Sanctuary in the city? Urban displacement and vulnerability in Peshawar, Pakistan

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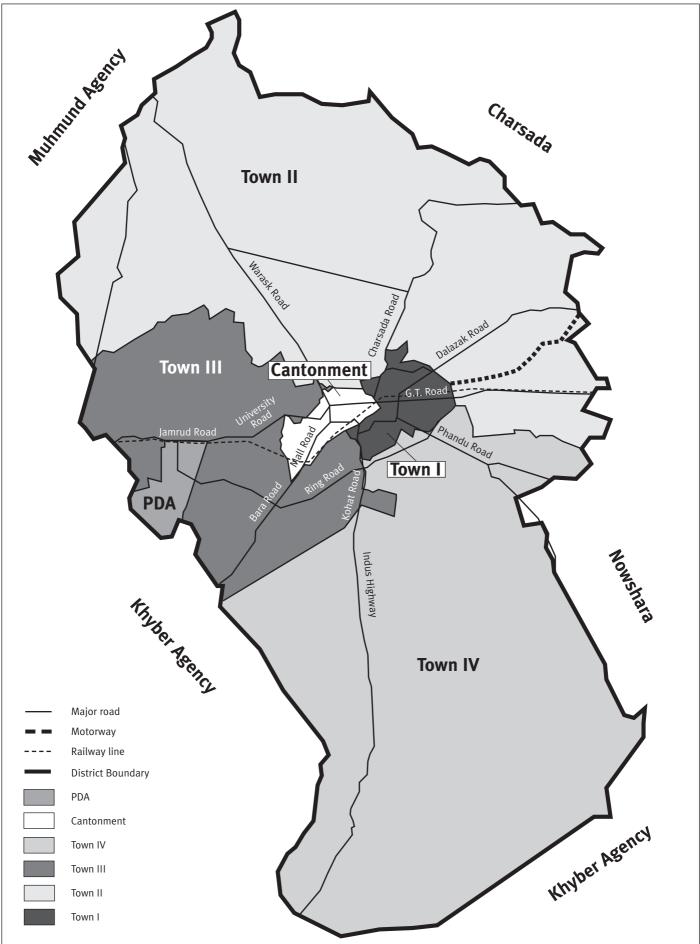
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Administrative divisions in Peshawar District



Executive summary

Pakistan has one of South Asia's highest rates of urbanisation and is one of the world's largest host countries for refugees, including an estimated 2.7 million Afghans. In recent years it has also seen increasing numbers of internally displaced people (IDPs) due to conflict and disasters, including 774,594 registered IDPs in Khyber Pakhtunkhwa (KP) province and the Federally Administered Tribal Areas (FATA) (UNHCR, 2012c). The population of Peshawar, the capital of KP province, has roughly doubled since 1998 to about 3.3m people,¹ and it has become one of the largest recipient cities for refugees and IDPs in South Asia. It is also one of the poorest: an estimated 29% of KP's population lives in poverty (UNDP, 2012). The government agencies charged with urban development have unclear mandates, inadequate resources and limited capacity to effectively manage Peshawar's ongoing expansion. As the city has sprawled out beyond its originally intended limits, the state has not extended basic services and infrastructure accordingly.

Through interviews and group discussions with 259 individuals, including IDPs, Afghan refugees and longer-term residents of Peshawar, as well as government officials, aid agencies and others, this study examines the challenges of displacement in a context of rapid urbanisation. The findings indicate that many of Peshawar's poor residents, whether displaced or not, face serious problems in terms of sustainable livelihoods, access to basic services such as adequate shelter and sanitation, and physical security, in particular in the informal settlements on the outskirts of the city. With the exception of the inner areas of the town and Hayatabad, most neighbourhoods in Peshawar are diverse and house a mix of IDPs, Afghan refugees and longer-term residents. However, displaced populations, both Afghan refugees and IDPs, face additional challenges and threats that require significant attention. Many of these unique needs and vulnerabilities remain pressing well beyond the initial phase of displacement.

Among the displaced, there are significant differences in access to services, assistance and resources between those living in camps and those living outside them. Research found that those living outside formal camps were often as poor, if not poorer, than those residing in camps. But the choice of where to reside is a complex one. Longer-term Afghan residents, many of whom were forced out of camps in previous years, live in communities in the city; however, some still choose to reside in camps, primarily due to economic or family ties. Many IDPs choose to live outside the camps for cultural reasons (such as lack of privacy, especially for female family members), or 1 Population figures are based on projections given that the last government census was carried out in 1998 (it put the population of Peshawar at 1,747,728). Recent projections all arrive at roughly 3.3m for 2013; see Izhar-ESC-Lalazar (2012) and Shehbaz (2012). because they are no longer allowed to reside there or receive other official assistance once their areas of origin are 'denotified' or declared secure by the government. Rising rents and other pressures force many IDP families to move nearly continually, often further and further towards the outskirts in search of affordable and decent accommodation for their families. The fluidity of the security situation has made some IDPs cautious about returning: several areas have been 'denotified' and then 'notified' again several times, making many IDPs reluctant to return permanently. For those who would like to return, many say that they have not done so because they have not received adequate assistance to rebuild their lives.

The most serious challenges for the displaced are often related to their legal status and documentation, which in turn affects their access to services and livelihoods and their ability to move freely around the city. The lack of legal protection for refugees and IDPs makes them extremely vulnerable to threats and extortion. Decisions and policies in place for displaced populations are highly politicised and unpredictable, adding even greater uncertainty to the already precarious plight of the displaced in Pakistan. The threat of extortion and harassment of Afghan refugees by the security forces has been exacerbated by plans to revoke their legal status in June 2013. For IDPs, especially those from FATA, the association of these populations with the insurgency in the eyes of the police often makes them targets of harassment and discrimination. The threat of police extortion and harassment poses threats to physical safety and limits livelihood and income opportunities. Women also face significant protection threats and their situation, particularly the cultural sensitivity around gender roles, requires specific responses and interventions. However, there appears to be a significant gap between the protection needs of displaced populations as perceived by aid agencies and the actual protection needs of refugees and IDPs.

There is significant diversity among displaced populations and longer-term residents in terms of income and wealth, as well as the livelihoods and other economic survival strategies they pursue. While many Afghan refugees residing in Peshawar for years if not decades have become an integral part of the urban economy and some are considerably well-off, there seems to be little correlation between the length of time spent in displacement and improvements to economic opportunities for IDPs. On the contrary, limited assistance and a lack of stable income opportunities, combined with rising rent and food prices, have significantly increased IDPs' vulnerability. But for both refugees and IDPs, livelihood options are shaped by prior wealth and the assets they were able to bring with them, as well as links to social networks in the city. While some Afghans and IDPs are engaged in lucrative, large-scale businesses and enterprises, often in partnership with longer-term residents of Peshawar, others live in vulnerable circumstances on uncertain daily wage labour, taking on debt to make ends meet.

It is important to note that, while Afghans are generally perceived to be better off than both IDPs and many other Pakistanis, there are significant differences among the Afghan population and many are just as poor as other IDPs and longerterm residents. Some Afghans barely subsist in Peshawar, even after 20 years' residence. Despite opportunities to start new livelihoods or expand existing ones, there are unique challenges in doing so for displaced populations. Both Afghans and IDPs report finding it difficult to access the initial capital needed. All IDPs and Afghans interviewed reported problems obtaining loans from banks and frequently borrowed from Pakistani or Afghan friends and relatives.

International aid to Pakistan, and particularly to programmes in Peshawar, is heavily tied to donors' geopolitical or security interests and is characterised by sharp increases and abrupt suspensions in response to geopolitical events; assistance fluctuates with little warning or obvious change in the needs of recipients. The international community has tended to focus on assistance to displaced populations in camps, to the detriment of the majority of displaced people living outside of them. There has been very little support to urban refugees and IDPs in terms of livelihoods, protection or access to basic services. There is also a lack of consensus and coherent strategy with regard to Afghans in Pakistan.

Confronted with the current stalemate - in which the Pakistani government does not want Afghans to stay, but the majority of Afghans are unwilling to return – aid agencies are constrained in what they can provide. There are significant funding gaps for both on- and off-camp refugees, though most available funding is earmarked for repatriation support. Additionally, given government restrictions on accessing conflict-affected areas of the country and security constraints, few agencies work with IDPs outside of camps – even though those in camps only represent 11% of all current IDPs. The government is reluctant to acknowledge the impact of its military operations in FATA and the extent of need among displaced populations, and so it downplays the impact of the conflict and tightly controls aid channelled to IDPs. Consequently, few agencies have taken a longer-term perspective on assistance to Afghan refugees and IDPs, and have instead focused on short-term emergency support.

Based on the findings of this research, HPG offers the following recommendations to key stakeholders.

National, provincial and local authorities

 The primary responsibility for displaced populations lies with the government of Pakistan. The central authorities must demonstrate greater political will to support the realisation of the right of displaced populations to durable solutions, including local integration, in line with existing international humanitarian, human rights and refugee law and IDP guiding principles.

- The Pakistani government must ensure that adequate support for livelihoods and access to basic services is extended to Afghan refugees and the populations hosting them in the interim, including through support to infrastructure development in refugee-hosting areas. While the focus on return for displaced populations is positive, the decision to return must be guided by returnees themselves. Even though the government favours the repatriation of Afghan refugees, it is unlikely that full repatriation will take place in the near future.
- Provincial and municipal authorities must demonstrate greater political will and responsiveness to displaced populations. In particular, greater coordination between the multiple agencies responsible for public services is urgently required. Given that most refugees and IDPs reside among host populations, urgent support is needed to extend basic services and infrastructure to off-camp locations. Greater information is also required, which could be rectified with an official census that includes displaced populations.
- An overall plan and vision for the urban development of Peshawar is required to manage growth, as is the political will and coordination to implement it. Patchwork approaches have led to significant gaps and problems that pose serious health and other risks to urban populations. To deliver this plan, partnerships with the private sector should be explored.
- The government should revise its registration guidelines to ensure that assistance to IDPs is based on need and not linked to political considerations, such as the decision to 'notify' or 'de-notify' an area. IDPs should be given logistical support throughout the registration process, including help with obtaining identity cards.

International donors

- Donors must devote more resources to assisting displaced populations in KP and FATA, particularly poor displaced populations living outside of camps and unregistered IDPs. Adequate resources should also be allocated for support to long-term IDPs as well as IDPs and returnees in FATA.
- Donors must continue to engage with the government on finding durable solutions for Afghan refugees displaced to Pakistan. It is unlikely that large numbers of refugees will return home in the near future, so the continuous provision of support to populations in-country, as well as finding alternative, durable solutions, should be prioritised.
- Donors should continue to advocate for changes in government registration policy to align registration criteria more closely to the Guiding Principles on Internal Displacement. This is to ensure that even IDPs who have suffered protracted displacement from areas declared 'de-notified' by the government or those from areas never notified receive adequate support.

• Donors should use the opportunity provided by the introduction of new local government legislation to engage with and support the provincial administration in addressing problems of urban governance, planning and displacement. They must pursue such initiatives in a way that focuses on outcomes for the urban poor as well as the unique needs and vulnerabilities of displaced populations. The principle of equitable access to basic services should underpin such efforts. Donors should ensure that funding is available to support longer-term livelihood and skills training in Peshawar (see recommendations for aid agencies below).

Aid agencies

- There must be increased recognition of the diversity of displaced and other affected populations and the contexts within which they are situated. This is particularly true with regard to the need for greater efforts to understand and address the needs of registered and unregistered off-camp displaced populations.
- A complex mix of security, economic and other concerns drive displacement, and international responses must seek to understand and mitigate these factors through

their programming. Aid agencies must ensure an impartial approach to programming that prioritises needs and vulnerabilities as the basis for programme design and implementation.

- Aid agencies should where possible avoid targeting programmes solely to IDPs or refugees to the exclusion of longer-term residents, and instead design integrated, community-based programmes that benefit each population group, as well as encouraging further interaction and skills transfer between these groups.
- More focus should be given to longer-term livelihood support and skills training programmes in Peshawar. This could include skills and vocational training based on market research as well as a diversification of livelihood support to displaced populations and longer-term residents.
- Particular attention should be paid to livelihood support to displaced women in Peshawar. Given cultural constraints women are often unable to access assistance. Culturally sensitive programmes should therefore be designed to further these women's skills and enhance sustainable livelihoods, for example by expanding opportunities for businesses in the home (tailoring, embroidery, etc.) by providing access to loans and start-up capital.

Chapter 1 Introduction

In recent decades, many cities and towns around the world have seen dramatic population growth, with significant inflows from rural areas. A prominent feature of this global trend of urbanisation is forced displacement triggered by armed conflict, violence and political instability or slow- and sudden-onset disasters – or a combination of these factors. Many of those forcibly displaced have moved to urban areas in search of greater security, including a degree of anonymity, better access to basic services and greater economic opportunities. Today, approximately half of the world's estimated 10.5m refugees and at least 13m IDPs are thought to be living in urban areas (UNHCR, 2009; IDMC, 2010).

While a number of studies in recent years have sought to analyse urban livelihoods and governance, there remains little understanding of how the displaced negotiate their way in the urban environment, their relationships with longerterm residents and governance institutions and their specific vulnerabilities compared with other urban poor. In addition, the role of humanitarian and development actors in supporting these populations, and the strategies and approaches best suited to addressing the assistance and protection needs of urban IDPs, are still poorly understood.

The Humanitarian Policy Group (HPG) at the Overseas Development Institute (ODI) is carrying out a series of studies on urban displacement. This multi-year research project, supported by the Ministry of Foreign Affairs of Denmark, explores the phenomenon of displacement in the urban environment and the implications and challenges that it poses for humanitarian action. Through field research in seven urban centres in Africa, the Middle East and Central Asia, the research aims to consider the reality of life for displaced populations in urban areas, investigate the policy and operational challenges that confront national and international stakeholders when responding to the needs of urban IDPs and refugees, and offer recommendations for strengthening support to these populations.

This study is part of a larger body of work undertaken by HPG on urbanisation, including a DFID-funded research study in Sudan ('City Limits: Urbanisation and Vulnerability in Sudan', published in January 2011) and a study of urban refugees in Nairobi conducted jointly by HPG and the International Rescue Committee (IRC), in partnership with the Refugee Consortium Kenya (RCK) (Pavanello et al., 2010).

1.1 The study and methodology

This study aims to:

Improve understanding of the drivers and consequences of

displacement and the impact of displaced populations in Peshawar.

- Analyse legal and policy frameworks for displaced populations, both refugees and IDPs, with regard to human rights, land and property, housing, protection and urban development.
- Better understand the protection threats faced by displaced populations, how they seek to cope with them and how they compare with the threats faced by the resident urban poor.
- Identify how the aid community can better engage with and meet the needs of displaced people in Peshawar, and the implications for humanitarian and development policy and programming.

A review of the published and grey literature relevant to displacement and urbanisation in Pakistan, with specific emphasis on Peshawar and KP, was completed in July 2012. A scoping study was carried out in Peshawar in August 2012, which aimed to collect additional information, elaborate research questions through discussions with key informants and inform the methodology and approach to field research. Based on this, seven field sites were identified for data collection in urban and peri-urban areas of Peshawar, including four sites within Peshawar and three camp locations: Jalozai camp and two Afghan refugee villages, Khazana camp and Naguman camp along the Peshawar-Charsadda Road. Locations were chosen to reflect the diverse socio-economic and demographic composition of displaced populations within the town. Refugee and IDP camps were selected in such a way as to ascertain the differences between those living in and outside camps, and the links between camp and non-camp areas. A description of these sites is in Chapter 2.

Field data collection was conducted over a four-week period between October and November 2012. A multi-agency, multidisciplinary team of nine Pakistani researchers led by one international researcher was deployed to the field after a two-day methodology and profiling workshop. Given security concerns, the lead international researcher was supported by researchers from the Sustainable Development and Policy Institute (SDPI), a national research institute, in supervising data collection and analysis.

