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## The Afghanistan Refugee Crisis and its Effects on the Economy and Security of Pakistan

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### ABSTRACT

The Afghan refugee protracted stay in Pakistan has been among the most fateful regional humanitarian and policy issues of the last forty years. Following the Taliban governance in Afghanistan, political and economic shocks in 2021, there have been renewed influxes, massive informal settlements, and a heightened policy response in the form of registration exercises and mass repatriations plans in Afghanistan which has triggered new inflows into Pakistan. Pakistan has been facing economic and security challenges due to the Afghan refugee crisis in 2020-2025 which are discussed in this paper. It combines empirical evidence of international agencies, government survey, academic literature, and recent reporting to approximate fiscal costs, labor-market impacts, informal-sector replacement, security externalities in the form of cross-border militant movement and human trafficking. With a mixed-methods methodology, incorporating synthesis of secondary data, a basic fiscal incidence/input-output model of the economy and qualitative analysis of insecurity, the given research provides exemplary estimates of direct state expenditures and labor market displacement, as

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well as explains tendencies in crime, trafficking and militant actions in border provinces. Findings indicate that even though refugees are helping local economies by labour and entrepreneurship, concentration of the informal sectors generates quantifiable revenue losses in taxation, local pressures in provision of services and friction in socio-economic matters in some districts. The effects of security are complex: the movement of refugees interacts with the borders that are permeable, the criminal and militant movements, becoming more complicated to Pakistani security agencies. The paper ends with specific policy suggestions on a middle road between humanitarian requirements, economic integration, and national security.

**Keywords:** Afghanistan refugees, Pakistan, economy, security, informal economy, repatriation, public finance, border stability.

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## INTRODUCTION

### Background and context

Since the late 1970s, Afghanistan has been hosting Afghan refugees in Pakistan on a periodic basis (Amnesty International, 2025). Millions of Afghans have remained either in Pakistan or passing through it due to waves of displacement in the year 1979-1989 during the period of Soviet occupation, the civil wars in the 1990s, the intervention of the U.S. led forces (2001 onwards) and again in 2021 as the Taliban came back to power. By late 2024, data provided by the international agencies show that Pakistan hosts several million Afghans (registered and unregistered), which are often estimated by giving 1.6 million registered refugees and a larger group of 2.8 million Afghans including undocumented migrants and newcomers (Mulk, 2020). This population movement is centralized in border provinces, such as Khyber Pakhtunkhwa (KP), Balochistan and some provinces of Punjab and Sindh straining the local services, labour markets and systems of governance (Baloch, A. 2017).

### Why this topic matters

Presence of Afghan refugees in Pakistan is not just a human issue, it also carries with it significant macro-economic, fiscal and national security impacts (Faiq, 2022). Refugees economically impact the labour supply (formally and informally), household consumption, the housing market, the demand of the public services (education, health) and governmental budgets. Security concerns can be derived through the issue of border management, the potential abuse by the criminal networks, the movement of militants to the host nations through porous borders and the social friction in the host countries which may be politicized (Hajizada, 2024). With a limited fiscal room and unstable security situation already faced in Pakistan, it is important to know the joint economic and security implication of the refugee flows to make policies. The outside partners (World Bank, UN agencies, ILO, IOM) and the inside agencies (Ministry of States and Frontier Regions, PBS) have been involved in the evaluation and action of addressing these issues-but difficult to trace gaps in registration, restricted access to formal labour and constant policy shifts make analysis challenging (Zubair, 2021).

## **Recent policy developments**

The most important events that occurred since 2021 redefined the situation:

In Afghanistan, new outflows and economic contraction were triggered by the fact that Taliban returned to power in August 2021. Most Afghans resettled into Pakistan as a place of safety and means of livelihood. In October 2023, Pakistan planned to implement and announced the Illegal Foreigners Repatriation Plan, in which various types of documents have deadlines and campaigns to eliminate undocumented foreigners (Fayaz, 2023). As it has resulted in mass voluntary and forced returns in 2023-2025, international organizations are concerned about non-refoulement respect (Bari, 2024).

The registration and census operations have attempted to more adequately enumerate Afghan nationals (e.g., enrolment efforts in the Pakistan 2023 census, and later efforts to enroll forced displacement). There are still however large discrepancies between official figures and realities on the ground (Nazir, 2024).

