.405	-.0000473	.0001172
Mobile Male _predict						
1	-.0400801	.0123321	-3.25	0.001	-.0642506	-.0159095
2	-.0101519	.0032968	-3.08	0.002	-.0166136	-.0036902
3	-.0309333	.0096031	-3.22	0.001	-.049755	-.0121116
4	-.0403155	.0124718	-3.23	0.001	-.0647599	-.0158712
5	.066012	.0203103	3.25	0.001	.0262046	.1058194
6	.0420406	.0129484	3.25	0.001	.0166622	.0674189
7	.010809	.0034978	3.09	0.002	.0039534	.0176646
8	.0025761	.0009818	2.62	0.009	.0006517	.0045005
9	.0000431	.0000529	0.82	0.415	-.0000605	.0001467

ANNEX III – Sampling Methodology for the Data Collection

The phone survey targeted UNHCR-assisted Afghan refugee returnees who returned from Pakistan between January and June 2024, focusing on high-return districts, including selected Priority Areas of Return and Reintegration (PARRs). The survey aimed to generate nationally representative estimates, with proportional allocation across provinces.

The sampling frame consisted of phone numbers recorded at the encashment center, linked to the intended place of return. This approach ensured that all registered returnees with accessible contact information were included, though it may exclude those without recorded phone numbers, representing a potential source of coverage bias. A Simple Random Sample (SRS) approach was applied to the eligible 8,200 returnees registered during the reference period. Based on the sample size calculations with 5% margin of error and 95% confidence level, the minimum required sample size was 535 respondents. To mitigate the impact of non-response observed in previous survey rounds a and to improve the precision of national-level estimates, the total number of respondents was increased to 2,868 individuals, distributed proportionally to the number of returnees in each province. This proportional (self-weighting) design ensures that national-level estimates are unbiased without the need for post-sampling weights. Weighting would only be required if a disproportionate allocation (e.g., oversampling of small provinces) were applied to improve subnational precision. Therefore, the approach maintains the representativeness of the sample while ensuring efficiency in operational data collection.

Since every returnee in the sampling frame had an equal probability of selection, and sampling was already proportional to the population size in each stratum, no post-sampling weights are required to adjust for unequal selection probabilities1. This design constitutes a self-weighting sample at the national level, as all individuals have the same selection probability. The data can therefore be analyzed without weighted, providing unbiased national-level estimates. However, due to limited sample sizes within specific provinces or districts, the resulting estimates cannot be used for reliable comparative analysis at subnational level.

ANNEX IV – Frequency Distribution of Original Data

Table 13 Distribution of Households on Income

Mean Estimated Income	No. of HH
N/A	44
1,501 – 3,000 AFN	260
10,001 – 15,000 AFN	296
15,001 – 20,000 AFN	76
3,001 – 5,000 AFN	700
5,001 – 10,000 AFN	1145
Less than 1,500 AFN	74
More than 20,000 AFN	26
None	289
Refused to answer	1
Grand Total	2911

Table 14 Distribution of Households on Length of Return

Length of Return	No. of HH
<6 months	279
10 to 12 months	831
6 to 7 months	1333
8 to 9 months	468
Grand Total	2911

Table 15 Distribution of Households on Employment

Employed	No. of HH
No	1175
Other (specify)	8
Refuse to answer	1
Yes	1727
Grand Total	2911

Table 16 Distribution of Households on Debts

Having Debts	No. of HH
I do not know	2
No	333
Yes	2576
Grand Total	2911

Table 17 Distribution of Households on Food Security

Access to Adequate Food	No. of HH
I do not know	3
No	1671
Yes	1237
Grand Total	2911