Neighbourhoods were profiled by research teams using a structured questionnaire. In each location, the research team split into three groups in order to cover all geographical areas. Data was then collected through focus group discussions (men, women and youth conducted separately), individual household interviews/life stories and interviews with local leaders. Secondary data was collected through key informant interviews with government officials as well as international and national

Source	Number and type	Total number of individuals
Individual interviews/life stories (across 7 sites)	 43 interviews with Afghan individuals 33 interviews with IDPs 14 interviews with longer-term Peshawar residents 	90
	At least 1 interview in each location was conducted with local elders/leaders	
Focus group discussions (FGDs)	 24 FGDs with an average of 4–8 participants across 7 sites; FGDs were split along the following lines in each location, though not all of these FGDs were carried out in each of the 7 locations: 1 FGD with female Afghans 1 FGD with male Afghans 1 FGD with female IDPs 1 FGD with male IDPs 1 FGD with female longer-term residents 1 FGD with male longer-term residents 	144
Key informant interviews	25 key informant interviews with national and international NGO and UN representatives as well as government officials at provincial and national level	25
Total		259

agencies. The approach was qualitative, guided by a series of checklists and open-ended questionnaires developed by the lead researcher/HPG, which were refined and adjusted with the research team during the methodology workshop.

Respondents were selected through a mixture of approaches. In areas where members of the research team already had contact lists of displaced people/residents through their respective organisations, for example through the Internal Displaced Persons Vulnerability and Assessment Profiling (IVAP) database, respondents were randomly selected from those lists. In other areas 'snowballing' was used, whereby a particular family provided an entry point and then pointed the research team to other displaced/resident populations in the area. A different set of participants was selected for focus group discussions, through a similar combination of preexisting contact lists and snowballing. Focus groups varied in size but averaged between four and eight participants. The discussions were guided by experienced local researchers according to a series of checklists.

Given the focus of this study on displaced people and their experiences, a deliberate decision was made by the research team to prioritise interviews with IDPs and Afghan refugees. Consequently, fewer longer-term residents were interviewed in each area. The original objective was to interview roughly equal numbers of IDPs and Afghan refugees, but due to security concerns and the dispersed nature of displaced populations this was not always possible. Existing quantitative data was used as a baseline for the demographic and socio-economic profiling, as well as to guide issues for further verification through qualitative fieldwork. In the case of IDPs, the database of the IVAP project, which includes detailed data profiling from 95,511 displaced families residing outside camps in KP province, was a critical resource. For Afghan refugee populations, the recently published Population Profiling, Verification and Response Survey (UNHCR/SAFRON/CCAR, 2012) of 974,961 Afghans across 20 districts provided key background data during the analysis stage. Key informants, such as provincial and federal government officials, senior staff and fieldworkers at international and local aid agencies, representatives from donor agencies and analysts, were also interviewed to further explore and triangulate data.

Field sites were selected in order to represent different settlement patterns (formal, informal, illegal, camp) as well as the diverse demographic characteristics of both the displaced and other urban poor:

Hayatabad: Affluent area populated by well-off Afghans and IDPs as well as longer-term residents. Originally constructed as a satellite town to Peshawar, it has since been absorbed by the expanding city. Hayatabad is formally planned and falls under the jurisdiction of the Peshawar Development Authority (PDA). Within Hayatabad, field research was conducted in Phases 3, 6 and 7 to achieve a representative picture of the mix of populations living in the area.

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Board: A mixed area of rich, middle-class and poor Afghans as well as IDPs, predominantly from Kurram and Bajaur agencies in FATA, as well as longer-term residents. Board contains both planned and unplanned areas. It is part of Town III. Within Board, the team visited Tajabad, Danishabad and Custom Chowk on Bara Road. Tajabad is an unplanned area consisting mainly of mud houses illegally occupied by Afghan refugees on disputed land. Danishabad is a mixed, unplanned area where both poor and middle-class refugees and IDPs live in small rented houses. Custom Chowk is a middle-class area populated mainly by newly displaced IDPs from Bara in Khyber agency in FATA.

Kohat Road: An informal settlement in Town IV on the outskirts of Peshawar. It is a very poor, mixed (IDPs, Afghans and longerterm residents), unplanned area with mud houses and little to no proper infrastructure or access to services. There is significant insecurity along the Kohat Road. The team visited Scheme Chowk, Sardar Colony, Dir Colony and Lalarukh Colony.

Charsadda Road: A poor, unplanned area of Town II on the other side of town from Kohat Road. It contains both slums and mixed lower-middle-class areas, with clusters of Afghans living within the town. The team visited the Bakhshi Pul, Mansoor Abad and Maqsood Abad areas.

Khazana and Naguman camps: Both Afghan refugee camps are on the outskirts of Peshawar. They are composed mainly of mud houses. Naguman is a mixed camp, mainly of Afghans subsisting on daily wage labour. In Naguman, there are property disputes between local landlords and Afghan refugees under the care of the Commissionerate of Afghan Refugees (CAR); Afghan residents have been threatened with eviction.

Jalozai camp: Technically part of Nowshera district but very close to Peshawar, Jalozai used to be one of the largest Afghan refugee camps. Now it is the largest IDP camp in Pakistan, hosting around 12,000–13,000 IDP families from FATA. There are still Afghans living on the periphery of the camp.

A number of challenges were encountered in the course of the research, insecurity foremost among them. In Peshawar, there is a significant risk of kidnapping and terrorist attacks are a regular occurrence. During the planning and field research period, insecurity was exacerbated by anti-Western protests, some peaceful and others violent, which meant that day-to-day field research and staff time in the field was frequently subject to or curtailed by security concerns.

Security concerns also influenced site selection. Two initially selected areas (Badaber and Urmer) were ultimately deemed unsafe, particularly for female researchers, and replaced by two sites with similar population profiles and settlement characteristics along the Kohat Road. Even in the alternative areas (Scheme Chowk, Dir Colony and Lalarukh Colony), there were significant security incidents during the period of the field research, including suicide bombings and armed attacks on police in the area, twice forcing the research team to temporarily withdraw. Such serious concerns also meant that, in some areas, residents were reluctant to share information or even allow researchers into their homes, particularly in the immediate aftermath of attacks. This influenced the number of people interviewed as well as the representation of the different population groups, as not all original interview targets could be achieved.

Cultural constraints also affected the research. Both female focus group discussions and individual household interviews were conducted by female research staff. However, female staff could only deploy to certain areas along the Kohat Road and were not able to conduct interviews in all areas or in public places such as markets.

1.2 Terminology

For the purposes of this study the term 'internally displaced persons' refers to people who fall within the definition provided in the UN Guiding Principles on Internal Displacement (1998), namely:

persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized State border.

With respect to refugees, this report uses the definition in the 1951 Refugee Convention, whereby a refugee is a person who:

owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality, and is unable to, or owing to such fear, is unwilling to avail himself of the protection of that country.

The term 'returnee' is used to describe Afghans or Pakistani IDPs who have returned voluntarily to their areas of origin, whether spontaneously or in an organised manner (UNHCR, 1996).

With regard to 'host populations', this report uses the term 'longer-term residents' to capture the fact that many of these people were themselves migrants and have only come to Peshawar in the last 30–40 years in search of economic or educational opportunities. Additionally, this report draws on the UN-HABITAT definition of 'informal settlements' as '(i) residential areas where a group of housing units has been constructed on land to which the occupants have no legal claim, or which they occupy illegally; (ii) unplanned settlements and areas where housing is not in compliance with current planning and building regulations (unauthorised housing)'.

Chapter 2 Displacement and urbanisation

Peshawar – one of the oldest cities in Central Asia – has longstanding links with Afghanistan. Afghanistan and some areas that are now part of Pakistan were ruled by the Durrani dynasty until after the Second Anglo-Afghan War in the late 1800s, when the Durand line separating what was British-ruled India and Afghanistan was established. In 1947, Peshawar and the surrounding areas became part of the newly created nation of Pakistan. The frontier between Pakistan and Afghanistan consists of a porous border which is regularly crossed for economic, safety and other reasons.

Approximately 80% of Pakistan's 1.7m registered Afghan refugees live in KP and 60% of these live in or around the Peshawar valley. Additionally, there are believed to be approximately one million unregistered Afghan refugees, many of whom reside in urban areas of KP and Punjab provinces (HPG interviews). Another 19m people have been displaced internally by flooding and earthquakes, and another 5m by armed conflict against militants in FATA and KP (IDMC, 2012). Conflict IDP numbers in KP have fluctuated significantly, from an influx of over 3m in 2009 to currently registered figures of 774,594 in KP and FATA at the end of 2012 (UNOCHA, 2012b; UNHCR, 2012c). Approximately 42% of registered IDPs reside in Peshawar district (UNHCR, 2012c). However, official registered figures are believed to be significantly lower than the actual number of IDPs (see IVAP, 2012).

2.1 Patterns of refugee movement

Afghanistan has faced multiple conflicts over the last three decades, leading to various waves of migration. The movements of Afghan populations do not fall neatly into the international expectations of forced migrants; ease of movement between the two countries means that there are commonly multiple border crossings and returns (Kronenfeld, 2008). This misconception of patterns of displacement and migration has had significant policy ramifications. Until a census was conducted in 2005, there was little clear idea of precisely how many refugees resided in Pakistan due to the difficulties of registration and changing registration policies in preceding years. In recent years, Afghan refugee counts have been highly politicised.

The majority of Afghan refugees in Pakistan migrated during the Soviet occupation (1979–89), with 80% (2,442,211) arriving before 1985 (Turton and Marsden, 2002). Many of those fleeing into Pakistan at that time were from rural areas of Afghanistan where the conflict was most intense, particularly in the south and east, and were predominantly Pashtun (UNHCR, 2005).

Box 1: Types of displacement

There are rarely distinguishable 'groups' of displaced people and host populations in Peshawar – people's experiences of displacement are varied and often comprise several experiences and patterns of movement – and there is nearly as much diversity within categories as between them. However, the categories that this study looked at are as follows:

Afghan refugees: Most arrived in Peshawar 20–30 years ago and are more established than more recent arrivals. They are an integral and visible part of the urban economy. However, experiences and coping strategies are as varied as among other displaced groups; while some are well-off and live in formal housing, others live in informal settlements on the outskirts of the town alongside poorer IDPs and hosts.

IDPs (displaced 3–5 years): Many came to Peshawar after military operations in SWAT in 2008 and subsequent operations in FATA's Bajaur, Mohmand and South Waziristan agencies. While many originating from SWAT have gone home, significant numbers remain from Bajaur, Mohmand and South Waziristan even though their areas of origin may have been officially 'de-notified'. While they were expected to return and have in many cases been de-registered, many remain due to security or economic concerns or because they are still waiting for government assistance to rebuild their houses before returning. They live across the city, including in more central areas and informal areas along the Charsadda and Kohat roads.

IDPs (displaced 1–2 years): Primarily arrived in 2012 from Orakzai, Kurram and Khyber agencies in FATA due to military operations and sectarian violence (the latter in Kurram Agency). In 2012, there was a large influx from Khyber Agency due to military operations. Many stay with relatives or in informal *katcha abadis* (houses with mud walls and roof) along the Kohat Road.

Longer-term residents: Many of what might be considered the 'host' population were originally migrants from rural areas themselves who came to Peshawar 30–40 years ago in search of education or economic opportunities. They now outnumber the original Shehri (Hindko-speaking) people of Peshawar, who continue to live in the old city. Many own land, often rented to IDPs and Afghan refugees.

The Soviet invasion and the consequent refugee crisis transformed the geostrategic importance of Afghanistan and Pakistan. Funding from the United States and other Western donors poured in to support the *mujahedeen* in their fight against the Soviets (*ibid.*; ICG, 2012). UNHCR and the

Period	Ethnicity	Reason for migration	Settlement
1978	Mixed	Fled government purges in Kabul	Peshawar city
1979–89	Predominantly Pashtun	Soviet occupation	Mainly in camps
1989–92	Mixed	Faction-fighting among <i>mujahedeen</i> groups,	Mainly non-camp,
		mainly in Kabul and urban centres; retribution	Peshawar city
		for supporting communists	
2001–present	Mixed	US-led invasion and overthrow of the Taliban	Mainly in camps

Table 2: Afghan refugee flows, 1978-present

Pakistan government established hundreds of camps across the country, including over 200 in KP alone (AREU, 2006). While the legal and administrative frameworks for camps were largely standardised, each has a different history, context and political grounding, shaping the experiences and opportunities of the residents (*ibid.*). Many were heavily militarised, and through them Western aid money flowed to support the fight against the Soviets. *Mujahedeen* groups used the camps as safe havens and recruiting areas, leading to the popular belief that the refugee camps were allied with the resistance to the Soviet occupation. Jalozai camp, for example, was established around 1980 by *mujahedeen* commander Abdul Rasoul Sayyaf, and became an important training camp and base (Turton and Marsden, 2002).

Following the Soviet withdrawal, funding for refugees in Pakistan significantly decreased even as civil war in Afghanistan spurred a new flow of migration (AREU, 2006; Turton and Marsden, 2002). Of the refugees still living in Pakistan in 2005, roughly 166,000 arrived during this period (UNHCR, 2005). This wave of migration was, in contrast to previous years, comprised largely of the urban-dwelling middle class, supportive of the Soviets and fleeing reprisals. They moved mainly to urban areas in Pakistan, reflecting their comparative wealth. This is not to say that a free choice has been available to all those who have fled from Afghanistan, but it does help to demonstrate the diversity among Afghan refugees, and how the options available to people in exile are heavily influenced by the wealth or social connections they had beforehand.

Despite continued conflict in Afghanistan throughout the 1990s, donors encouraged repatriation. Afghans in Pakistan were given the opportunity to 'encash' their pass books to facilitate repatriation, under which families would trade their pass books for \$100 in cash and 300kg of wheat distributed in Pakistan. More than 3m Afghans participated in the scheme (Turton and Marsden, 2002), though in practice many traded in their passes, took the money and never returned to Afghanistan, making encashment more about deregistration than actual repatriation (UNHCR, 1994).

Following the establishment of the Taliban government and the capture of Kabul in 1996, Afghan refugee flows continued but increasingly comprised non-Pashto-speaking ethnic minorities concerned about persecution at the hands of the Taliban (UNHCR, 2005). Roughly 134,000 refugees who fled during this period remained in Pakistan in 2005 (UNHCR, 2005). An estimated 80% of women in Kabul left the city and fled, primarily to Peshawar (Khan, 2002). Repatriation drives continued and refugees in camps were asked to contribute financially to services such as education and healthcare. In 2000, refugees from Afghanistan were no longer granted asylum in Pakistan on a *prima facie* basis, and Pakistan officially closed its borders to Afghan refugees. However, the closure was predominantly symbolic, as the Pakistan–Afghanistan border is easily crossed by unofficial routes or by simply bribing officials at border crossings. In 2000, 170,000 refugees entered Pakistan (Turton and Marsden, 2002).

Following the fall of the Taliban regime in late 2001, repatriation, supported by the Pakistan government and the international community, significantly increased. The 9/11 attacks and the war in Afghanistan prompted increased global political interest in encouraging Afghan refugees to return, with return regarded as an indicator of the international community's success in Afghanistan (Margesson, 2007). Initially, many Afghan returnees were optimistic about going back. Between 2001 and 2005, an estimated 3.5m Afghans were repatriated - 500,000 more than were initially estimated to be in Pakistan, and many more than were expected to return (Kronenfeld, 2008). Afghans were given \$100 per family to return. The government and UNHCR were careful to employ stringent border checks, but 'recycling' continued (Ghufran, 2011; Turton and Marsden, 2002). For those who stayed in Afghanistan, conditions were 'far from conducive' (Turton and Marsden, 2002: 25). Many found it difficult to return to their area of origin. After nearly three decades of conflict and several years of severe drought, the lack of jobs and services and the slow pace of progress, followed by the eventual deterioration in security, led many to migrate to urban areas such as Kabul or to consider returning to Pakistan.

