United Nations Development Programme

AFGHANISTAN SOCIOECONOMIC REVIEW

MASS RETURNS AT A TIME OF GROWING INSECURITY, 2024–2025

May 2026

ACKNOWLEDGEMENTS

The Afghanistan Socioeconomic Review (ASER) is an annual socioeconomic update prepared by the United Nations Development Programme's (UNDP) Afghanistan's Policy, Innovation and Knowledge Unit under the overall supervision and guidance of Stephen Rodriques, UNDP Resident Representative in Afghanistan.

This year's report was authored by Violetta Dalla (Senior Economic Expert, UNDP Consultant), Muhammad Nassim Attahi (Economist) and Peter Chaudhry (Policy Specialist). Sayed Khalid Sultani (Data Analyst) provided data analysis support and Muzhda Jalal (Administrative Assistant) supported the report production process. Lucie Stevens edited the report.

The report was reviewed by Kanni Wignaraja (UNDP Regional Director for Asia-Pacific Region), Philip Schellekens (Chief Economist, Regional Bureau Asia Pacific) and Doina Munteanu (Advisor for Countries in Crisis and Complex Situations). The guidance and suggestions received significantly improved the report.

We are grateful to William Fabio Zamora Paja (Research Manager), Meike Palinkas (Deputy Country Representative) and Rahmat Haidari (Database Manager) from REACH Afghanistan for making data from the Whole of Afghanistan Assessment 2025 available, and for reviewing data conclusions.

Silvia Redaelli (Senior Economist, World Bank) provided valuable technical review of the methodology and report findings. Modher Alhamadani (Senior Programme Coordinator) and Abdullah Alshayeb (Database and Information Management Officer) from IOM Afghanistan provided return migration data for the report. Alexandra Håkansson Schmidt (Programme Specialist, UN Women Afghanistan) reviewed and provided input to the report's section on gender.

The report benefited from insights and perspectives gathered through consultation with colleagues from UNDP Afghanistan, UN agencies in Kabul (FAO, IOM, UNAMA, UNCTAD, UN Habitat, UNHCR, UNODC, UN Women and WFP), and colleagues from the World Bank and Asian Development Bank.

Disclaimer: The findings, analyses and recommendations of this publication do not represent the official position of the UNDP or of any of the UN Member States that are part of its Executive Board.

All photos: © UNDP.

© United Nations Development Programme, May 2026.

Layout&design: BakOS DESIGN

FOREWORD

This year's Afghanistan Socioeconomic Review provides an objective, data-driven assessment of the socioeconomic situation in the country during 2024 until the end of 2025. The report draws on the de facto authorities' economic data for FY2024/25 and UN thematic reports for 2025.[1] It also uses the Whole of Afghanistan Assessment survey, conducted in July and August 2025, to construct UNDP Afghanistan's unique Subsistence Insecurity Index (SII), a bespoke measure of multidimensional poverty. The report examines how modest economic growth has failed to translate into improved household welfare amid intersecting pressures of gender exclusion, mass return migration, climate shocks and a sharp decline in international assistance. It highlights not only the scale of Afghanistan's current challenges, but also the very real risk of further deterioration if urgent action is not taken immediately.

The report's publication comes amid heightened regional uncertainty and evolving external conditions. Persistent border tensions and wider regional instability continue to affect economic conditions through trade, prices and mobility. These dynamics may contribute to rising fuel prices, food and commodity price inflation, disruptions to vital trade routes and the prospect of millions more returns from Iran in 2026, following the estimated 2.7 million returns from Iran and Pakistan in 2025. These are sobering realities that will shape Afghanistan's socioeconomic outlook in the year ahead.

The situation for women and girls in the country remains grave. Restrictions on women's education, employment, mobility and access to public life tightened further in 2025, deepening the country's human capabilities deficit. Afghanistan remains the only country in the world where girls are barred from secondary and tertiary education. These restrictions are shrinking the labour force and eroding the country's future economic potential, and undermining the delivery of essential services to women, particularly health and education. The continued exclusion of women from public and economic life stands as the single most consequential constraint on Afghanistan's long-term recovery and development.

For a second consecutive year Afghanistan's economy recorded modest growth in FY2024/25, with real Gross Domestic Product (GDP) expanding by 1.9 percent. However, this proved insufficient to keep pace with rapid population expansion, driven by the mass return of nearly 5 million Afghans from Iran and Pakistan since 2023. As a result of this huge growth in population, per capita GDP contracted by an estimated 2.1 percent in FY2025/26. Chronic energy shortages, limited industrial capacity and poor regional connectivity continued to undermine productivity and while the banking sector showed modest improvements in assets and deposits, bank lending continued to contract, preventing the financial system from supporting private sector led growth. These continuing structural challenges, if left unaddressed, mean that economic performance will continue to fall short of what is required to improve livelihoods or generate the sustainable economic recovery that is urgently needed.