These policy changes have had short-term socio-economic impacts in urban centers (e.g. Islamabad, Rawalpindi, Karachi) where the Afghan communities are incorporated into an informal economy and border areas where the security dynamics are sharp (ILO, 2025).

### **Significance and contribution in research:**

The available literature offers detailed descriptive information regarding the presence and needs of refugees and partially empirical analysis of the impact of local labour markets and pressure of the local population on the local services. However, there remain significant analytical gaps: sound and current quantification of fiscal effects on the Pakistani budget constrained by resources; explicit correlational studies between the migration of refugees and of particular security events; and evidence synthesis in 2021-2025 a period of radical change. This paper contributes by:

Integrating and critically evaluating after 2020 evidence by agencies, media and academic providers;

The use of the transparent mixed-method to approximate the short-run fiscal effects and labour-market displacement (example scenario modelling using available population and labour participation data); and

Combining economic and qualitative security analysis to come up with practical policy recommendations that would not only address humanitarian requirements, but also be mindful of national security.

### **Structure of the paper**

Other parts of this paper will be structured in the following way. The section Research Objectives and Questions explains the objectives of the study. The Literature Review is a synthesis of recent findings of economic and security aspects. Data sources, estimation techniques and assumptions are outlined in the Methodology. Results and Interpretation section displays the modelled fiscal and labour effects and qualitative security observations. The paper then gives policy suggestions on how to give a balance between inclusion, fiscal prudence and security.

## **Research Objectives**

To measure, the short-term fiscal cost and the burden on the social services of Afghan refugees in Pakistan.

To determine the labour-market impacts, especially on informal jobs and possible relegation of low-skilled Pakistani employees, in specific provinces.

To sum up evidence on the security externalities related to flows of refugees such as cross border militant movement, trafficking and localized crime.

To suggest evidence-based policy alternatives that Pakistan can use to balance the humanitarian duties with economic stability and security.

## **Research Questions**

Which are the probable short term fiscal effects of accommodating Afghan refugees on the provincial and federal budgets (health, education) of Pakistan?

What is the impact of the Afghan refugees on informal labour markets in border provinces and urban centres, do they complement or replace local labour?

Since 2021 (recorded incidents, militant mobility, trends in trafficking) what have refugee flows done to the security environment in Pakistan?

What policy tools (registration, labour mobility, focused social expenditure, border control) can best balance adverse economic and security consequences, as well as honor humanitarian principles?

## **LITERATURE REVIEW**

### **Summary of empirical evidence of the economic effects**

The relationship between refugees and hosts is the focus of a wide range of research. Some of the authors underline that refugees can be very active in the informal economy, cheap labour in the building and agriculture sectors as well as petty trade as well as creating a consumer need in goods and services- thereby creating conflicting economic effects (Fayaz, 2023). Historical empirical studies on Pakistan have concluded that the presence of refugees has the potential to bring both advantages (supply of labour, and entrepreneurship) and disadvantages (pressure on services, loss of tax revenue, competitiveness in low-skilled markets). In recent years, the UN and other multilateral reports indicate that most of the Afghanistan nationals in Pakistan have active economic lives in the informal sector, making it difficult to tax and to cover social protection (Mulk, 2020).

The World Bank and ILO documents point to interventions in the areas of livelihoods and institutional fortification (e.g. World Bank projects on refugee administration and ILO AIMS reports on inclusive markets) that signal international acceptance that the policies of economic integration (work rights, business registration) can change the fiscal liability into productive economic contribution of the refugee presence. But there is uneven implementation and formal integration is hindered by barriers, which are legal status, documentation, and discriminatory practices.

### **Cost research and methods Fiscal cost research and methods:**

The literature on comparative refugee economics employs a variety of approaches to estimate fiscal effects: (i) micro-level household survey to estimate service use; (ii) top-down fiscal incidence analysis as a result of multiplier effects by using per-capita multipliers of cost of using a given service; and (iii) input-output or CGE models of fiscal effects. In the case of Pakistan, recent agency reports have given data points, such as a surge in the enrolment rates in some districts, a surge in health-clinic utilisation in some cities, and a strain on municipal services in some cities, which can be used to present, with the data on public expenditure. Service utilization and financing gaps of the baseline service usage are found in the institutional support documents of the World Bank and annual reports of the UNHCR that are used in further modelling (Nazir, 2024).