Despite growing insecurity and internal displacement in Afghanistan in recent years, the pressure to repatriate is growing. Many Afghans interviewed remain reluctant to go back because of insecurity, lack of access to land and services (particularly in rural areas) and concerns about corruption (HPG interviews). In 2012, only around 62,000 Afghans went home (UNHCR, 2012d). A recent profiling survey conducted by SAFRON and UNHCR found that 84% of those remaining in Pakistan had no intention of returning to Afghanistan (UNHCR/SAFRON/CCAR 2012). Most Afghan refugees have

spent the bulk of their life in Pakistan: 74% of Afghans were born in Pakistan and half of the Afghan population is under the age of 15 (UNHCR/SAFRON/CCAR 2012). UNHCR has increased the monetary benefits of repatriation to \$150, but there are frequent reports of 'recyclers' and seasonal migrants moving back and forth between Afghanistan and Pakistan (HPG interviews; APP, 2012).

2.2 Patterns of internal displacement

During floods in 2010, 237,068 people were displaced across 33,867 households in Peshawar district, often to other areas of Peshawar (IMMAP, 2012). Many are reported to have returned to their places of origin, in particular as the government of KP at the time encouraged quick returns (HPG interviews). However, flooding had a profound effect on livelihoods and service infrastructure in the district, with over 50% of agricultural crops affected (IMMAP, 2012; World Bank, 2010).

In 2008, a major military operation in SWAT caused significant displacement from the SWAT valley, and military operations in Bajaur and Mohmand agencies in FATA forced many to flee into KP. By 2009, there were around 3m IDPs in KP, mainly from other areas of KP and some from FATA (UNOCHA, 2012b). Most IDPs from SWAT and some of those displaced from other areas in KP have returned home. However, some Bajauris and Mohmandis remain in Peshawar and elsewhere in KP as unregistered IDPs, despite their areas having been declared 'de-notified' by the government (HPG interviews). Increasing military operations in FATA and, more recently, sectarian violence between Sunni and Shia communities in Kurram Agency have forced significant numbers of IDPs to flee FATA, with over 90% settling in KP (HPG interviews).

Numbers of IDPs have fluctuated significantly since 2009, and returns have occurred even as new patterns of displacement emerge. Since January 2012, more than 411,873 people have been displaced from FATA to KP. During the same period, 49,013 people returned largely to Kurram and South Waziristan (UNOCHA, 2012b). Out of a total of 774,594 registered IDPs in KP and FATA at the end of 2012, only 11% were living in one of the three main IDP camps (Jalozai, New Durrani and Togh Serai), whereas 89% were outside of camps (UNHCR, 2012c). Out of these registered IDPs, 42% live in Peshawar district and the majority are from the Khyber, Kurram and Orakzai agencies (*ibid.*).

As with Afghan refugees, there are likely to be many more unregistered IDPs living in Peshawar not captured by official statistics. The IDP Vulnerability Assessment and Profiling survey (IVAP), an interagency assessment tool, has started to address the shortcomings in the registration process (discussed further in Section 4.2) by conducting surveys of IDPs. IVAP finds that up to 34% (178,000 families) of all IDPs it has identified are unregistered and do not receive any assistance (IVAP, 2012). Many of these IDPs are from Bajaur, Mohmand, Orakzai and South Waziristan – even though some of these areas have been officially 'de-notified' by the army and declared safe for return. Others come from areas that have never been officially notified, such as the Frontier Regions of KP. Others come from notified areas, but have never registered for practical or logistical reasons (HPG interviews).

In contrast to Afghan refugees, most IDPs express a desire to return to their areas of origin once it is safe to do so. IVAP finds that 97% want to return eventually. Many IDPs interviewed for this study cite better conditions in their areas of origin than in Peshawar. Many own land or maintain farms in FATA and are used to living on their own produce rather than having to buy food. They also cite the inaccessibility of schools, high rent prices, inadequate housing and other primarily economic issues as key reasons for wanting to return (HPG interviews). However, such responses may mask the deeper changes that populations undergo during displacement, especially if prolonged. Some youth enjoy better access to education and economic opportunities in Peshawar and are no longer willing to go back to FATA. Many *malik* (landowning) families continue to face militant threats in FATA and have decided to stay in Peshawar (HPG interviews).

Other IDPs are waiting for government assistance before returning. While the government has announced assistance packages for those going back, these vary according to agency and some people have received nothing. For Bajaur and Mohmand, the government provides Rs 300,000–400,000 (\$2,785–\$3,712) for house reconstruction depending on the extent of damage. But not everyone is able to obtain this compensation and some feel that it is insufficient, so they remain in Peshawar (HPG interviews). Others, including some from South Waziristan, are reportedly too worried about security to return – regardless of the compensation package.

The manner of return is underpinned by historic patterns of migration and the connections of the different tribes with Peshawar and its surroundings. For example, many Bajauris and Mohmandis historically live outside their agency. Some Mehsuds and Wazirs from South Waziristan move to second homes in D. I. Khan and Tank in the winter. Many people from Khyber Agency bordering Peshawar district either have houses in Peshawar or regularly send family members to work or study there. These patterns, though often representing the lifestyle of the economically better-off, influence decisions about return or integration within the town (HPG interviews).

2.3 Population growth and urban expansion

Just 17% of the population lived in urban areas when Pakistan gained independence in 1947. By the early 2000s the proportion of the population living in urban areas was estimated to be 37%, rising to 56% if those living around cities and densely populated districts are included (Qadeer, 2006).

In addition to refugees and IDPs, rapid urbanisation has been driven by rural populations migrating to cities and a shift from agriculture to industry. Urbanisation is altering traditional ways of life; kinship links are becoming weaker as families live further away from each other (Qadeer, 2006).

The discourse around 'urbanisation' in Pakistan is heavily influenced by political imperatives and objectives - to such an extent that even defining an 'urban' area is nearly impossible. Until 1972, an area with a population of at least 5,000 inhabitants or an area, regardless of its population, with a municipal corporation, municipal committee, town committee or cantonment board was designated as urban by the census (Ali, 2003). The definition of 'urban' changed with the 1981 census, and only those areas that were designated as municipal corporations, municipal committees or cantonment boards were considered urban areas. Under the Local Government Ordinance of 2001, the urban-rural distinction was eliminated, and urban local councils, corporations and committees were abolished. At present, there are no criteria to officially determine whether an area is urban or rural (Izhar-ESC-Lalazar, 2012). In the absence of a distinct official definition, the process of urbanisation may be seen as a complicated sum of many transformations, including of the social, economic and physical environments.

While current reliable data is scarce (the last Peshawar census was conducted in 1998), Peshawar's population is estimated to be 3.3m - up from 1.7m in 1998 (Izhar-ESC-Lalazar, 2012). In 1998, population density was 1,612 persons per km²; in 2010, it was 2,459 per km² (IMMAP, 2012). Growth is estimated to be 3.29% per year, higher than many other Pakistani cities (ibid.). In accordance with the 2001 Local Government Ordinance, Peshawar was given the status of a city district and subdivided into four towns. Each town consists of a group of Union Councils, with 92 councils in all. In addition to the four towns, urban areas also include the Cantonment and new housing schemes under the City District Municipal Department (CDMD), such as Hayatabad and Regi Lalmah. But as with many other Pakistani cities, Peshawar's expansion has largely been unplanned and unregulated, with development taking place mainly along the major roads and routes leading to other regional centres.

There is currently no agreed city boundary (HPG interviews). Town I and Town III are mostly composed of what could be considered an urban area, while Town II and Town IV are largely suburban or rural in character (IMMAP, 2012). Town IV, which comprises most of Peshawar's sprawling informal areas and slums, is the largest town, covering 600km² – nearly 27 times the size of Town I (Shehbaz, 2012). While there are no detailed studies of Peshawar's informal settlements, an estimated 60–70% of Peshawar is made up of informal areas or slums without adequate services, housing, roads or sanitation (HPG interviews).

2.4 Settlement patterns

Peshawar's population has always been diverse and fluid. As a result, much of the 'host' population (or longer-term residents, as they are referred to in this study) were once migrants themselves. A large number of longer-term residents arrived 30–40 years ago seeking economic or educational opportunities. They soon outnumbered what many term the original inhabitants of Peshawar, the Shehri people, a relatively small Hindko-speaking population that primarily resides in the old town.

Many Afghan refugees and IDPs report coming to Peshawar because they had relatives or friends already living in the city, with whom most IDPs initially stayed for a couple of months or a year. Most then rented accommodation found with the help of these support networks. A majority of the IDPs interviewed have moved multiple times within the city, often due to increasing rent prices or the rapid depletion of assets. One IDP family interviewed in Charsadda Road, for example, has moved seven times within the city in the last four years. As noted, such families tend to move further and further towards the outskirts in search of cheaper rented accommodation. The outskirts are increasingly insecure (as they border the tribal areas) and lack basic services, including adequate sanitation. Some end up in Jalozai camp as a last resort, when all resources are depleted (HPG interviews). Additionally, many Afghans and IDPs have sought to cope with difficult circumstances by splitting up, or family members migrate elsewhere for work (discussed further in Chapter 5).

Displaced populations (both refugees and IDPs) with more financial resources tend to move further towards Town I and Town III as well as to newer developments such as Hayatabad. Some longer-term residents remain on the outskirts – increasingly outnumbered by newly arrived IDPs and previous Afghan residents. In Laram neighbourhood on Charsadda Road, on the edge of Peshawar, longer-term residents reported that they made up only 10% of the population, while the rest were Afghan refugees and IDPs. Although there has been a huge population influx into the city, there has also been some movement out of Peshawar, mostly by better-off residents who have left for other urban centres in Pakistan due to the recent increase in insecurity in Peshawar.

Chapter 3 Legal and policy frameworks

This chapter examines the legal and policy frameworks relevant to displacement and urban development and planning in Pakistan, with specific reference to the situation in Peshawar. Decisions and policies for displaced populations are highly politicised and unpredictable, adding even greater uncertainty to the already precarious plight of the displaced in Pakistan. Likewise, government bodies, laws and policies governing urban development are complex, fragmented and at times duplicative. What laws do exist are often poorly implemented, and the government agencies charged with urban development often have unclear mandates, inadequate resources and limited capacity to effectively manage Peshawar's expansion.

3.1 Legal and policy frameworks for refugees

Pakistan has acceded to very few international human rights treaties relevant to refugees. Pakistan is not a signatory to the 1951 UN Refugee Convention, which sets out the obligations of states towards refugees and international standards for their treatment, or the 1967 Protocol, which ensures that the convention covers all refugees without time restrictions or geographical limitations. When asked, officials from the CAR and the Ministry of States and Frontier Regions (SAFRON) explained that the government had not signed the convention because it objected to its provisions for local integration, on the grounds that absorbing potentially millions of refugees was unrealistic.

The primary applicable national legal framework consists of the 1946 Foreigners' Act and the 1951 Foreigners' Order. Pakistan has very few national laws that dictate practices or procedures in relation to refugees, and Afghan refugees have been governed by various policies that have evolved over time. In the 1980s, Afghan families were issued with passbooks that entitled them to aid but did not grant them any legal rights. As discussed above, these passbooks were cancelled in the 1990s through 'encashment' and food rations stopped in 1995, leaving most refugees without registration or identity documents and with significantly reduced assistance. However, they were granted exemption from the requirement to have identity documents under the 1946 Foreigners' Act and the 1951 Foreigners' Order and allowed to move freely to seek employment.

While initially pursuing an open-door policy towards Afghan refugees, national attitudes turned negative by the mid-1990s. The identity document exemption was revoked and Afghans were no longer recognised as *prima facie* refugees and were increasingly referred to as 'economic migrants' fleeing drought. In 2001, public orders were issued in KP (then NWFP) ordering police to detain and imprison 'economic migrants'

arriving at New Jalozai camp, and the government ordered UNHCR to stop registration. The government eventually agreed to a new screening and registration process to weed out 'economic migrants' from 'genuine refugees' (Turton and Marsden, 2002). In 2005 a new biometric registration process began, and Proof of Registration (PoR) cards were issued in 2007. Afghans with PoR cards are allowed to travel, work, attend school and rent houses. While PoR cards convey a certain officially recognised status within Pakistan, they are not technically legal documents outlining refugee status and do not grant their holders any legal protection. In effect, the PoR card states that the holder is an Afghan citizen registered in Pakistan - not a refugee. Aid agency staff interviewed were critical of UNHCR for not ensuring that Afghan refugees secured more rights through the PoR process, and for not undertaking greater advocacy for more feasible permanent arrangements. In any case, although officially obliged to register and obtain PoR cards, many Afghans still do not have one either because they were overlooked during registration exercises or because they deliberately did not register for fear of being forcefully repatriated. Others are 'recyclers' who have gone back and forth between Pakistan and Afghanistan several times, surrendering their PoR card in the process.

The guiding policy for the government on Afghan refugees is the 'Afghan Management and Repatriation Strategy' (AMRS) approved by the Cabinet in March 2010. The policy states that the government and international partners will identify alternative durable solutions while also assisting repatriation. The Tripartite Commission, comprising UNHCR and the governments of Afghanistan and Pakistan, is the main body responsible for setting international policy and agreements on Afghan refugees in Pakistan. In May 2012, the Commission developed a 'Solutions Strategy' for the sustainable return of Afghans, focused on 'creating conditions conducive to voluntary repatriation through community-based investments in areas of high return' (UNHCR/GoA/GoP, 2012: 12). The proposal, which identifies 48 return sites, will cost an estimated \$1.9 billion (Ali, 2012). However, aid agencies and donor staff have expressed serious concerns about the feasibility of this endeavour (see Yoshikawa, 2012).

In mid-2012, the government declared that all Afghan refugees, registered and unregistered, must return home by 31 December 2012, when the Tripartite Agreement was due to expire. The Afghan government publicly stated that it would not be able to accommodate such a large return and urged Islamabad to reconsider (Outlook, 2012). After prolonged negotiations, the validity of PoR cards was extended for another six months, until June 2013, given the harsh winter and the fact that conditions in Afghanistan are still not conducive to return (Aftab, 2013).

CAR and SAFRON officials stress that, while it is official government policy that all Afghans eventually return, Pakistan will respect international standards of voluntary repatriation and will continue to take decisions in coordination with its two partners. While this extension may provide a temporary reprieve, it fails to provide a realistic, long-term solution for refugee populations.

3.2 Legal and policy frameworks for IDPs

IDPs are guaranteed the rights applied to all Pakistani citizens under the constitution: freedom of movement, equality under the law, the right to hold and acquire property in any part of Pakistan and the right to education. However, many of these rights are not granted to IDPs in practice. For example, the governments of Sindh and Punjab have denied freedom of movement to IDPs (Din, 2010). Meanwhile, although KP is governed within the national legal framework, FATA is under the jurisdiction of the 1901 Frontier Crimes Regulation (FCR), whose provisions contravene international conventions such as the UN Convention on the Rights of the Child, as well as rights under the constitution, including equal legal representation and protection under the law. The Frontier Crimes Regulation Amendment, announced in August 2011, reinstated some of the rights denied to FATA residents under the FCR, such as the right to be presented before a magistrate and to form a political party. However, the Action (in Aid of Civil Power) Regulation, passed at the same time as the FCR Amendment, granted the military extensive powers in combating terrorism in FATA and the Provincially Administered Tribal Areas (PATA).

The government has long denied that FATA constitutes an internal conflict, instead terming it a 'law and order situation'. Consequently, the government does not officially recognise displaced people from FATA as IDPs, and once an area is 'de-notified' displaced people are removed from the UNHCR database and are expected to return to their area of origin.