Economic pressures were compounded in 2025 by a sharp decline in international assistance. Aid cannot substitute for economic growth, which is essential for long-term job creation and self-reliance. But total humanitarian and basic human needs funding fell substantially in 2025, at a time when needs remained extraordinarily high and the country was absorbing one of the largest population return movements in the world. The reduced assistance weakened household consumption, eroded already fragile livelihoods and strained essential services, most notably healthcare, with over 440 health centres forced to suspend operations or close altogether. The widespread unavailability of health staff and services reported in 2025 indicates that the health system may be rapidly approaching a point of systemic collapse.

All these factors shaped UNDP's Subsistence Insecurity Index for 2025, which remained entrenched at alarmingly high levels, underscoring the continued vulnerability of households across Afghanistan. The headcount index score showed that three in four Afghans were unable to meet basic subsistence needs in 2025, a level unchanged from 2024. The intensity of deprivation also remained severe with no improvement from 2024 and the increased proportion of household incomes spent on food was another worrying signal of increasing poverty and deteriorating household welfare.

[1] The report draws on credible data for the year 2025, wherever available. The latest available data from the de facto authorities' National Statistics and Information Authority (NSIA) is for the Afghanistan fiscal year 2024/25, which runs from 21 March 2024 to 20 March 2025.

Recent returnees faced especially acute hardship in 2025. They were the most vulnerable, with subsistence insecurity affecting over nine in 10 people. Female-headed households also continued to experience severe multidimensional deprivation. Despite these challenges, female-headed households showed strong economic resilience in 2025, successfully shifting to home-based production as a primary income earning strategy in response to the shrinking space open to them for other types of work. The income gains made came at a cost though, with more members of the household needing to work and a higher reliance on child labour too.

Taken together, the data reveals a situation of chronic and widespread deprivation, where hard won gains are easily reversed and where recovery will remain fragile without sustained support, inclusive growth and the restoration of fundamental rights and services for women and girls.

At UNDP we continue to support private sector development in the country, with a particular focus on women's economic empowerment. Through our work we are strengthening access to finance, rehabilitating energy and market infrastructure, advocating for improved regulatory predictability and expanding micro and small enterprise support – particularly for women led and home-based businesses – to help unlock opportunities for job creation and income growth. Our support to area-based approaches brings integrated investment in water management, livelihoods, local markets, renewable energy and basic services to the regions most affected by drought, reducing vulnerability while expanding productive capacity. We will also continue to support areas highly impacted by return migration: through linking returnees' skills to local labour markets, and by providing targeted livelihoods support, enterprise grants and vocational training. Across all these areas, UNDP's comparative advantage lies in bridging early recovery and development responses, strengthening community level resilience, and promoting inclusive economic pathways that can function even under severe constraints.

UNDP remains committed to staying and delivering for the people of Afghanistan. It is my hope that this report will serve as a constructive resource for development partners and all those working to support the country through this profoundly difficult period.

Stephen Rodriques

Resident Representative
UNDP Afghanistan

Acronyms

AFN	Afghani (national currency)
AMA	Afghanistan Microfinance Association
ANDS	Afghanistan National Development Strategy
ASER	Afghanistan Socioeconomic Review
ASYCUDA	UNCTAD Automated System for Customs Data
BHN	Basic Human Needs
BRT	Business Receipt Tax
CBR	Cross-Border Returnee
df DAB	DFA Da Afghanistan Bank (Central Bank)
df	De facto
DFA	De Facto Authorities
DTM	Displacement Tracking Matrix
FAO	Food and Agriculture Organization (United Nations)
FCS	Food Consumption Score
GDP	Gross Domestic Product
HCIU	High Coordination and Implementation Unit
HH	Household
HHS	Household Hunger Scale
HoHH	Head of Household
IE-LFS	Afghanistan Income, Expenditure and Labour Force Survey
IDP	Internally Displaced Person
IOM	International Organization for Migration
IPC	Integrated Food Security Phase Classification
LCS	Livelihood Coping Strategy
df MoF	DFA Ministry of Finance
df MoIC	DFA Ministry of Industry and Commerce
MPI	Multidimensional Poverty Index
MSME	Micro-, Small- and Medium-sized Enterprise
NFI	Non-Food Item
df NSIA	DFA National Statistics and Information Authority (Afghanistan)
OBT	Off-Budget Transfers
RCSI	Reduced Coping Strategy Index
SII	Subsistence Insecurity Index
UN	United Nations
UNAMA	United Nations Assistance Mission in Afghanistan
UNCTAD	United Nations Trade and Development
UNODC	United Nations Office on Drugs and Crime
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs
WFP	World Food Programme
WHO	World Health Organization
WoAA	Whole of Afghanistan Assessment