The literature warns that net fiscal effects are determined by refugee factors (age distribution, labour participation), stay length and policy (access to work permits, eligibility to social services) (Muhtasim, 2025). Indicatively, in the case of the mostly working age refugees who are allowed to work, over time net fiscal contribution can be positive due to taxes and consumption, unlike in the case of those who are not allowed to work in formal employment and are forced to depend on the services of the public, the short-run fiscal pressure is greater. The heterogenous results are due to the mixed policy environment present in Pakistan where the registered refugees who have limited formal work rights are found, and undocumented Afghans are found in large numbers (Varghese, 2024).

### **The informal economy and the labour market effects**

Various researchers highlight the focus on informal economy in the Pakistani employment system and also observe that refugees working in informal sectors can either reduce wages of low-skilled workers or they can absorb labour shortages in sectors that Pakistani workers do not choose to work (Ayaz, 2023). Recent studies on the grey economy in Pakistan in particular establish that the role of the informal labour markets related to the refugees is substantial, especially in the KP and city slums as smuggling networks and unregistered companies, which changes the structure of the local labour supply and tax base. Policy reaction to the reality of informal labour force participation that does not acknowledge informal labour force participation will only push the economic activity further out of control (Baloch, 2017).

### **Security literature: the border dynamics, militancy, trafficking**

Security scholars relate movements of refugees and permeable borders to a number of issues: the fact that militants can use flows of refugees and cross-border ties in kinship networks to move; the fact that people, weapons and drugs are trafficked thanks to informal economies; and that the presence of refugees has been used by the local politics to accuse governments (Faiq, 2022). It is important to note that the attribution of particular attacks to refugee communities is an empirical issue since terrorism groups are structurally different to refugee communities, but the fact that refugees are found in the insecure borderlands is a sure complication to the

counter-terrorism and policing operations (Bari, 2024). Recent reporting and agency reports record rising levels of militant cross-border movement and growth in confiscations of drugs that go round networked transit centers—phenomena that are interactive with refugee movement, but have been fuelled by larger regional instability as well as criminal market drivers (Zubair, 2021).

### **Humanitarian view and rights view**

Human rights groups (Amnesty, UNHCR) stress protection responsibilities and caution that mass, forced repatriation without prior consent and subsequent reintegration is against international standards and can increase the destabilization of the region (Hajizada, 2024). Urgent appeals to repatriation plans in Pakistan since 2023 brought attention to the fact that the sudden repatriation of hundreds of thousands of people would place a strain on the absorptive capacity of Afghanistan, and lead to humanitarian crises with security spillovers. The literature emphasizes the importance of voluntary, assisted, and rights-based policies of repatriation or integration so as to reduce the adverse effects in the long term (U.N, 2024).

### **Gaps and synthesis**

The 2021-and-beyond literature still includes some major quantitative gaps, including rigorous, more recent country-level estimates of fiscal incidence that capture changes since 2021; micro-level estimates of a causal effect of labour market displacement across provinces; and models that combine economic stress caused by returns with security outcomes. The paper aims at filling these gaps by using transparent scenario modelling (examples of fiscal incidence and labour displacement) and synthesizing qualitative security evidence to come up with policy-relevant conclusions.

## **METHODOLOGY**

### **Research design**

The study is based on a mixed-methods design, which combines: (1) secondary data synthesis (UNHCR, ILO, World Bank, IOM, UNODC, government surveys and reputable media reporting) to create baseline data on population and service usage; (2) an illustrative fiscal incidence and per-capita costing model to estimate direct public expenditures in the short-run; (3) a simple labour-market displacement exercise based on the literature elasticity assumptions; and (4) qualitative analysis of security based on synthesizing incident reports, security agencies estimated.

Since numerous high-quality microdata are not open to the public on the specific period 2021-2025, the quantitative findings are represented in the transparent estimation of scenarios, with clear assumptions, and sensitivity analysis. It is not intended to purport to give exact point estimates but to give policy-useful ranges based on the best available evidence post-2020.

### **Data sources**

Primary secondary sources will be used:

UNHCR country dashboards and 2024 Annual Results Report (ARR) 2024 population and service.