3.3 Urban policy and planning

There have been several unsuccessful attempts to implement masterplans for Peshawar over the past 60 years. The first was developed in the 1950s, another with the help of UNDP in 1986/87 and a third in the late 1990s. All are now redundant as the city has far outgrown their scope. The most recent plan, the Urban Planning and Development Management Support Program (UPDMSP), was meant to guide existing and future growth, with a particular view to expansion along the ring road around the city. However, the ring road is no longer the actual city delimitation as Peshawar has grown far beyond it. Consequently, urban growth and development have largely been left to chance, with small haphazard interventions in various sectors but no overall vision for the city. As one government official commented: There has been a complete lack of vision on urban planning. People don't think beyond a certain period of time. Towns first jump to become a city, then a metropolis and then a megacity. Each of these steps requires totally different steps of planning and you cannot use the same old approach. You can't just increase the number of buses when there are no roads, or rely on more cars which will lead to massive traffic jams. Instead you then need to plan for a metro.

The government architecture responsible for urban planning and management is confused and fragmented, with no one agency bearing overall responsibility. Since the abolition of the Peshawar Municipal Corporation (PMC) by the Local Government Ordinance of 2001, responsibility for urban planning and development has been devolved to different towns under the various Town Municipal Authorities (TMAs). As a result, seven different agencies are responsible for various areas: a TMA for each of Peshawar's four towns, plus separate TMAs for the Cantonment and for rural/peri-urban areas. In addition, the Peshawar Development Authority (PDA), a separate, semi-private entity that generates its own funds, is responsible for Hayatabad and the development of other large housing schemes on the outskirts of the city. The PDA is currently working on two major plans for 'model towns' with large housing schemes. One town, Regi Lalmah, spans 12,350 acres divided into 26,900 plots of different sizes (Shehbaz, 2012). The first phases of development in Regi started 20 years ago, though there have been significant problems with land litigation cases between the PDA and local landowners (see Chapter 8 on land issues). Smaller plots have been allotted to the poor but many individuals then sell these plots on to others and there are allegations of corruption in the allocation of plots. The second housing scheme currently under development, Asfandyar Model, is spread over 14,600 acres and is meant to provide 80,000 plots of varying sizes. Plots are allocated through a lottery system and a portion is reserved for local residents.

The devolution of power and services to institutions closer to 'the people' was in theory meant to strengthen democratic governance and encourage better and more accountable service delivery. Yet most TMAs do not have the capacity for town planning and focus on relatively minor municipal services such as garbage collection. They receive budgets directly from district governments, but as an estimated 80% of these budgets go on salaries there is little left for urban development. Although the KP government has a comprehensive development strategy for 2010–2017, it is heavily influenced by security concerns and focuses predominantly on the rural areas where the bulk of the development budget is spent.

In May 2012, the KP government passed the KP Local Government Act, which entered into force on 1 January 2013. The Act abolishes the TMAs and revives the Peshawar Municipal Corporation, with overall jurisdiction over the four towns of Peshawar. Unfortunately, the government does not appear to be adequately prepared for this change and it may take significant time to enact. Even then, it will not resolve all the existing problems in government coordination. There is significant overlap of functions between the various municipal entities, such as the Provincial Housing Authority, the City District Government, the TMAs and the PDA. The Provincial Housing Authority has the same function as the PDA, but reportedly lacks the capacity to execute its mandate. The Provincial Department of Planning and Development (P&D) in KP plays a supervisory role for urban projects and controls the budget for the annual development plan, but it lacks overall vision and strategic planning. In practice, each department or entity, including the PDA, develops their own projects, which the P&D generally approves according to the resources available (HPG interviews).

Various laws exist in relation to urban planning in KP as well as at the federal level, but implementation is poor. The Building Control Law, for example, appears only to be implemented in Hayatabad, where the PDA demolishes buildings and shops that are illegally built. The Housing Department Law regularises both public and private housing schemes. However, 14 of the 21 private housing schemes in Peshawar are illegal and often do not meet minimum criteria such as proper plotting, roads, mosques, playgrounds, commercial areas and other facilities (Shehbaz, 2012). Some of these issues appear to be specific to Peshawar, with existing federal laws more routinely implemented in other cities. Government officials interviewed felt that the problem lay in a lack of knowledge or understanding of existing laws (rather than the need for further legislation), and the lack of a unified legal framework.

The international community has been slow to support the government with technical expertise and advice on urban planning, focusing instead on security concerns. The US Agency for International Development (USAID) has commissioned a study to define the likely future boundary of Peshawar town, with a view to establishing a citywide water and sanitation utility under a private company, and with donor help the provincial government has established an urban unit under the P&D. This unit is meant to act as a repository of knowledge and provide strategic policy advice to the P&D, as well as the other departments working on urban planning. The unit is also working on the development of a proposal for a mass transit scheme. The UK Department for International Development (DFID) plans to support the unit in order to enhance provincial revenue collection by boosting the government's capacity for land mapping and registration. While a welcome development, it remains to be seen whether the unit will have enough capacity, support and political muscle to unite all the divergent municipal structures, or have the authority to advise them on prioritisation and planning.

Chapter 4 Protection and access to justice

One protection concern common to both longer-term residents and displaced populations is insecurity arising from insurgent attacks. Between 2006 and 2012, KP province was subject to 166 suicide attacks, with 1,930 killed and 4,502 injured. In 2011 there were 120 terrorist attacks in Peshawar alone - an average of ten a month (Khwani, 2012). In 2012 there was a 5% increase in attacks on the police, targeted strikes on politicians and other influential people rose by 17% and the year saw the highest number of suicide attacks since 2006 (Gul, 2012). While the threat of explosions, targeted killings and kidnapping is not limited to particular parts of the city, the outskirts of Town IV, where most of the urban poor and displaced populations reside, experience considerably more attacks than other areas. As a result of insecurity perceptions of refugees and IDPs have worsened, with some longer-term residents blaming them for militant attacks. Both refugees and IDPs are subject to varying degrees of police extortion and harassment, in some instances limiting the employment and livelihood options of on-camp displaced people and posing threats to their physical safety. Women face significant protection threats related to cultural sensitivity around gender roles.

4.1 Protection threats for refugees

The protection needs of Afghan refugees are incredibly varied, as are the coping mechanisms they employ, depending on the time of displacement and the background of the individuals concerned (i.e. wealth, family ties). The harassment and physical threats that Afghan refugees face have varied over time with different government policies. The Human Rights Commission of Pakistan (2009) reports that harassment and detention are prevalent, especially on public holidays when refugees are prevented from entering Peshawar. Recent news reports indicate that harassment has increased alongside government threats in 2012 to expel Afghan refugees (IRIN, 2012b). Afghans living in camps on the outskirts of town said that they are sometimes prevented from entering the town and told to stay in the camp, particularly in the aftermath of terrorist attacks. Refugees without PoR cards interviewed in Khazana and Naguman camps reported being afraid to work outside the camps due to police harassment and extortion. They stated that the police would wait for them at their places of work outside the camp and harass them for bribes. Harassment is less of a problem inside the camps, as police are not permitted to enter camps without approval from the CAR camp management.

Afghans are singled out on account of different dress or a slight accent – in particular Afghans of Persian descent. As one Afghan in Lalaruk Colony put it: 'The Pakistani government and the police don't consider us as human beings; we spent

our whole lives here but still they didn't give us nationality and they force us to go back to Afghanistan'. Police harassment reportedly spikes whenever the government announces a repatriation deadline for Afghan refugees.

If stopped by the police and found to have no PoR card, people can be charged under the 14th Foreigners Act, presented to a magistrate and deported to Afghanistan. However, deportation is rare and police appear to use the threat of deportation to extort bribes in exchange for release. Even those with valid PoR cards reported that the police sometimes steal their cards or break them in half, and then ask for a bribe. Bribe amounts can range from 100 to 1,000 Rs (\$1–10).

Individuals can also be held on bail, but they need to have two Pakistani guarantors (the police do not accept Afghans) and the amounts demanded can be between 50,000 and 100,000 Rs (\$465–930). The majority of Afghans interviewed were able to get Pakistani friends and neighbours to provide guarantees. Personal relations between Afghans and Pakistanis were generally described as positive and mutually supportive, despite the fact that Afghans have come to be blamed for many of Peshawar's problems.² Some NGOs provide lawyers for Afghans, in order to gain their release. CAR officials interviewed highlighted that they had issued several official directives to police stations in the province, instructing officers not to harass valid POR cardholders – seemingly to little effect.

Many refugees are believed to have illicitly acquired Pakistani national identity cards, through bribes or on the black market (ICG, 2009). However, Afghans are officially not allowed to own 'immovable property' in Pakistan, which includes land, property and businesses. They are not allowed to open a bank account, obtain a driving licence or even buy a sim card, because this would necessitate a Computerised National Identity Card (CNIC) registered with the National Database and Registration Authority (NADRA). This means that many Afghans rely on the help of Pakistani friends and colleagues in many areas of their day-to-day lives.

As many Afghan refugees are engaged in the informal economy, they usually work for less than the minimum wage, are employed on the basis of a verbal contract (more than 90% of male and female refugees, according to a 2006 AREU study) and there are incidences of child labour. Yet many of the livelihood concerns of poor Afghan refugees are similar to those of IDPs (explored further in Chapter 5). Child labour, for example, was reported by both Afghans and IDPs. In Afghan

² For example, members of different communities in all locations report attending each other's marriage ceremonies and funeral rites, although intermarriage is uncommon (HPG interviews).

families, many children work on the streets as produce sellers or participate in carpet weaving within the family home. Many IDP children reportedly work in garbage collection in the informal areas on the outskirts of Peshawar.

A recent press release from the International Labour Organisation (ILO) and UNHCR states that the government is considering granting 150,000 permits for Afghans to work in Pakistan (ILO, 2012). Although there are significantly more than 150,000 Afghans seeking legal employment, this move may provide better, fairer working conditions, at least for a small number. However, interviews with CAR officials indicate that those granted these special permits are likely to be welloff businessmen who are bringing significant investment to Pakistan, as well as those engaged in highly valued trades for export, such as carpet weaving.

4.2 Protection threats for IDPs

Physical protection concerns are paramount for IDPs at all stages of their displacement experience. During initial movement, many IDPs fear violence from the Taliban, who have actively tried to prevent people leaving FATA (Amnesty International, 2010). The protection needs of IDPs are also not sufficiently met by government policies. The government has restricted the access of humanitarian agencies to conflict areas for a range of reasons, limiting the help received by affected populations before displacement and upon return (Din, 2010; ICG, 2012).

Both on- and off-camp IDPs are entitled to assistance, subject to registration and certain conditions, but there are significant problems with registration. Only IDPs who have CNICs to prove their origin are allowed to register, which frequently excludes female-headed households and lone children (IVAP, 2012; ICG, 2010). Moreover, only IDPs who have a CNIC that shows that both their place of origin and place of residence are in one of the government's 'notified' conflict areas may register. Many IDPs from FATA report having lost their CNIC cards in displacement, or say that their cards were destroyed with their houses and property. Others have expired CNIC cards, or cards need to be updated. The process of renewing or reissuing CNIC cards is complicated and bureaucratic. For children and teenagers, birth certificates are required, which many never had or have misplaced. NADRA does not issue new CNIC cards in Peshawar, but demands that IDPs go back to their area of origin to obtain attestations of domicile from elders/*maliks* or political officers (HPG interviews). Unsurprisingly, many IDPs report significant problems going back to their often conflictaffected areas of origin. Officers at military checkpoints ask for valid CNIC cards - which they do not have - and turn them back if they cannot produce them. The police often suspect people without CNIC cards of being militants. Hence, many find themselves unable to get the documents they need from their home areas without a CNIC, but cannot get a CNIC without these documents (HPG interviews).

Once the government declares an area 'de-notified' and 'cleared' of militants, assistance to populations originating from there stops. However, many areas are notified and de-notified repeatedly and the security situation is not stable. Many people from these areas have either moved back and forth several times or remain in Peshawar until they believe the security situation in their home areas has really improved. The registration process therefore does not fully account for the scale of displacement as it excludes people fleeing militant strongholds where the army has not yet intervened or is not currently intervening (Din, 2010). As notification of areas is done by village, families in villages near to the fighting might flee pre-emptively, but cannot register for assistance until their village is affected by fighting and officially notified. As noted above, many areas are notified and de-notified repeatedly, forcing IDPs to either return to potentially unsafe areas, only to flee again, or stay in Peshawar without official assistance. As a result, many conflict-affected IDPs are deprived of assistance. The flawed registration process is particularly problematic for IDPs seeking assistance from UN agencies, which distribute aid in accordance with the government's criteria. WFP reportedly stopped food assistance in Peshawar to IDPs from areas such as South Waziristan and Orakzai, raising concerns that this might force some IDPs to return home prematurely (HPG interviews).

Many IDPs cannot register for practical/logistical reasons, and some avoid registration altogether. As a result, the reliability of figures on how many IDPs actually live off-camp is questionable. IVAP have attempted to overcome this problem by conducting surveys of off-camp IDPs in Peshawar and other districts, and identified 95,511 families living outside of camps (IVAP, 2012). Of these families, they found that 33,000 (34%) are not registered and therefore do not qualify for official aid assistance.

Some IDPs decide to forgo assistance to avoid potential risks – for example, if they or their family are believed by the government to be associated with the insurgency. IDPs from South Waziristan reportedly receive special ID cards and are screened by the military for suspected militancy before they can settle anywhere. Other IDPs reportedly decide to take assistance mainly because they want to clear their names; registration formally acknowledges that they are an IDP and not part of any militant group in the eyes of the government (HPG interviews). Consequently, initial support for many IDPs comes from longer-term residents and family, putting a strain on their relatives.

Although in principle IDPs possess the same constitutional rights as any other Pakistani citizen, they frequently face discrimination when seeking employment (HPG interviews; IDMC, 2012). IDPs, especially those from the FATA regions, are affected by common prejudices as well as resentment from longer-term residents. Like refugees, IDPs often accept lower pay than longer-term residents, forcing wages down. Research found that IDPs without valid CNIC cards report facing similar problems as Afghan refugees in terms of harassment and

extortion by the police. IDPs from FATA with valid CNIC cards also face harassment and movement restrictions as they are suspected of militant ties by the police (HPG interviews). Interviews indicated that IDPs are asked to get off buses and police often perform extra checks on their CNIC cards. That said, some interviewees acknowledged that the police are generally difficult and corrupt – with locals and displaced populations alike.

4.3 Protection issues for women and girls

Depending on the time of arrival and exile and whether they are refugees or IDPs, the experiences of men and women, and hence their protection needs, vary significantly. Life in Peshawar, particularly in camps, has been both liberating and confining for women. Traditional gender relations, especially the role of men as heads of households and breadwinners, have in some instances broken down due to economic necessity, and women have taken up work outside the household. This role reversal has also been problematic, however, as women face conflicting demands to earn money and maintain households simultaneously (Issa et al., 2010). Several studies indicate that the rate of domestic violence among Afghan refugees has increased after arrival in Pakistan (Issa et al., 2010; Khan, 2002).

Afghan women fleeing Kabul in 1996 reportedly had a more 'liberal' impact on life in Peshawar and on the generally more conservative Pakistani women residents of the city. Afghan women would visit the parks in Hayatabad alone and move around in public areas without male company; similarly, they introduced many 'modern' fashions to the city, which at the time was still deeply conservative (HPG interviews). While life in urban off-camp areas may have presented more opportunities for women to work outside the home, attend school and participate in public life, life in camps for women during the 1980s and 1990s was significantly more difficult. They were often subject to the control of mujahedeen strongmen, often Islamic extremists, who were granted permission to organise the camps by the Pakistan government (Khan, 2002). Curbs on women became the norm, and very few girls received an education. For some women from rural areas of southern and eastern Afghanistan life may not have been dramatically different from the gender norms and restrictions they had previously experienced. However, such an environment was likely to have been much more repressive than previously for women fleeing urban areas such as Kabul. These women had been encouraged to be active in society and in the building of the state by the communist regime. The restrictive policies of the mujahedeen in the camps limited women's access to paid employment, leading to a rise in prostitution and begging (*ibid*.).