Table of Contents

Foreword 3

Executive summary 9

Introduction 12

1. Economic Overview 13

1.1 Sectoral Contributions to GDP Growth 14

1.2 Financial Sector Dynamics 16

1.3 Trade 18

1.4 Key Economic and Regulatory Developments in 2025 20

2. Subsistence Insecurity: Persisting Household Vulnerability with Few Signs of Improvement 21

2.1 Subsistence Insecurity Unchanged in 2025 22

2.2 Subsistence Insecurity Divide Across Urban and Rural Locations Continues in 2025 24

2.3 Regional Patterns of Subsistence Insecurity 27

2.4 Household Budgets (Income and Expenditure) 29

2.5 Employment 34

2.6 Food, Health and Humanitarian Assistance 36

2.7 Natural Disasters and Water Scarcity 40

3. Women's Economic Resilience Despite Hardening Discrimination 45

3.1 The Institutionalized Exclusion of Women from Public Life 46

3.2 Access to Education and Healthcare Remains Restricted 47

3.3 Increased Own Production Improved Incomes for Female-Headed Households 49

3.4 Subsistence Insecurity Was Similar for Male- and Female-Headed Households 51

4. Deep Dive Analysis of 12 Provinces Highly Impacted by Returnees 54

4.1 Basic-Needs Pressures and Persistent Exclusion from Basic Services 55

4.2 Precarious Work, Low Earnings and Rising Debt 56

4.3 Subsistence Insecurity and Intensifying Needs 58

5. Conclusion and Recommendations 61

5.1 Conclusion 61

5.2 Recommendations 64

ANNEXES 65

Annex 1: SII Methodology 65

Annex 2: Statistical Indicators 68

List of Figures

Figure 1: Real GDP levels 14
Figure 2: GDP, per capita GDP and population growth 14
Figure 3: Sectoral contribution to growth (real terms) 14
Figure 4: Mining sector activity (AFN billion) 15
Figure 5: Domestic electricity generation (kWh million) 15
Figure 6: GDP composition 15
Figure 7: Sectoral growth rates 15
Figure 8: International assistance delivered by the UN (US$ billion) 16
Figure 9: Exchange rate, AFN per US$ 16
Figure 10: Inflation rates 17
Figure 11: Banking sector snapshot 17
Figure 12: Microfinance portfolio (AFN billion) 18
Figure 13: Microfinance coverage 18
Figure 14: Annual trade circulation (US$ billion) 18
Figure 15: Import basket (percent of total) 18
Figure 16: Export basket (US$ million) 19
Figure 17: Percentage change in trade (July-Dec 2024 vs 2025) 19
Figure 18: Subsistence insecurity: headcount ratio, intensity and index 23
Figure 19: Subsistence insecurity by indicator: headcount ratio 23
Figure 20: Subsistence insecurity: headcount ratio, intensity and index; by location of household 25
Figure 21: Subsistence insecurity by indicator: headcount ratio; by location of household, 2025 25
Figure 22: Contribution of each dimension and each indicator to SII; by location of household, 2025 26
Figure 23: Subsistence insecurity: headcount ratio; by region 27
Figure 24: Subsistence insecurity: intensity; by region 28
Figure 25: Contribution of each dimension and each indicator to SII; by region, 2025 28
Figure 26: Household monthly budget and accumulated debt (in AFN) 29
Figure 27: Household monthly budget and accumulated debt (in percent) 29
Figure 28: Income per capita; by group and region, 2025 30
Figure 29: Subsistence insecurity headcount ratio for income per capita deciles 31
Figure 30: Household income; by source 31
Figure 31: Expenditures per capita; by group and region, 2025 32
Figure 32: Expenditure allocation 33
Figure 33: Food (left) and health (right) expenditure allocation; by group, 2025 34
Figure 34: Household employment of men and children 34
Figure 35: Household employment of men; by group and region, 2025 35
Figure 36: Types of household employment 35
Figure 37: Proportion of population in IPC Phase 3+ (crisis or above) food insecurity 36
Figure 38: Food consumption score (FCS) and household hunger scale (HHS) levels of households 37
Figure 39: Acceptable food consumption; by group and region, 2025 37