Population distribution is provided by the inputs of Pakistan Bureau of Statistics (PBS) Forced Displacement Survey and 2023 Census.

World Bank program and operational data on labour and AIMS report (2024) by the International Labour Organization.

Amnesty International and UNHCR position paper and urgent action on repatriation to understand the legal and rights context.

UNODC and regional security reports on data on trafficking and drugs.

Reuters, AP and Crisis Group on up to date policy news and security events.

Methods and software of estimation.

Fiscal incidence/per-capita cost model.

- o **Tool:** spreadsheet-like accounting.
- o **Procedure:** Multiply per-service unit costs (education, health, local administration) by estimated rates of refugee usage to obtain aggregate direct cost. National per-capita public spending in each sector (PBS/public budget documents) scaled by provincial service usage intensity where data are available are the proxies of unit costs. Sensitivity checks cost per-capita +-25% and usage of service +-30%. (Rationale: without complete microdata, this top-down technique gives indicative estimates that are limited in scope)

#### **The example of labour market displacement.**

- o Simple labour supply/demand elasticity framework and share-of-employment approach.
- o Procedure: estimate the population of working-age Afghan nationals (UNHCR/Forced Displacement Survey) and use labour participation and share of employment in the labour market to estimate further labour provision in the informal sectors. Use the assumption of conservative wage elasticity (e.g. [?]0.1 to [?]0.3 wage response to low-skill labour with 1% increase in labour supply) to depict potential wage effects. Sensitivity tests extend between low and high elasticity.

Synthesis of qualitative security.

- o Tool: methodical synthesis of incident reports, and UN/NGO analyses.
- o Technique: name the recurrent themes (cross-border militant movement, trafficking, higher policing costs) and visualize the geographic concentration (provincial hotspots). The narrative method supplements quantitative estimates and embraces dynamic that are not easily modelled.

#### **Software and reproducibility:**

- o Data were analyzed in regular spreadsheet and plain statistical programs (e.g. Excel workflows/csv). All the modelling assumptions are documented to ensure that the policy makers can replicate or revise estimates when new data comes.

#### **Ethical and validity issues:**

Where possible, data provenance favored credible agencies and peer-reviewed literature.

Where the administrative data were imprecise, the conservative assumptions were made and ranges of sensitivities were provided.

The consideration is between correlation and causation in the security sphere—explicit causal attribution (e.g. such as attributing the particular attacks to the refugees) is not used unless it is backed by credible sources.

**Tools and Techniques of Data Estimation:**

Table 1 below summarizes central input figures used in the illustrative modelling (sourced from UNHCR, PBS, ILO and recent agency reports). Numbers are rounded for clarity.

**Table 1 — Central inputs for illustrative estimates (selected):**

Input	Value (approx.)	Source
Total Afghan nationals in Pakistan (broad estimate, end-2024)	2.8 million	UNHCR country dashboard / ARR 2024.
Registered PoR cardholders (approx.)	1.3 million	UN/Reuters reporting.
Proportion working age (15–64) among Afghans	65% (assumed)	Demographic patterns in UNHCR/ILO reports (age structure proxied).
Labour participation (Afghan nationals, informal contexts)	60% (assumed)	ILO/field surveys showing high informal participation.
Per-capita annual public spending (Pakistan, 2023 baseline, all sectors)	PKR 120,000 (~USD 480) <i>proxy</i>	PBS/national budget proxies (used as conservative baseline).
Per-pupil annual public education cost (proxied)	PKR 50,000 (~USD 200)	PBS/education spending ratios (proxy).
Per-patient annual health cost (proxied for primary care)	PKR 20,000 (~USD 80)	Proxy from health budget per capita.

*Notes:* All monetary proxies are illustrative and anchored to public budget magnitudes; calculations present ranges under different scenarios (sensitivity).

**Fiscal incidence estimation:**

Approach: Estimate additional annual direct public expenditure due to refugees = (number of refugee users of a service) × (unit cost per user).

**Assumptions for baseline scenario:**

- Education: 30% of refugee population are children of school age; 60% of these enroll in public schools.
- Health: annual utilisation rate comparable to host populace but biased toward primary care—assume 1.2 visits per person-year equivalent cost.
- Local administration: per-capita municipal service net costs (sanitation, waste, policing) proxied at 5% of per-capita public spend.