The picture for female IDPs, particularly poorer ones from rural areas such as FATA, is considerably more mixed. Some female IDPs reported seeing displacement as a blessing in disguise, allowing them better access to services and education and exposing them to a whole new lifestyle. Interviews indicate that attitudes towards the education of girls are beginning to change; more and more families reportedly enrol their girls in schools in Peshawar and allow them to work. However, this tends to be limited to the upper and middle classes. In Taliban-controlled regions, women's freedoms were severely restricted, including freedom of movement and education. The Taliban used violence to enforce their restrictive policies, including the bombing of girls' schools (Din, 2010). However, in areas of FATA where the Taliban hold minimal or no influence, women's freedom of movement and ability to work is less limited than in Peshawar. In several areas of the city, women IDPs from Kurram and Mohmand agencies reported that, at home, they were able to look after cattle and work in the fields as well as move freely between villages, whereas in Peshawar they are largely confined to the home. In their areas of origin people are often closely related and know one another, so more movement is permitted than is the case in a new - and strange - urban environment (HPG interviews). IDP women highlighted that, while Afghan and longer-term female residents worked and went to the market, often alone, they could not. Some IDP women reported not being able to visit hospitals alone (ibid.).

Lack of privacy for women in the camp and the inability to observe *purdah* was one reason why many families avoided camps. In Jalozai, for example, women had to stay in tents and many felt that this was not a suitable environment for women (HPG interviews). This was often despite the fact that families were very poor and living off-camp was more expensive. One IDP in Charsadda Road commented: 'It is better to die with hunger than to live in the camp'. Many of these households struggle to make ends meet, often without any assistance from the government or international organisations.

A large number of women from FATA do not have CNICs due to norms that prohibit women from showing their faces to outsiders and prevent their names from being known outside the home (HPG interviews). NADRA has reportedly waived the requirement to have a picture on new CNIC cards for women in an effort to enable more women to obtain CNICs (HPG interviews). Others who have CNICs cannot go to registration points alone due to cultural norms. Spouses still must provide a marriage certificate for CNIC registrations – which many people from FATA do not possess. In Kurram Agency, there is no concept of a marriage certificates cannot be produced, families must return to their area of origin and get an attestation of marriage from a *tehsil-dar, malik* or political officer.

Several aid agencies have noted these difficulties and are trying to address the situation. UNHCR reportedly tries to identify vulnerable groups and individuals such as femaleheaded households and single women without documentation or CNIC cards at the enlisting stage, and allows them access to assistance (OCHA, 2012a). NRC is trying to assist IDPs with registration for CNICs. In areas with 100 or more IDPs without CNICs, NRC submits an application to NADRA to send its mobile registration van to the area. In this way more women can access CNICs without having to travel far and the process is free of charge, whereas in NADRA offices applicants are charged 1,000 Rs (\$10) for CNIC processing (HPG interviews).

4.4 Protection networks and national protection actors

In general, public trust in the police and formal institutions in Pakistan is low. Over half (52%) of respondents to a UNDP Social Audit survey said that they would prefer to ask for assistance from family/area/*biradari* elders, as opposed to 29% who would seek help from the police (UNDP, 2012). Some neighbourhoods, including on the Kohat Road, have *tanzeem nowjawanan* (volunteer youth organisations) that help ensure security for residents of the area. As outlined above, both Afghans and IDPs rely on assistance from friends and relatives in encounters with the police. Sardar Colony on Charsadda Road has informal welfare committees or *Islahi Tanzeems*, welfare committees that support IDPs, refugees and longer term residents in dealings with the police and courts. The committee collects funds on a monthly basis from among residents, which are then used to assist needy families or support others planning a wedding or a funeral celebration.

Chapter 5 The economy and livelihoods

Pakistan's estimated per capita GDP of \$2,792 places it 136th out of 183 countries, and one-third (33%) of the country's population lives below the poverty line (Epstein and Kronstadt, 2012; UNDP, 2011). In 2011-12, the Pakistan economy grew by a modest 3.7% and inflation, though declining, remains in double digits (World Bank, 2012b). Although official unemployment is only 6%, this does not account for the many Pakistanis employed insecurely in the informal sector and there are high levels of underemployment (Alam, 2012). Recent events have worsened Pakistan's economic outlook. The economy was badly hit by the international financial shocks of 2007–08, and suffered again with the floods in 2010 and 2011, which caused an estimated \$10bn-worth of damage nationwide, and \$1.17bn in KP alone (World Bank, 2011; UNDP, 2011). Conflict has hampered economic activity and investment and constitutes 'a direct and indirect tax on the costs of economic activity and the achievement of the kinds of social stability required to promote a supportive environment for businesses' (World Bank, 2011: 2).

5.1 Livelihood strategies

An estimated 29% of KP's population lives in poverty, making it the second poorest province in the country after Balochistan (UNDP, 2011). The economy is based around agriculture/ livestock and services. According to official statistics from 2007 (the latest available), the agriculture sector is the highest employer in Peshawar district, with 26.6% of total employment, followed by 8.9% in wholesale and retail businesses, 5.8% in transport and communications and 5.5% in manufacturing (IMMAP, 2012). People in Peshawar are highly engaged in the service sector, with 41% of the employed population earning their livelihood through personal services. Only 12% of the female population is reportedly employed (*ibid*.). Daily wage labour rates vary across the town depending on the type of labour and location, but generally range between Rs 300-500 (\$3-5) for unskilled labour and Rs 500-1,000 (\$5-10) for street vendors and small traders, such as people selling fruit on carts (HPG interviews).

There is significant diversity among displaced populations in terms of income and wealth, as well as in livelihoods and other economic survival strategies. There is however little variance in the livelihood options open to the lower socioeconomic strata of the urban poor – whether they are Afghan refugees, IDPs or longer-term residents. Most poorer people engage in unskilled and irregular wage labour, for example as farm labourers or in construction work on the outskirts of Peshawar. More IDPs are reportedly unskilled, while longerterm displaced Afghans have gained skills over the last 20 years and have often moved into business. Both Afghans and IDPs report receiving significant remittances – IDPs from family members in the Middle East and in particular Dubai, and Afghans from relatives all over the world.

There is more diversity among the better-off. Many longerterm residents are engaged in real estate or employed by the government. Most wealthier Afghans work in the transport, electronics, clothes or produce sectors, or are engaged in large-scale import–export businesses between Afghanistan and Pakistan, together with Pakistani business partners. Afghans' livelihood strategies have often changed significantly after migration from Afghanistan. In many instances there has been a significant shift in economic profile and skills from agricultural and rural activities to non-agricultural sectors (AREU, 2006). Well-off IDPs are also engaged in business and trade.

For IDPs, livelihood options and prospects do not necessarily appear to improve dependent on how long they reside in Peshawar. On the contrary, the lack of stable income opportunities combined with rising rent and food prices significantly increases many IDPs' vulnerability over time, causing rapid asset depletion and forcing IDPs to move frequently within the town. While Afghans have become more closely integrated into both the formal and informal economy of Peshawar, they face many limitations due to their status as refugees. A UNHCR census in 2005 showed that very few Afghans had secure employment. Only 20% actively participated in the labour market, 30% reported having no monthly income and 89% reported having no skills (Schmeidl and Maley, 2008). Data from 2012 (UNHCR/SAFRON/CCAR, 2012) shows that over half (55%) of working Afghans were reliant on daily wages, while self-employed and salaried workers made up 22% and 19% of the workforce respectively. Significant numbers of self-employed workers are day-labourers – for example, 74% of workers in unskilled jobs and 58% of all workers in crafts and related trades subsist on daily wages. Unskilled work (38.02%), services and sales (22.57%) and crafts and related trades (22.21%) are the most common employment sources, with 13% working in construction, 8% working as carpet weavers and 8% in transportation. Children form a small (6%) but important part of the overall workforce (ibid.). Some 10% of Afghans are dependent on income earned outside their family unit. Most families rely on combined sources of income - remittances, daily wages and so on - to make ends meet.

These statistics mask the diversity of economic wellbeing among refugees. For example, a 2006 AREU study of Afghans in Peshawar found that most families subsisted on less than \$50 per month, but some lived on remittances from family members that amounted to over \$400 a month. The 2012 survey found that the average income was Rs 320 per day,

with stark differences between the wages earned by males (Rs 364, or \$3.70) and females (Rs 54, or \$0.50) (UNHCR/ SAFRON/CCAR, 2012). Research for this study found that, while Afghans are generally perceived to be better off than both IDPs and many other Pakistanis, there are significant differences among the Afghan population and many are just as poor as IDPs and longer-term residents. Some barely subsist in Peshawar, even after 20 years. One widow interviewed in Bara Gate ring road said: 'We are very poor. My daughter and I do the work of pasting beads on the shawls on daily wages of Rs 70 (\$0.60) per shawl. We finish one shawl in three days. It is difficult to survive'. Others have acquired new skills during their time in Peshawar; youth on the Kohat Road, for instance, work as mechanics in car workshops. Some who started on daily wages upon arrival now own a small shop or business. Many Afghans engage in embroidery, handicrafts or tailoring. Several Afghan women are engaged in carpet weaving and embroidery, in which often the whole household participates, including the children. One carpet can earn the family up to Rs 50,000 (\$510) and will take several months to finish. Carpet weaving is arduous work and many involved in this business are reportedly taking opium to enhance concentration and ward off tiredness (HPG interviews).

Similar to the AREU study (2006), informants to this study in Hayatabad had the most secure livelihoods, relying on salaried jobs, skilled professions (such as teaching and engineering) or larger businesses. Afghans in Charsadda Road and Kohat Road were found to be worst off, with many engaged in similar livelihood activities as IDPs and longerterm residents, namely small-scale street business, transport and work on construction sites.

Living in a camp does not necessarily limit livelihood options for Afghan refugees. In the two Afghan camps visited near Charsadda Road many residents stated that, while they preferred to live there because of the presence of Afghan community structures (rather than economic reasons) and the services provided, the camp was still close enough to the city to allow them to engage in economic activity there. Many refugees are daily wage labourers, work in the markets selling produce or scrap material or are employed as bus drivers/ conductors in local transport. Some reported being involved in the timber trade in Gilgit Baltistan (HPG interviews).

Afghans are often willing to work for lower wages than longerterm residents. A longer-term resident in Charsadda Road stated that 'where a Pakistani might earn Rs 500 (\$5) an Afghan would do the same job for Rs 300 (\$3)'. Another interviewee said: 'The refugees are economically better than us because they do everything. You can hire them at cheap prices'. An Afghan family interviewed in Dir Colony (Kohat Road) echoed this: 'We Afghans are very hard working, we don't feel shame at working. The Pakistanis are ashamed to do lower kinds of work'. Although Afghans are increasingly resented for taking jobs away from Pakistanis, many interviewees commented on the entrepreneurial spirit of Afghan refugees, the importance they place on business and the contribution they have made to Peshawar's economy (HPG interviews). Several interviewees stated that, if Afghans were to leave, the city's economy would collapse. As one NGO director highlighted, in 2002, when many Afghans returned to Afghanistan following the fall of the Taliban, business activity decreased significantly, although new refugees soon filled the gap. Longer-term residents interviewed in Hayatabad emphasised that many unskilled locals had also profited from expanded market and business opportunities following the influx of Afghan refugees and IDPs to Peshawar (HPG interviews).

Trade with Afghanistan is critical. Officials estimate that between 10,000 and 12,000 people and 800–1,000 trucks pass through the Torkham border crossing daily. Only a fraction of these have proper paperwork (Almeida and Khan, 2012). Many Afghans stated that Pakistani friends or acquaintances had helped them establish or register their businesses under their name. Others reported they had taken loans from Pakistani friends or colleagues because they could not access loans from banks due to lack of guarantees (HPG interviews). Afghans tend to provide logistics and connections to markets and customers on the Afghan side of the border, while Pakistanis provide contacts and legal cover in Peshawar, pay taxes and register the company under their name in Pakistan.

While the general perception is that IDPs are worse off than Afghans, there are also significant variations within this group. As with Afghans, economic status is often determined by wealth and status in the place of origin. It is often assumed that IDPs living in town are better off than those in camps, though this is not always the case. Data from the IVAP assessments show that most IDPs living off-camp are just as economically vulnerable as those in camps. According to IVAP, 66% of off-camp IDPs have poor or borderline food consumption and face significant economic hardship. This is compounded by the fact that 61% are dependent on daily wage labour, with a household income of between Rs 2,500 and Rs 5,000 (\$25–50).

Interviews for this study highlight the vulnerability of many IDPs living off-camp. Many interviewees relied on unskilled daily wage labour, such as breaking stones for construction sites, working on agricultural fields or digging wells. Others are street vendors near the Charsadda Road, earning around Rs 200–300 (\$2–3) a day. Particularly in Town IV along the Kohat Road, IDPs face significant vulnerabilities. Many families earn just Rs 2,000 (\$19) a month; interviewees reported not eating for two or three days at a time. Many families are increasingly indebted as they borrow money in order to pay for food and rent.

IDPs interviewed in Jalozai stated that they had come to the camp as a last resort as they could no longer afford to live in the town. Food rations in the camp are reportedly insufficient and of poor quality, and must be supplemented. The daal distributed by WFP must be cooked, but refilling a gas cylinder for cooking costs Rs 500 (\$5). IDPs often sell food outside the camp to buy vegetables and meet health and other needs. IDPs interviewed said that there were no jobs in the camp, although they hoped to be employed by the government or by NGOs working in the camp. Some did daily wage labour, both inside and outside the camp, while others found jobs in nearby markets, in particular Mohajir market, or travelled to the city for work; however, transport is expensive (Rs 50, \$0.50), and for many it is not feasible to make the trip on a daily basis. In the summer many in Jalozai work in fields outside the camp, collecting fruit and vegetables. During the harsh winter months few daily wage jobs are available. A day's work in an industrial area yields between Rs 300 and Rs 400 (\$3-4), depending on the age of the person. IDPs reported being reappointed by their supervisors at the end of each month so that their status cannot be regularised (HPG interviews).

Families often split as a livelihood strategy: some members may receive WFP food assistance off-camp or stay in Jalozai, while others may be scattered across different neighbourhoods in the city and more widely across KP and FATA. Some IDP landowning families reported leaving family members behind in FATA to look after property, with one or two members in Jalozai camp, younger students in Karachi together with another (male) family member working there and the rest (primarily women and children) scattered across different neighbourhoods in Peshawar (HPG interviews). A small minority of IDP families, primarily from areas not currently affected by conflict, reported going back to check on their fields or cultivate, though this is often difficult given movement restrictions and insecurity on the route back. Significant numbers of IDPs also benefit from remittances from relatives working in the Middle East, in particular as taxi drivers or labourers in Dubai and Abu Dhabi.

Evidence from this study suggests that profit margins for businesses in Peshawar have increased over the past decade due to expanding markets. Longer-term residents and Afghans who have resided in the town for many years have been able to capitalise on this and consolidate their livelihoods. For example, Afghans in Dir Colony reported changing and expanding their business as profits went up over the years. For other displaced people, however, it is very difficult to access the initial capital needed to start new livelihood activities or expand existing ones. Although a few organisations are providing microcredit in Peshawar, none of the respondents in this study reported accessing such loans. A recent World Bank report (2010) found that, despite an enabling policy environment in Pakistan, women entrepreneurs in particular remain financially excluded and rely largely on informal sources of credit. Women entrepreneurs, especially unmarried women and others considered high-risk borrowers, are largely unable to access loans for businesses. Women account for only 18% of borrowers across all microfinance providers (World Bank, 2010). Women IDPs interviewed in Kohat and

Charsadda Road said that they had skills in embroidery and tailoring, but could not start businesses due to lack of capital. Male IDPs interviewed on the Charsadda Road said that they would like to start a business, but could not afford to do so because they had lost assets and livestock during the conflict in FATA. Interviewees suggested that they needed at least Rs 10,000 (\$92) as capital (HPG interviews).