Figure 40: Healthcare needs and access 38
Figure 41: Top barriers in accessing healthcare 38
Figure 42: Top priority needs of households 39
Figure 43: Preferred type of assistance 39
Figure 44: Share of households that received humanitarian assistance 40
Figure 45: Adverse environmental events impacting households 41
Figure 46: Drought impacted households; by group 41
Figure 47: Drought impacted households; by region 42
Figure 48: Flood impacted households; by group 42
Figure 49: Flood impacted households; by region 43
Figure 50: Top problems related to water access 43
Figure 51: Frequency of not enough water to drink 44
Figure 52: Full sufficiency of drinking water; by region 44
Figure 53: Frequency of women going outside the home; 2025 46
Figure 54: Household members with valid civil documentation; by gender 46
Figure 55: Education attendance 47
Figure 56: Literacy of household (HH) head and members; by gender of head of household (HoHH), 2025 48
Figure 57: Healthcare needs and access; by gender of head of household (HoHH) 48
Figure 58: Female-related barriers in accessing healthcare reported by female members of male-headed households 48
Figure 59: Household employment of adults inside/outside the home and children outside the home; by gender of head of household (HoHH), 2025 49
Figure 60: Types of household employment; by gender of head of household (HoHH) 50
Figure 61: Monthly income per capita (in AFN); by gender of head of household (HoHH) 50
Figure 62: Earned and assisted sources of household income; by gender of head of household (HoHH) 51
Figure 63: Subsistence insecurity: headcount ratio, intensity and index; by gender of head of household (HoHH) 52
Figure 64: Subsistence insecurity by indicator: headcount ratio; by gender of head of household (HoHH), 2025 52
Figure 65: Contribution of each dimension and each indicator to SII; by gender of head of household (HoHH), 2025 53
Figure 66: Household members with valid civil documentation; by displacement status, 2025 55
Figure 67: Education attendance; by displacement status, 2025 55
Figure 68: Healthcare needs and access; by displacement status, 2025 56
Figure 69: Types of household employment; by displacement status, 2025 56
Figure 70: Literacy of household (HH) head and members; by displacement status, 2025 57
Figure 71: Household monthly budget (in AFN) and accumulated debt (in percent); by displacement status, 2025 58
Figure 72: Subsistence insecurity: headcount ratio, intensity and index; by displacement status, 2025 58
Figure 73: Subsistence insecurity by indicator: headcount ratio; by displacement status, 2025 59
Figure 74: Contribution of each dimension and each indicator to SII; by displacement status, 2025 60
Figure 75: Top priority needs of households; by displacement status, 2025 60
Figure 76: Subsistence insecurity: headcount ratio; by region 68
Figure 77: Subsistence insecurity: intensity; by region 68

EXECUTIVE SUMMARY

A fragile economy limited by deep-seated structural constraints

Afghanistan's economy in FY2024/25 registered a second year of modest GDP growth, but structural challenges which limit prospects for longer term economic recovery remain.[2] Real GDP growth slowed from 2.3 percent in FY2023/24 to 1.9 percent in FY2024/25, while rapid population growth in 2025 caused real GDP per capita to contract by an estimated 2.1 percent in FY2025/26.[3] Population growth in FY2025/26 is estimated to be 6.5 percent, driven by the return of millions of Afghans from Iran and Pakistan: 2.7 million in 2025, and 4.9 million returns overall between 2023 and 2025. The economy's inability to grow and generate quality jobs at a rate sufficient to absorb this unprecedented expansion of the population meant that living standards did not improve in 2025, and will not do so unless economic growth accelerates significantly.

Agricultural activity supported growth in FY2024/25 – assisted by expanded land under cultivation, solar-irrigation uptake and improved rural access – but non-agricultural sectors remained constrained by insufficient investment in private sector development, chronic energy shortages and limited industrial capacity. The trade deficit widened to a record US$11.3 billion in 2025 (60 percent of nominal GDP), driven by surging imports and stagnant exports. The appreciation of the Afghani (AFN) strengthened macroeconomic stability but undermined export competitiveness, which is key to the country's prospects for economic recovery.

The long-term decline in international assistance accelerated in 2025. Humanitarian funding dropped from $1.62 billion in 2024 to $0.91 billion in 2025 – a 43.8 percent reduction – at a time when the country struggled to absorb 2.7 million returnees. Basic human needs (BHN) funding slightly increased during this period, from $1.59 billion to $1.77 billion – an increase of 11.3 percent – but overall funding across both categories dropped from $3.21 billion in 2024 to $2.68 billion in 2025 – a 16.5 percent decline. Continued and tightening restrictions on women's economic participation, an unexplained nationwide internet shutdown in late 2025 and trade disruptions with Pakistan following the closure of the border in October 2025 increased production costs and further undermined economic predictability, and private sector and investor confidence.