**Table 2 — Illustrative fiscal impact**

Sector	Estimated additional users (000s)	Unit cost (PKR)	Aggregate annual cost (PKR billions)
Education (public enrolment)	252 (30% of 2.8m = 840k children × 0.30 enrolment rate = 252k)	50,000	12.6
Health (primary care equivalent)	2,800 (entire population)	20,000 (per-user/year proxy)	56.0
Local municipal services	2,800	6,000 (5% of 120k)	16.8
Total (direct public cost)	—	—	85.4 PKR bn (~USD 340m)

*Sensitivity ranges:* ±25% in unit cost and ±30% in service utilisation produce a plausible range of ~45–130 PKR bn.

*Interpretation:* Under conservative assumptions, direct additional public costs associated with refugee service usage are non-trivial but represent a fraction of Pakistan’s overall public spending; however, costs are concentrated provincially (KP, Balochistan) and create localized fiscal stress. These illustrative estimates align with agency claims about pressure points and financing gaps and are intended to be indicative rather than definitive.

**An example of labour market displacement:**

Model: Estimate the new supply of informal labour by refugees and use elasticities to get the possible wage pressure in low-skill labour.

Baseline:

Working-age refugees:  $2.8\text{m} \times 0.65 = 1.82\text{m}$

Active labour force (participation 60): 1.09m more workers (many informal).

Concentration at low-skill/informal (as 70): 763k added low-skill workers.

Using a conservative estimate of wage elasticity of labour 0.1 (a 1 per cent increase in supply of low-skilled labour will cause a 0.1 per cent fall in wages), and a starting amount of 7.6m of low-skill labour force in the affected provinces would create an approximate wage pressure of 1 per cent through a 10 per cent rise in labour supply. A higher elasticity 0.2, 0.3 would suggest a greater wage impact, but it is less probable in the presence of demand-side absorption.

**Interpretation:** Refugee inflows may place downward pressure on low-skill wages in localized labour markets, and the strength of this effect depends crucially on absorptive demand (construction booms, agricultural seasons), legal access to work, and native worker mobility. At its literature, there are substitution and complement effects in various environments.

**Security synthesis method**

The security analysis examinations report security incident cases of militant incursion, trafficking data (UNODC), and media/NGO reports on cross-border

tensions. It never blames refugee populations as a causal factor but traces the impacts of refugee mobility on complexities at the border and provides possibilities to engage in criminal and militant activities. The main analytics that will be examined are the trends in the occurrence of seizures, frequency of cross-border incidents, and the cost of policing and operating in the border districts.

## **RESULTS AND INTERPRETATION**

### **Economic results**

#### **Direct public cost (illustrative):**

Annual direct public costs identified with refugee service use are estimated to range on mid-range of estimating on conventional, transparent assumptions of service utilization of about PKR 45-130 bn (USD 180-520 million) depending on the unit cost and utilization assumptions. These expenses are pooled in provincial budgets- especially KP and Balochistan where capacity at the provincial level is low. UNHCR and World Bank reports support the financing gaps and the necessity to support the increased demand with the help of the donors.

#### **Labour market impacts:**

An extra supply of informal labour (order of hundreds of thousands to ~760k low-skill workers under baseplate assumptions) may exert local wage pressure in some sectors and districts. Scenario modelling would imply quite small aggregate wage responses on a nationwide basis (e.g., 0.5% to 2% in the low-skill wages in the event of plausible ranges of elasticities and high-concentration situations) but maybe broader in high-refugee neighborhoods. ILO field research highlights that regardless of refugee populations commonly covering labour shortages, or taking on jobs that the natives would not want to do, many of them complicate easy displacement stories.

#### **Consolidation of the refugee economic activity in the informal sector leads to loss of revenue and difficulty in enforcing regulations:**

The concentration of the refugee economic activity in the informal sector introduces tax base leakage and complicated regulation enforcement. Research on the grey economy of Pakistan shows that there are large unregistered economical transactions related to refugee networks and border trade. This lowers the local tax revenues and compromises municipal service financing.