Across all study areas, Afghans and Pakistanis reported most frequently accessing loans from friends and relatives. An Afghan businessman in Hayatabad explained: 'We want to expand our shop but the Government/Pakistani banks are not giving us any assistance for a loan. In the local community some wealthy persons are willing to give some loans or become business partners'. Both IDPs and Afghans reported borrowing considerable amounts from relatives: many said that they had taken loans of between Rs 80,000 and Rs 120,000 (\$810–1,215) from friends and relatives – most often to pay for rent and food.

There is evidence of significant asset depletion and increasing indebtedness among IDPs. The majority have sold all or part of their livestock to pay for rent and food. Most IDPs interviewed for this study reported selling some or all of their gold and jewellery as well as some livestock to pay rent or start a business; some have sold parts of their land in FATA. In order to sustain their families, those without further assets borrow money. IVAP found that 30% of IDPs registered on their database purchased food on debt or borrowed food (21.7%) (IVAP, 2012). Negative coping mechanisms such as child labour are common among IDPs and Afghans. Many cannot afford to put their children through school and need to supplement household income. Children reportedly work in mechanic workshops as well as doing housework and garbage collection, generally earning between Rs 50 and Rs 100 (\$0.50–1) a day (HPG interviews).

5.2 Expenditure

Food prices have nearly doubled over the past four years. A sack of 20kg of flour which was reportedly Rs 400 (\$4) four years ago now costs Rs 700 (\$7), and 1kg of rice costs Rs 130 (\$1.20), up from between Rs 50 and Rs 80 (\$0.50-0.80). As one man in Charsadda Road explained: 'Before one man used to be able to support ten family members. Now, ten family members cannot even support one'. The spike in prices has not been matched by an increase in wages, leaving many families barely able to afford household expenses. According to an IDP woman who came to Hayatabad in 2008 from Kurram Agency: 'When we were living in the village we had our own grain and rice. We had little expenditure. At the beginning in Peshawar we spent Rs 10,000 per month. Now it is Rs 20,000 per month'. Most interviewees reported that their main expenditure was rent, followed by food and health and utility bills. Most IDPs interviewed for this study did not receive any food assistance or other support towards meeting their expenses.

Chapter 6 Basic services and urban infrastructure

Urban infrastructure has been significantly affected by the unplanned influx of large numbers of people into Peshawar. Town planning has been almost non-existent and government services such as hospitals and schools are overcrowded. Water and sanitation services are not sufficient for a rapidly growing population. Inadequate roads have led to continuous traffic jams and congestion, and there are increasing levels of environmental pollution. Planning figures are largely based on the last census of 1998, so it is unclear how many people currently utilise government services and infrastructure. While the private sector has begun providing some basic services, in many sectors – including sanitation and roads – there are few alternatives.

The availability of services and infrastructure is highly dependent on the locality of residence and an individual's legal status. Availability for Pakistanis may, in general, be better than for Afghans, but it is also dependent on people's socio-economic background and social links within the city. At different times, both migrants and longer-term residents have received significant help and funding from international donors (UNHCR, 2012). Available statistics for access to basic services often mask underlying problems in obtaining actual access, and poor quality.

6.1 Education

Pakistan's education sector is weak, with just 2% of GDP devoted to education; nearly a fourth of all primary school age children have no formal education (Epstein and Kronstadt, 2012). In Peshawar district, just over half (54%) of Pakistanis aged ten years and above are literate, although men have significantly higher literacy rates (68%) than women (38%) – a gap that widens in rural areas (IMMAP, 2012). Net primary school enrolment is 56%, 59% for boys and 52% for girls (*ibid.*). Primary enrolment in Peshawar district has increased by more than 17% over the past five years (15.1% for boys, 20.4% for girls). The increase in higher levels of education has only been 4.6% (Izhar-ESC-Lalazar, 2012). Peshawar district also has a number of public and private universities. In 2009–10, there were around 72,500 college-enrolled students. Of these, about 69% were males and around 32% females (*ibid.*).

A recent resolution passed by the government states that every child up to 15 years of age should go to school free of charge. However, many poorer families cannot afford the books, pencils, uniforms and examination costs required. Government schools are also frequently overcrowded. In Sardar Colony on the Charsadda Road, for example, one three-room primary school had over 400 registered students. The number of private schools in Peshawar has reportedly increased significantly in recent years. Class sizes are usually smaller (around 25–30 students per class) and teachers are better qualified, though in many of the areas visited for this study private schools were also overcrowded. Access to education in FATA has been interrupted by conflict. Funding for education is limited, many school buildings have been damaged or destroyed and there are shortages of teachers as staff have fled the area or are scared of returning to work (IRIN, 2010).

Data from 2005 show that education levels among Afghan refugees are low, with 70% having no formal education (Schmeidl and Maley, 2008). Data from a profiling survey published in 2012 reveal that only 39% of Afghan boys and 18% of girls attend school (UNHCR/SAFRON/CCAR 2012). Overall, only 33% of Afghans are literate, and female literacy is extremely low at 8%. The survey shows a 29% net school enrolment rate for Afghan children, against 56% for Pakistani children. For many families, boys' education is prioritised over girls', with many girls only being educated in Islamic studies at madrassas (religious schools). There are however indications that this is changing. Afghans interviewed in Kohat Road indicated that female education was becoming more important. The choices that parents make in education reveal some of the hopes they hold for their children; the decision between a Persian or Urdu curriculum may indicate whether it is expected that the child will seek employment in Afghanistan or Pakistan (AREU, 2006).

Four types of schools are potentially available to Afghan refugees in Pakistan: Afghan schools, Pakistani public schools, Pakistani private schools and madrassas (AREU, 2006). Afghan schools are the most popular, possibly due to problems in accessing others. Pakistani public schools are not available due to ethnicity or citizenship, and are often overcrowded and unable to admit new students; private schools are unaffordable and madrassas are unappealing to refugees (AREU, 2006). Those in urban centres are more likely to be able to access Pakistani schools (Groenewold, 2006). Many Afghans either prefer Afghan schools - for linguistic/cultural reasons - or private Pakistani schools. Many private schools have numerous Afghan students but fees are increasing with demand: private schools cost around Rs 500-700 (\$5-7) per month, double the cost five years ago. Camp residents are restricted to schools run by UNHCR or other aid agencies. In recent years, however, donor funds for refugee camps and education provision for Afghan refugee children have declined (HPG interviews). For most Afghan families with primary school-aged children out of school the reasons were economic, and out of school children often worked (AREU, 2006).

Educational services for IDPs focus on the camps. IDP children living off-camp attend normal government schools where possible, but Save the Children (2012) reports that many displaced children in Peshawar do not go to school. Education was disrupted for both longer-term residents and IDP children during the height of the IDP crisis around 2009. Up to 5,000 schools were used as emergency shelters for IDPs fleeing conflict in FATA, and 1.3m children were unable to attend school (Ferris and Winthrop, 2010). IVAP (2012) reports that 63% of the IDP children it surveyed did not go to school.

In their areas of displacement, educational opportunities are only marginally better. Many IDPs interviewed for this study, in particular those in Town IV on the Kohat Road and in Town II near Charsadda Road, stated that they could not afford to send their children to school and they were staying at home. IDP students faced similar problems to Afghan students in government schools. While not officially prevented from attending, government schools often refuse IDP children admission on grounds of overcrowding. Schools in Peshawar often ask for birth certificates and domicile records as well as school records for IDP children from FATA before admitting them. Many IDPs report that these certificates were left behind at their places of origin or destroyed. One IDP family interviewed in Lalaruk Colony stated that, as a result, their children had remained at home for the past two years. Girls are often most affected as girls' schools are few and overcrowded, with 60-70 students per class. Parents of girls attending mixed schools often stop their education after a certain grade because they do not want them attending classes with boys, which means that many girls are forced to drop out of school early. Most IDPs cannot afford private schools.

Education in IDP camps is precarious and vulnerable to fluctuations in international funding. Only one camp, Jalozai, had funding to educate the 5,000 children resident there in 2010, and only until the end of the year (Ferris and Winthrop, 2010). In 2010, reports indicated that UNICEF had only received 6% of the \$1.4m in funding for schools that it had requested (IRIN, 2010).

6.2 Water, sanitation and waste management

A joint WHO/UNICEF assessment of water sources in Pakistan found that 36% of households had water piped onto the premises, and a further 56% had access to other water sources, including public taps or standpipes, tube wells and boreholes, protected dug wells, protected springs or rainwater (WHO/UNICEF, 2012). Only 3% drank from surface water, and in urban areas no one did so (*ibid.*). There was a dramatic improvement measured by the UNDP Social Audit between 2004–05 and 2009–10 in access to the government water supply (from 52% to 32% not having access to the supply); however, no improvement was recorded between the 2009–10 audit and 2011–12 (UNDP, 2012). In Peshawar, 88% of people have access to drinking water, rising to 98% in urban areas (UNDP, 2011). In Nowshera, where Jalozai camp is located, access to sources of water is 77% (*ibid.*). In rural areas, access is much lower – around 9% in Kohistan (*ibid.*). All 92 Union Councils reportedly have piped water systems, mostly drawing on ground water, supplied through taps (Izhar-Esc-Lalazar, 2012). In reality, however, water is often provided by people themselves rather than by the government extending the service. Most households interviewed reported constructing hand pumps and tube wells in their houses. Self-dug hand pumps, which almost every house constructed, draw on shallow wells that are easily contaminated.

The public water system was initially designed for 5,000 people. While water is generally considered safe for drinking at the source, quality deteriorates sharply within the distribution system due to leakages, rusted pipes and poor maintenance (Izhar-ESC-Lalazar, 2012). Water is also contaminated by sewage, toxic industrial waste and domestic waste. The 2010 floods had adverse impacts on water safety; even in well-off areas such as Hayatabad, water was deemed not fit for consumption (DAWN, 2010). There are significant sanitation and drainage problems (the vast majority of drains are open), and there is no formal garbage collection or disposal system.

6.3 Shelter and housing

The arrival of large numbers of people in Peshawar over the past decade has put immense pressure on housing and land. Most displaced people – both Afghans and IDPs – rent properties rather than buying, given exorbitant land prices and legal constraints preventing Afghans from owning land or 'immovable property'. Again, levels of vulnerability vary according to circumstance. Many Afghans from Kabul were part of the ruling elite or business class and have been able to settle in wealthier districts of Peshawar, such as Hayatabad, whereas others initially settled in camps before moving on to informal settlements or renting property. Other refugees, especially those from rural areas in Afghanistan and those with fewer resources, have settled on the outskirts of town in informal and unplanned areas. Although officially not allowed to buy land, many have managed to acquire CNIC cards illegally or have bought property in the name of Pakistani friends. While IDPs can technically own land in Peshawar, few do and the majority rent: only 11% of all off-camp IDPs report owning land in areas of displacement, and 82% report paying overpriced rent (IVAP, 2012). Many Afghan families live together in multiple-family households. Up to 16 families may live together in one house, compared to an average of 3-4 IDP families living together. Housing conditions are often very poor and crowded.

Rent prices in the city have climbed sharply with the influx of new arrivals. Many people report being evicted by landlords who found other tenants willing to pay more. In Scheme Chowk on Kohat Road, one IDP family reported rent prices rising from Rs 10,000 to Rs 15,000 Rs (\$92 to \$140) in a single year. Afghans in Dir Colony reported that their rents had doubled in the last five years, potentially due to the arrival of many IDPs in the area. In more affluent areas like Hayatabad rent prices have risen with the arrival of affluent Afghans and IDPs. Rents varied significantly depending on the type of house and the location, but there was a general consensus among those interviewed that the quality of houses on offer is poor. Rent price rises are also seasonal: prices are reportedly higher in the winter than in the summer due to seasonal inmigration of Afghans during the winter months. Interviews suggest that landlords often prefer Afghans as Afghan tenants cannot claim rights of possession.

Both IDPs and Afghans reported repeatedly having to change houses due to increasing rents they could no longer afford. One IDP interviewed in Charsadda Road had moved seven times since his arrival four years before. Both IDPs and Afghans encounter difficulties renting accommodation due to constraints imposed by the police. Afghans need police clearance stating that they are not involved in any crime and have a valid PoR card in order to rent houses. IDPs report similar difficulties. Landlords are often reluctant to rent to IDPs as the government has allegedly told landlords that they need police clearance regarding possible militant connections before they can rent out the house to an IDP. Landlords also frequently require an advance deposit of at least two or three months, which many recently arrived IDPs cannot afford. Both IDPs and Afghans resort to property dealers to find housing. However, property dealers reportedly charge high commissions – Rs 2,000 (\$20) for IDPs and up to Rs 5,000 (\$50) for refugees.

Accommodation in camps, particularly IDP camps, is generally reported as poor. In Jalozai, IDPs report that tented shelters are very small and cannot accommodate the large family sizes of IDPs from FATA. During the IDP influx from Khyber some IDP families were not allocated their own tent due to overcrowding and had to share the tents of relatives. In some Afghan refugee camps, residents pay rent to the original landowners. In Naguman one room was rented at Rs 600 (\$6) per month (HPG interviews).

Electricity coverage in Pakistan is reported as being very high (97%), but there are regular power outages and other

disruptions to supply (UNDP, 2011). While most households interviewed reported having access to electricity, arrangements are informal rather than a formal extension of government services. Many households connect their lines to existing transformers, reducing the quality of service. Longer-term residents in Board area reported that a transformer installed 25 years ago for 25–30 families is now serving over 200 families. Electricity prices have increased substantially in recent years and many customers struggle to pay their bills. Prices for other services in the city, such as gas and transport, have also sharply increased: bus fares, for example, have reportedly nearly tripled in five years.

6.4 Health

There are 12 public hospitals in Peshawar district, and 72 private hospitals. This proportion of private provision is in marked contrast to the province as a whole, where 80% of the 172 hospitals are government-run and about 20% are run by the private sector (Izhar-ESC-Lalazar, 2012). Government hospitals technically provide services free of charge, although patients must pay a nominal fee of Rs 10 (\$0.09) as an outpatient. Government services are overcrowded and many Peshawar residents do not trust public hospitals. Instead, most interviewees reported going to private clinics in their areas or directly to one of the three major teaching hospitals in Peshawar city (Lady Reading Hospital, Khyber Teaching Hospital or Hayatabad Medical Complex). Many of the doctors in these hospitals also reportedly work in private clinics in the evenings, where they can charge fees. Fees for private doctors largely depend on the doctor's experience and qualifications. Fees have doubled over the past four years, from Rs 300-400 Rs (\$3-4) to about Rs 800-1,000 (\$8-10).

While in theory IDPs and Afghans are allowed to access healthcare institutions free of charge like other residents, they frequently report being discriminated against. While medicine is largely free, newly arrived IDPs often end up paying because they do not know where to get the right documents to access free medicine. IDP and refugee camps generally have health facilities on site with medicines available, though these often treat only minor injuries. All major cases are referred to one of the three teaching hospitals.

Chapter 7 Governance

This chapter explores national and local formal governance systems, as well as informal networks and traditional structures. Trust in formal institutions is low and corruption widespread, undermining public confidence in the government. Although specific government agencies exist to deal with displacement issues, for example to support refugees, in practice many displaced people rely on kinship networks for support and use traditional structures to resolve disputes.

7.1 Formal governance systems

Pakistan is a federal republic, with six administrative divisions including four provinces (Balochistan, Khyber Pakhtunkhwa, Punjab and Sindh) along with FATA and Islamabad Capital Territory. Pakistan also administers two entities (Azad Kashmir and Gilgit-Baltistan) in the disputed Jammu and Kashmir region. The system of government is tripartite, comprising the executive, legislature and judiciary. Pakistan has both a prime minister and a president; the prime minister is selected by the National Assembly and the president is elected by secret ballot through an Electoral College comprising the members of the Senate, National Assembly and provincial assemblies. The judicial branch comprises the Supreme Court and the Federal Islamic or Sharia Court. Pakistan has universal suffrage for each citizen over the age of 18. Seats are reserved in parliament for women and non-Muslims.

There are two main forms of local governance in Pakistan, elected and administrative. The UNDP Social Audit 2011–2012 found that local government in Pakistan is rated highly on accessibility, responsiveness, sense of ownership by citizens and addressing needs. It is also, however, regarded as highly corrupt (UNDP, 2012), and scores only moderately in terms of service delivery and consultation and low on checks and balances and capacity. Corruption across government is a significant issue. Transparency International ranks Pakistan 134th of 183 countries in its 2011 Transparency Index (Transparency International, 2012).

Two key recent developments are worth noting. The 18th amendment to the constitution, passed in April 2010, devolved significant fiscal and policymaking powers to the provinces. In theory, this has the potential to make government more accountable and responsive. Resources for development spending in basic service sectors have been transferred to the provinces, and they have the right to raise their own funds and approach international donors directly. In practice, the government has been criticised for not anticipating a lack of capacity and political will at the provincial level to implement the new policy.

The Local Governance Ordinance introduced by President Pervez Musharraf in 2001 reinstated the previously abolished elected local governments and divided areas into Union Councils with each headed by an elected representative or *nazim*. After Musharraf's fall from power in 2008, the local government system was again abolished, and unelected District Coordination Officers and Union Council General Secretaries were reintroduced. Since then two provinces, Sindh and KP, have announced plans to reintroduce the elected local government system under the authority of the 18th amendment. KP ratified the KP Local Government Act in May 2012 and effectively reinstituted the old system as of 1 January 2013. The new system revives the Peshawar Municipal Corporation, with overall jurisdiction over urban areas.

The Commissionerate of Afghan Refugees (CAR) is the governmental body specifically responsible for Afghan refugees, including the issuing of PoRs. However, most services are funded and provided by UNHCR and NGOS (IDMC, 2012). Government responses to disasters are coordinated by the National Disaster Management Authority (NDMA) and delivered through the Provincial Disaster Management Authorities (PDMAs) and District Disaster Management Authorities (DDMAs). Both the PDMAs and DDMAs typically lack the capacity and resources to respond to conflict or flood-induced displacement (Din, 2010). In KP, the PDMAs are stronger than in other provinces and more accustomed to working with the international community. The PDMA in KP closely coordinates with UNCHR and the international community on assistance to IDPs.

7.2 Informal governance

Most neighbourhoods in Peshawar have informal leadership arrangements. Interviews reveal that, in most cases, locally appointed leaders/committees resolve problems. In Sardar Colony the *Islahi Tanzeem* or social welfare committee consists of 300 members with an elected chairperson and president. In other areas, selection of leaders is often informal and often based on trust; some might be paid a small amount from voluntary contributions by residents.

The local leadership convenes a *jirga* to solve disputes. Businessmen in Charsadda Road reported that, in case of disputes among the business community, they convene their own *jirga*. In some areas, such as Afridi Abad on Kohat Road, the local leadership said that Afghans and IDPs were part of the committee and participated equally. In other areas, IDPs and Afghans mentioned that they convened their own *jirga*. Local leaders from areas of origin, commonly known as *maliks*, do not have any particular influence in Peshawar. Many were persecuted by the Taliban in FATA and remain under threat in Peshawar, with an estimated 20 *maliks* killed in Peshawar in recent years (HPG interviews).

An established *shura* deals with problems in the Afghan camps and coordinates with the CAR. Local leaders in all

areas reportedly also coordinate with municipal structures such as the District Coordination Officer (DCO), and can raise issues regarding security, protection and basic services with the authorities concerned. As noted above, in some neighbourhoods, such as in Dir Colony, local youth volunteer organisations have sprung up to ensure local security and to coordinate with the police and the local authorities.

Chapter 8 Land and the environment

The distribution of land in post-independence Pakistan has perpetuated pre-existing power structures and social cleavages. Land was historically segregated by use, creating a legacy of class and social segregation that affects both refugees and IDPs. Access to land is dependent on the socioeconomic background of the migrant and the location that they are living in. Afghan refugees are not allowed to own land. However, the social networks they have built up during their protracted displacement may provide some advantages. IDPs, who can formally own land, face discrimination from landlords and fierce competition, resulting in rising rents. Many longer-term residents have made significant profits by renting out houses to the displaced.

Peshawar's continued growth has had negative consequences for the environment. Previously famous for its clear, drinkable waters, Peshawar's rivers and ground water have become heavily polluted as a result of unplanned and uncontrolled urban sprawl. Given that Peshawar lies in a geographically depressed area, during the rainy season there tends to be a lot of standing water, in particular in informal and unplanned areas, which attracts mosquitoes. The lack of appropriate drainage systems and open sewage mean that much of this standing water is polluted. Forests on the city's outskirts have been cut down for firewood and agricultural land is being swallowed up.

8.1 Land rights

Afghans are not legally allowed to own 'immovable property' in Pakistan, though some do so by proxy, through Pakistani associates or businesses; additionally, some use (unauthorised) Pakistani citizenship documents such as CNIC cards that they have acquired fraudulently. Planning officials estimate that 20–25% of Afghans have acquired plots illegally (HPG interviews). Beyond legal constraints, the primary restriction for Afghans entering the property market, as it is for many poor urban dwellers, is financial. Afghans who were affluent prior to displacement or who enjoy significant family support have settled in better-planned and developed urban areas such as Hayatabad. Hayatabad's early residents include leading professional, business and political figures from Afghanistan (AREU, 2006). Others with fewer resources have tended to move to the outskirts of the city and settle in informal areas in katcha abadis, houses with mud walls and roof. Their experiences are in many ways similar to those of recently arrived IDPs as well as other urban poor, who are increasingly forced to move further outside the city to underserved areas without secure property rights. IDPs have the same security of tenure as any other Pakistani citizen under the law, and those who can afford to do so have bought land in KP, especially in areas neighbouring FATA (IDMC, 2012). However, house prices in Peshawar have increased while those in FATA have declined, so many are selling land in FATA at low prices, and having to buy new houses in Peshawar at inflated prices.

The ownership status of much of the land in Peshawar is unclear and the legal transfer process is cumbersome and marred by corruption and inefficiency. Many of the plots in Peshawar are joint properties inherited by several descendants. One sibling may sell land without the others knowing, leading to ownership disputes and stalling the transfer process as land record officers are reluctant to transfer land in such cases. Furthermore, the Revenue Department's processes for land transfer are bureaucratic, inefficient and untransparent. Revenue officers or *patwaris* are also often accused of corruption (*ibid*.).The process can be even more complicated for people displaced by natural disasters, as records of land ownership may have been destroyed (Din, 2010).

The process of incorporation of agricultural land into the city is often marked by disputes between property dealers and the local community. Even public sector schemes in Peshawar face significant problems due to ongoing litigation cases. Much of the rural land in KP is owned by small landlords, and it is reportedly difficult to achieve consensus among the tribal owners when negotiating for large plots for development. Regi model town, a public sector development started over 20 years ago by the PDA, is mired in a legal dispute with local communities. The PDA reports that it is now trying a more community-centred approach in Asfandyar model town, where an agreement will be made with local communities and a proportion of the plots will be returned once developed (HPG interviews).

8.2 Informal and unplanned settlements

The vast majority of Peshawar's residential areas are unplanned or informal. Sanitation is generally poor and water supplies non-existent, roads are absent or in very bad condition and drains are open and malodorous. There is no overall strategy to manage urban growth and any improvements in infrastructure in these areas have been haphazard, localised and bound up with political interests. Population growth means that housing societies and small katcha abadis are springing up in Peshawar's sprawling suburbs. Many Afghans previously living in camps have relocated to informal settlements on the periphery of the city, often close to other Afghans with similar skill sets. These settlements often sprung up on public or privately owned land and initially in violation of land use regulations. This often meant that these settlements did not have full legal security of land tenure and were not legally entitled to the provision of public infrastructure and other social services. The carpet-weaving industry, for example, was

informally set up in slums with many families working together in one house, resulting in hygiene problems in residential neighbourhoods due to lack of proper drainage systems. With the passage of time, many of these settlements have in effect become regularised and 'tolerated' by the authorities (usually through a combination of bribery and political lobbying) and have hence acquired a more permanent status. There are nevertheless several disputed and squatter areas within Peshawar, for example in Tajabad in the Board area visited for this study. Here, poor Afghan refugees and some newly arrived IDPs have built *katcha abadis* on land disputed between the railway authorities and people from Tehkal and Regi Lalmah. As a result no one pays rent, but, given the ongoing dispute, nor is anyone evicted (HPG interviews).

8.3 Refugee and IDP camps

Many of the camps housing refugees and IDPs in Pakistan were created in the late 1970s and early 1980s to meet the needs of Afghan refugees. A large number were razed and closed in 2006 and 2007, against the wishes of their residents (HRCP, 2009). Many Afghans felt that they were being forcibly removed or had little choice but to go back to Afghanistan. Others settled in informal or slum areas of the town. Some camps, or 'villages' as they are now called by the authorities, remain open, but have been engulfed by the town, which has continued to spread around them. Camps like Hazana and Naguman near Charsadda Road exist as 'islands' within the expanding city. Services in the camps are provided by national and international agencies and the CAR, with the exception of electricity, which is provided by a public electricity company.

Refugee camps were built on land offered up by their owners for temporary use. When UNHCR and the CAR took over the formal administration of the camps, there were generally no contracts between the local landowners and UNHCR or the CAR. Owners were paid a nominal fee by the CAR (Rs 70, or \$0.65, per *kanal*, approximately one-eighth of an acre, in Naguman camp) (HPG interviews). However, longer-term residents are increasingly dissatisfied with this arrangement given that the same nominal price has been paid to them for 30 years, and does not reflect the increasing value of land. Furthermore, the Afghan population has expanded significantly over the last 30–40 years. Some areas which initially housed ten Afghan families have now developed into whole villages with more than 100 families.

Property disputes between landowners and the CAR have increased. While many NGOs provide services in the camps, these disputes have made it increasingly difficult to implement infrastructure and shelter projects. In Naguman camp, landowners have filed a case in court and want to evict the Afghan population from their property. This has resulted in bans on proposed work for basic infrastructure and services in the camp by the courts. One INGO seeking to build improved shelters and roads in Naguman was served with an order of stay from the courts (HPG interviews). The CAR says that it is government policy to support Afghan refugees and not landowners, and it has issued clear policy guidance that no camp is to be closed or relocated until a new policy with regard to Afghan refugees is drawn up. According to the CAR, for the time being the courts should use the 'Afghan Management Repatriation Strategy' (AMRS) of March 2010 to guide their decisions in favour of Afghan refugees (HPG interviews). While supporting voluntary repatriation and resettlement, this strategy also ensures temporary stay arrangements for Afghan refugee populations in Pakistan as well as support to refugee-affected and hosting areas (RAHA programme). In practice, disputes mean that even small improvements or additional construction on existing katcha abadis cannot be undertaken by Afghans as they need approval from the CAR. Some refugees interviewed stated that they were also being harassed by longer-term residents and prevented from carrying out even small repairs to their houses.

Jalozai, originally a camp for Afghan refugees, was closed down and then reopened in 2008 to host IDPs fleeing conflict and military operations. It currently provides support for people from Khyber Agency in FATA and serves as a registration point for populations living both on- and off-camp (WHO, 2012). The UNHCR IDP Fact Sheet from December 2012 states that 13,772 IDP families were living in the camp, mainly from Khyber Agency but also some families from Bajaur (UNHCR, 2012c). IDPs are accommodated in tents pitched in open spaces. IDPs interviewed complained of the poor quality of shelter, which was worn out by the harsh weather conditions in the camp; many complained that their tents leaked during the rainy season and would not be able to provide adequate shelter during the harsh winter months. The tents are too small to accommodate large IDP families from FATA (average families have between seven and 12 members), so many live in overcrowded conditions. Sanitation and healthcare facilities in the camp are limited and of poor quality.

Chapter 9 International assistance

A total of \$5.1bn in aid was committed to Pakistan in 2010 (latest figures available). Of this, 24% was from multilateral agencies and 76% from bilateral sources. The United States is the single largest bilateral donor, providing more than half of all bilateral assistance in 2010 (Epstein and Kronstadt, 2012). The UK Department for International Development (DFID) has recently announced its intention to more than double its aid to Pakistan, committing £350m a year until 2015, which would make Pakistan DFID's largest aid recipient country (DFID, 2012). China also has an important relationship with Pakistan, with both countries sharing an interest in countering India's regional power. China has given Pakistan \$280m-worth of military equipment and training for use in 'law enforcement and counter-insurgency' (Amnesty International, 2010: 92), and between 2004 and 2009 Beijing provided \$9m in grants and \$217m in loans (Epstein and Kronstadt, 2012).

International aid to Pakistan, and particularly to programmes in Peshawar, is closely tied to geopolitical interests and is characterised by sharp increases and abrupt suspensions in response to geopolitical events (ICG, 2012). This has often resulted in significant fluctuations with little warning and no obvious change in the needs of recipients. Foreign aid was particularly high during the Soviet occupation of Afghanistan; between 1980 and 1992 the US Central Intelligence Agency (CIA) and USAID spent \$4–5bn in Pakistan (*ibid*.). After the Cold War Pakistan's geopolitical importance declined, leading to less funding from foreign donors. By contrast, the fall of the Taliban and the 'Global War on Terror' saw significant increases in aid.

The majority of recent funding is security-related, with particular concern over terrorist safe havens in FATA and elsewhere: nearly two-thirds of US assistance to Pakistan between 2002 and 2012 (\$15.8bn) has been linked to security (Epstein and Kronstadt, 2012). In 2009, the United States signed the Enhanced Partnership with Pakistan Act, which aims to broaden engagement beyond its relationship with the military and strengthen support to civilian institutions (ICG, 2012). The Act tripled civilian assistance to \$7.5bn over five years. Nonetheless, after international troops withdraw from Afghanistan in 2014 many Pakistani stakeholders are worried that aid will again decline (*ibid.*).

9.1 Assistance to refugees

A significant proportion of international assistance geared towards Afghan refugees in Pakistan focuses on repatriation and enhancing the conditions for return in Afghanistan. The Tripartite Commission-endorsed 'Solutions Strategy' discussed above aims to address problems with repatriation, focusing on providing land, employment and services in 48 sites in Afghanistan, while also continuing to provide assistance to longer-term residents in Pakistan. However, the strategy is controversial and appears to underestimate the challenges posed by the lack of governance and ongoing conflict in many areas of the country (Yoshikawa, 2012). Meanwhile, critics have charged that UNHCR has become enmeshed in refugee politics, especially in its encouragement for repatriation (Ghufran, 2011).

As in other countries, much international assistance has focused on camps, and there has been very limited assistance to Afghans who have integrated with longer-term residents (the same is the case for IDPs). UNHCR, together with 48 national and eight international NGOs and UN agencies, supports basic services, infrastructure and livelihoods programmes in Afghan camps in collaboration with the CAR (UNHCR, 2012a), but donor interest in Afghan refugee camps has decreased as the focus on repatriation has grown. Funding for care and maintenance programmes has fallen considerably. CAR officials stated that lack of support was affecting services, particularly education, for Afghan refugees, with schools overcrowded and Afghans facing difficulties accessing Pakistani schools (HPG interviews).

Several INGOs have tried to work with Afghans and longer-term residents in the town on improving infrastructure and services and developing livelihood opportunities. But essentially all infrastructure projects targeting Afghans have been stopped by the government. Donor interest has also declined. One NGO providing walk-in clinics in areas with high concentrations of Afghans recently stopped the project due to lack of funds. NGOs say that they continue to negotiate with the government to allow programmes that benefit both refugees and longerterm residents, but to no avail.