#### **Security interpretation**

Complexity of the borders: Due to porous borders and mixed migration trends, distinguishing between refugees, migrants, militant groups, and smugglers is a difficult task that the Pakistani security entities have to face. Local reports indicate that cross-border militant incidences rose over the 2022-2024 period on a number of border zones and this necessitated more policing and military resources. This process escalates short-term budgets of security and also adds to cyclical tensions with Kabul. Nevertheless, the causal connection between refugees in general and militancy must not be considered as the cause of the latter; the latter is a separate group and can be used by militants but not identical to the number of refugees.

**Trafficking and narcotics:**

The spillovers of regional changes in the production and the trafficking of Afghan drugs (post-2022 dynamics) have been extended to Pakistan. The seizure data and UNODC reporting show dynamic trends (such as the appearance of methamphetamine and changes in the areas of opium cultivation) that overlap illicit transit routes with refugee migration areas, which increases the policing requirements.

**Social tensions and security externalities:**

Rapid policy-led repatriations (2023-2025) have caused humanitarian pressure and possible instability among repatriated individuals and receiving communities-situations that may increase the risk of local conflict and decrease trust in institutions. Human rights organizations also express their concern that forced returns without protection may lead to the increase of instability in the home and the host environments.

**Robustness and caveats:**

Findings are based on publicly accessible, in some cases aggregate, data and hence can only be construed as indicative. In areas with microdata (provincial PBS or NGO surveys), localized research can generate more accurate estimates. Attributing causes to security especially attributing causes to security outcomes is tricky, refugees should not be reduced to threats, very specific, very targeted policies will reduce the risks but at the same time exploit refugee economies.

**Conclusion**

The existence of Afghan refugees in Pakistan during 2020-2025 has had some mixed impacts in the form of their economic and security impacts. In economic terms, refugees provide labour supply, consumption and certain entrepreneurship as well as concentrate pressures on the available services and augment the presence of the informal economy- creating local revenue loss and municipal financial strains. Security processes are complicated: the fact that the borders are porous and the criminal networks provide ways to be exploited by the militants and traffickers complicates the work of the Pakistani security agencies. Nevertheless, refugees as such are not confluent with insecurity; policies do not matter.

With respect to policy, there are indications that a mix of equitable, recorded status of refugees, avenues of official involvement in the labour market, specific fiscal transfers to overburdened provinces, enhanced border control and regional coordination with Afghan governments and international allies is the most promising way of balancing humanitarian requirements and national requirements.

**Policy Recommendations:****Improve, simplify registration including protections:**

Develop better registration (PoR/ACC) frameworks using biometric and various portable documentation to make the rights of refugees familiar and verifiable,

making irregularity reduced and planning easier. Registration should be accompanied with the protection against refoulement and needs to be enacted with the control of UNHCR to comply with the international standards.

**Access routes to labour markets:**

Implement sector-specific and structured work permits (e.g. to construction, agriculture, services) based upon provincial labour demand and employer registration to reallocate economic activity to the formal tax base without jeopardizing the rights of workers. ILO and World Bank initiatives demonstrate that the competitive market interventions may be enhanced with the help of inclusive parts.

**Specific fiscal transfers to provincial hotspots:**

Conditional fiscal aid (in the form of donor-based pooled funds) in both KP and Longmeadow to fund education and primary health and municipal services in areas of acute pressure in which refugee concentrations occur. Clear, needs based distributions lower local strife and service deficiencies.

**Enhance border control and regional integration:**

Invest in selective border control (legal crossing points, information exchange, joint patrols, dispute resolution mechanisms) with Afghan and regional collaborators to curtail militant movement and smuggling without disrupting humanitarian access. Measures meant to be used to enhance security should be intelligence-based and respect human rights.

**Anti-trafficking and narcotics interdiction with socio-economic alternatives:**

Strengthen UNODC/partner programs to interrupt trafficking networks and finance livelihoods and alternative development in border communities to demotivate supply incentives.

**Staged, facilitated voluntary returns (where done):**

Repatriation should be voluntary, safe, and socio-economically enabled: reintegration assistance and follow-up should be provided to prevent destabilizing returns. International allies ought to assist in reintegration and check the conditions in the countries of origin.

**Investment in data, monitoring, and research:**

Survey forced displacement, include refugee variables in national statistical systems, and conduct rapid micro-studies on labour markets to recalibrate fiscal and labour estimates in policy.

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