Funding sources such as UNHCR and the US Government Bureau for Population, Refugees and Migration (BPRM) tend to align with the objectives set out in the Solutions Strategy, prioritising funding for transferable skills which refugees can use when they return to Afghanistan. The few NGOs supporting the livelihoods of Afghan refugees are only allowed to work on livelihood support linked to repatriation, not further integration. Meanwhile, the Refugee Affected and Hosting Areas (RAHA) programme, the official UNDP/UNHCR/ government programme meant to promote greater integration and support for refugees and longer-term residents, has increasingly moved away from assisting refugees to focus on longer-term residents (HPG interviews). UNHCR and UNDP have been criticised for readily accepting these policies and not advocating strongly enough with the government for durable solutions for Afghans in Pakistan.

Agencies that do work with Afghan refugees outside the camps often concentrate on protection, legal assistance and information provision. For example, NRC provides legal assistance and support to IDPs and Afghan refugees in Peshawar under its Information Counselling and Legal Assistance (ICLA) Programme. SACH PK, a local NGO, provides legal assistance to Afghan refugees, in particular those in police custody for irregularities around PoR cards.

9.2 Assistance to IDPs

Humanitarian assistance for IDPs has been constrained by the political imperatives of the Pakistan government. As explored above, access to assistance from the government and UN agencies (which follow government criteria for registration) has been linked to the government's military operations in FATA. NGOs are not tied to delivering assistance only to registered IDPs, but at times NGOs have found it difficult to obtain permission to work with the most vulnerable populations. This is changing with recent moves within the humanitarian community to work towards a more principled registration and assistance process.

Compensation for losses seems to be provided to IDPs on an ad hoc basis; for example, people returning to Malakand were provided with financial aid and compensation, whereas in Mohmand and Bajaur funds were reliant on an instalment from the World Bank. This was delayed, forcing many IDPs to take out loans (ICG, 2010). There is no central policy that determines how much or what type of assistance will or should be provided (Din, 2010). Just 3% of resources for 2012 targeted IDPs inside FATA, while 31% of complex emergency funds were allocated to returnees to FATA (PHF, 2012a).

The government is sensitive about its international image and is reluctant to acknowledge the impact of its military operations in FATA, and the extent of need among displaced populations. While as a result it has not authorised a humanitarian appeal for the IDP crisis since 2009, the KP provincial government is actively seeking donors' support and has asked the UN to issue a Humanitarian Operations Plan (HOP) to provide for the needs of registered IDPs. The lack of a Humanitarian Appeal has nonetheless resulted in less international attention and at times significant funding shortfalls for the IDP crisis in KP and FATA. The 2012 HOP was significantly underfunded, with funding insufficient to complete on-camp activities and very limited funding for IDPs residing off-camp.

Assistance to IDPs has focused on people in camps, even though they represent only 11% of all current IDPs. Only 32% of IDPs off-camp had received a Non-Food Item (NFI) kit, compared to 95% of families in camps (IVAP 2012). Meanwhile, much of the focus of the humanitarian community has been on the most recent displacement from Bara (Khyber Agency) in 2012, but again these IDPs represent a small portion (12.8% of off-camp IDPs, according to IVAP) of all displacement in KP (*ibid*.). Assistance for the 89% of IDPs residing off-camp has been scarce. During 2012, there was a significant funding shortfall for off-camp IDPs, in particular after a spike in new displacements from Khyber Agency in the second half of the year (Khan, 2012). Most off-camp IDPs have integrated with longer-term residents in the city and are thus difficult to identify. Registered off-camp IDPs are able to access food rations from WFP, and NFIs at two distribution points in the city. However, many IDPs living off-camp have not been registered or are not eligible for assistance.

The IVAP Initiative, started as an interagency project but currently coordinated by the IRC, has raised the profile of urban IDPs and generated donor interest in supporting offcamp populations, in particular unregistered families. IVAP was established to profile and identify all IDPs (both registered and unregistered) across KP. IVAP data is used by humanitarian actors, the government and cluster leads to improve the targeting and design of interventions in host communities with high concentrations of IDPs. In 2012, IVAP formed the basis of both the HOP and the CERF (Bennett and Morris, 2012). IVAP has also succeeded in challenging the registration process, and worked with UNHCR and the government to include a further 13,500 previously unregistered IDP families in their database for assistance (IVAP, 2012). People who do not currently qualify for registration remain on the IVAP database and can be targeted by agencies delivering assistance based on vulnerability, rather than government criteria.

Despite IVAP's efforts to generate more donor and agency interest in supporting off-camp IDPs, comparatively few agencies work with IDPs in host communities. Those agencies that do so often work to address the immediate health, protection and livelihood concerns of IDPs. For example, NRC and IRC work on legal aid and protection for IDPs. Others, including ACTED, CESVI and ACF, provide livelihood support, including through cash grants and cash for work. Save the Children and ACTED also support IDPs and longer-term residents to access healthcare, for example through mobile health clinics, and improved water and sanitation. Cash grants - pioneered in Pakistan by the government after the earthquake in 2005 - have helped to support household income and reduce the need to resort to negative coping mechanisms. However, cash assistance has not been widely distributed among off-camp populations in Peshawar. According to IVAP data, 15% of IDPs in Peshawar also report receiving support from the government's Benazir Income Support Programme (BISP), which disburses Rs 1,000 (\$10) each month to female members of extremely vulnerable households.

Few agencies have taken a longer-term perspective on assistance to IDPs and have instead focused on short-term emergency support. While cash for work programmes can be useful in supporting family income in the short term, without the transfer of new skills and assets they are likely to have little longer-term impact. There is little diversity in the types of livelihood support offered, and very little has been done to research the livelihood strategies employed by IDPs living in urban centres (see ICG, 2010). The focus on return has raised concerns about what kind of support IDPs will receive when they go back. Various packages have been announced by the government to support the rebuilding of livelihoods in FATA, but they have been implemented in different ways in each agency (as discussed in Chapter 2). Most IDPs interviewed did not have access to skills training programmes, vocational training or loans to set up their own business.

Many longer-term residents interviewed highlighted that what aid had been provided almost always targeted IDPs or refugees alone. However, displaced populations rely on sharing longerterm residents' basic services and infrastructure – which in most cases are barely sufficient for Peshawar's residents. Improving basic services and livelihoods in areas hosting large numbers of IDPs and refugees should thus be a key strategy for the international community.

9.3 Assistance to urban planning and infrastructure

Several donors have worked with the provincial government on large infrastructure projects aimed at improving service delivery and infrastructure in Peshawar. The Asian Development Bank (ADB) carried out a project over ten years ago establishing three sewage treatment plants in the city. However, the second phase of the project never took off and the plants were never actually connected to any neighbourhoods other than Hayatabad. Rehabilitation of parts of the ring road with \$25m in US funding and the construction of 11 new flyovers for the road is currently under way.

As government officials point out, few donor-supported projects comprehensively support urban planning in Peshawar or aim at building new infrastructure. Rather, they take a sectoral approach and are mainly concerned with repairing existing infrastructure or piloting small projects. Likewise, there has been comparatively little support to the provincial government in terms of comprehensive urban planning or capacity-building for developing comprehensive urban policy and planning frameworks. While it is understandably difficult to engage in such projects given the current fractured state of the municipal structure, failure to engage represents a lack of foresight on the part of the international community.

Some donor-funded projects have started to look at urban planning more comprehensively. Under its municipal services programme, and with World Bank support, USAID is establishing a single private entity for water and sanitation delivery within the city. As noted above, DFID, USAID and the World Bank are supporting the KP provincial government in the creation of an urban unit under the provincial Department for Planning and Development. Although DFID is engaging in this project from a revenue angle (to improve the provincial government's capacity to collect land revenue tax by enhancing its capacity for land use mapping and planning), greater donor and government support could enable the urban unit to play a useful role in improving coordination, planning and prioritisation of urban development.

UN-HABITAT has started work with the government on the creation of a National Urban Policy under the Ministry of Climate Change. It is also supporting the Board of Revenue in KP to modernise land revenue administration records under a pilot project. Over the next five years there are plans to modernise land administration in Pakistan, as much of the current system is geared to the rural context. Little research and investment by the government or the international community has gone into identifying and analysing the living conditions of Peshawar's urban poor. Slum upgrading projects will also not be viable unless they engage more comprehensively with town planning projects and structures.

While work on urbanisation policy at national level is important, the actual responsibility for implementing urban planning sits with the provinces. Support and technical training is required to assist provincial governments, with a particular view to supporting the urban poor and displaced people who are often most affected by poor infrastructure planning and services.

9.4 Challenges to international assistance

Security concerns have been the primary challenge to international assistance. In the most prominent case, an expatriate worker from the International Committee of the Red Cross (ICRC) was kidnapped and killed in Quetta in 2012, prompting the organisation to close its offices in Peshawar, Quetta and Karachi and suspend most of its activities (ICRC, 2012; ICG, 2012). UNICEF (2012: 2) notes:

The security situation in Peshawar raises concerns as aid agencies are faced with a challenging environment working amidst terror attacks in the city. Some organizations have halted their interventions due to growing security incidents and concurrent concerns for human and organizational safety and security.

Security threats in Peshawar have meant that agencies cannot work in areas close to the tribal borders, which contain large numbers of poor IDPs and refugees. According to some estimates, aid agencies are currently working in just 40–45 out of 92 Union Councils, and displaced populations are believed to be present in at least 75. Around ten Union Councils, including Urmer and Babader, which are both believed to contain high numbers of IDPs, are completely inaccessible to aid agencies due to security concerns. Meanwhile, military operations and government policy have restricted humanitarian assistance in some areas and blocked access to displaced populations (Din, 2010). The movement of humanitarian actors is restricted by the need to apply for 'no-objection certificates' (NOCs). In most areas of KP and FATA, NOCs are required for projects, but often take a long time to be approved or are denied, resulting in significant delays. Visas for international staff are difficult to obtain and often delayed.

Another challenge to international assistance has been the way in which support to displaced populations has been linked to the political and military objectives of the government. There have been concerns about IDPs being forced to return to home areas that are not yet safe; in other cases, IDPs have not been allowed to leave their areas of origin in FATA. In response, the Humanitarian Country Team (HCT) adopted Standard Operating Procedures to set out the minimum standards for the voluntary return of IDPs and the establishment of IDP camps in KP and FATA. While this represents a positive step the SOPs have not been formally ratified by the government.

Chapter 10 Conclusions and recommendations

Peshawar has endured multiple waves of displacement over the past three decades. Together with urban growth driven by economic migration, the influx of new residents has transformed the city. Yet poorer residents, longer-term and displaced populations alike, face significant hardships. Growing insecurity and political instability affect all residents, but poorer families are also struggling to cope with rising rents, unstable or temporary employment, rising food prices and other challenges – with seemingly little support.

The various crises of displacement affecting Peshawar have resulted in a rapid increase in population and demand for services. Unfortunately, the government has not been able to meet this growing demand. Displaced and longer-term communities living side by side in informal and illegal settlements have had no significant government support or public services for many years, in some cases decades. Urban planning remains haphazard and services are uneven, with dangerous environmental and public health consequences.

Aid from the government or international actors has been either insufficient or absent for many, and displaced populations generally rely on family and their neighbours for support. They appear to have little faith in formal governance and law enforcement institutions, and often fear interaction with the latter. Police harassment of Afghan refugees and IDPs is a formidable obstacle, with many (even the legally registered) being forced to pay bribes to avoid legal trouble, and suffering from discrimination and restrictions on their movement. For some, the fear of run-ins with the police has limited employment opportunities as they feel they cannot safely venture outside of camps to seek work.

Given that many displaced families either cannot or choose not to live in official camps, they go undetected and are neglected by the government and aid agencies. The lack of understanding of how displaced populations seek to survive and cope is compounded by a highly politicised approach to refugees and IDPs. The growing demand for Afghans to leave the country raises questions about where they should return to as Afghanistan becomes increasingly insecure and its future uncertain. Additionally, the acceptance of government criteria in determining whether IDPs should benefit from assistance or return to 'denotified' areas has placed the government's objectives over the needs of conflict-affected people.

10.1 Recommendations

Based on the findings of this research, HPG offers the following recommendations to the government, donors and aid actors to

address the needs and vulnerabilities of displaced people in Peshawar.

National, provincial and local authorities

- The primary responsibility for displaced populations lies with the government. The central authorities must demonstrate greater political will to support the realisation of the right of displaced populations to durable solutions, including local integration, in line with existing international humanitarian, human rights and refugee law and IDP guiding principles.
- The government must ensure that adequate support for livelihoods and access to basic services is extended to Afghan refugees and the populations hosting them in the interim, including through support to infrastructure development in refugee-hosting areas. While the focus on return for displaced populations is positive, the decision to return must be guided by returnees themselves. Even though the government prefers repatriation of Afghan refugees, it is unlikely that full repatriation will take place in the near future.
- Provincial and municipal authorities must demonstrate greater political will and responsiveness to displaced populations. In particular, greater coordination between the multiple agencies responsible for public services is urgently required. Given that most refugees and IDPs reside among host populations, urgent support is needed to extend existing basic services and infrastructure to off-camp locations. Greater information is also required, which could be rectified with an official census that includes displaced populations.
- An overall plan and vision for the development of Peshawar is required to manage growth, as is the political will and coordination to implement it. Patchwork approaches have led to significant gaps and problems that pose serious health and other risks to urban populations. To deliver this plan, partnerships with the private sector should be explored.
- The government should revise its registration guidelines to ensure that assistance to IDPs is based on need and not linked to political considerations, such as the decision to 'notify' or 'de-notify' an area. IDPs should also be given logistical support throughout the registration process, including help with obtaining CNICs.

International donors

• Donors must devote more resources to assisting displaced populations in KP and FATA, particularly poor displaced populations living outside of camps and unregistered IDPs. Adequate resources should also be allocated for support to people in protracted displacement, as well as IDPs and returnees in FATA.

- Donors must continue to work with the government to find durable solutions for Afghan refugees displaced to Pakistan. It is unlikely that large numbers of refugees will go home in the near future. The continuous provision of support to populations in the country, as well as the search for alternative, durable solutions, should be prioritised.
- Donors should continue to advocate for changes in government registration policy to align registration criteria more closely with the Guiding Principles on Internal Displacement. This is to ensure that even IDPs who have suffered protracted displacement from areas declared 'de-notified' by the government or those from areas never notified receive adequate support.
- Donors should use the opportunity provided by the introduction of new local government legislation to engage with and support the provincial administration to address problems of urban governance, planning and displacement. They must pursue such initiatives in a way that focuses on outcomes for the urban poor as well as the unique needs and vulnerabilities of displaced populations. The principle of equitable access to basic services should underpin such efforts. Donors should ensure that funding is available to support longer-term livelihood and skills training programmes in Peshawar (see recommendations for aid agencies below).

Aid agencies

• There must be increased recognition of the diversity of displaced and other affected populations and the contexts

within which they are situated. Greater efforts are required to understand and address the needs of registered and unregistered off-camp displaced populations.

- A complex mix of security, economic and other concerns drives displacement, and international responses must seek to understand and mitigate these factors through their programming. Aid agencies must ensure an impartial approach to programming that prioritises needs and vulnerabilities as the basis for programme design and implementation.
- Aid agencies should where possible avoid targeting programmes solely to IDPs or refugees to the exclusion of longer-term residents, and instead design integrated, community-based programmes that benefit both groups. Agencies should also encourage further interaction and skills transfer between these groups.
- More attention should be given to longer-term livelihood support and skills training in Peshawar. This could include skills and vocational training based on market research as well as a diversification of livelihood support to displaced populations and longer-term residents.
- Particular attention should be paid to livelihood support to displaced women in Peshawar. Given cultural constraints women are often unable to access aid programmes. Culturally sensitive programmes should therefore be designed to further these women's skills as well as enhancing sustainable livelihoods, for example by expanding opportunities for businesses in the home (tailoring, embroidery, etc.) by providing access to loans and start-up capital.

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