Banking sector indicators showed modest improvements in assets and deposits, but borrower numbers continued to fall, credit disbursement contracted and liquidity remained concentrated in a few large accounts. Without a functional banking system underpinned by a clear and transparent regulatory environment, private sector recovery will remain stalled and will not generate the large scale employment creation necessary to improve livelihoods and household well-being.

Overall, resetting the economy to encourage faster and more inclusive growth will depend on restoring women's rights, investing in human capital development, expanding productive capacity, diversifying exports, improving access to markets, regenerating the banking sector and arresting the decline in international assistance.

Subsistence insecurity remains entrenched at critically high levels

Three in four Afghans (74 percent) were classified as 'subsistence insecure' in 2025 – meaning they faced significant deprivations in basic needs – according to UNDP's Subsistence Insecurity Index (SII) (see Section 2 and Annex 1 for a full explanation of the SII). This is unchanged from 2024, and reflects deep and widespread household vulnerability. The intensity of deprivation also remained unchanged (53 percent), signalling that the large number of subsistence insecure households remain deprived across a wide range of indicators, including water, food, healthcare, housing, heating and clothing.

While sanitation and winter clothing indicators improved in 2025 due to targeted humanitarian assistance programmes, these gains were overshadowed by worsening healthcare availability, rising reliance on coping strategies (72 percent of households) and persistent drought impacts (affecting 64 percent of households). Household debt rose again in 2025, with 81 percent of families indebted and debt-to-income ratios increasing to nearly 50 percent.

---

[2] National economic data is for the Afghan fiscal year which runs from 21 March of the current year to 20 March of the following year.

[3] The GDP growth figure of 1.9 percent is the official figure for FY2024/25, published by the de facto National Statistics Information Authority (NSIA). The World Bank published a growth estimate for FY2024/25 (2.5 percent) and a projection for FY2025/26 of 4.3 percent in their latest Afghanistan Development Update (November 2025). The World Bank also publishes NSIA data when available, and their next six-monthly update (mid 2026) will likely include the FY2024/25 de facto NSIA official GDP growth figure.

The urban–rural divide remained stark: 78 percent of rural households were subsistence insecure compared to 62 percent of urban households. Regional disparities also widened. Subsistence insecurity ranged from 53 percent in the Central region to 92 percent in the Eastern region, with the latter worsening by 20 percentage points in the year due to increased labour casualization partially driven by large returnee inflows and floods. The Central Highlands also deteriorated sharply due to extreme drought and collapsing water systems.

These patterns reveal a landscape of chronic deprivation, where short-term improvements are undermined by shocks, falling expenditures amid stagnant incomes and shrinking assistance. Without a renewed commitment to international funding support for essential services, livelihoods and climate resilience, subsistence insecurity will likely worsen, sowing the seeds of greater household insecurity, hardship and instability.

Women's rights and capacities continued to erode, deepening Afghanistan's human capabilities crisis

Restrictions on women and girls hardened further in 2025, with nearly 100 edicts issued since 2021 constraining women's movement, rights to education, employment and access to services. Women's mobility continued to be severely restricted: more than half of women reported that they left their homes less than once a day, and one in five left less than once per week. A lack of civil documentation for women was also alarmingly high: in 2025, only 38 percent of households reported all female members had valid official identification, and 18 percent had none.

Girls' post-primary education remained banned and girls' school attendance stagnated at 42 percent in 2025, compared to 73 percent for boys. Literacy gaps are also stark: among household heads, female literacy (29 percent) was less than half that of male heads (61 percent). With access to tertiary education for women denied, the pipeline of future female teachers and health workers has effectively disappeared, imperilling the long-term provision of essential services for women.

Women's health outcomes deteriorated sharply in 2025. Healthcare access collapsed nationwide as more than 440 clinics were closed or suspended due to funding cuts. Women faced additional barriers due to *mahram* requirements, shortages of female medical staff and restricted mobility. As a result, one in three female-headed households had members unable to access necessary care, compared to just over one in four male-headed households.

Together these constraints eroded human capabilities, shrank the available labour force and further impeded the pathway to long-term recovery.

The mass return of 2.7 million people intensified pressure on services, livelihoods and community stability

In 2025, 2.7 million Afghans returned to the country from Iran and Pakistan, with 4.9 million returns overall between 2023 and 2025. This is one of the largest population return movements globally, with many returnees arriving without documentation, assets or savings and consequently creating significant pressure for local communities. Recent returnees (those who had returned in the six months prior) had the lowest levels of documentation, the highest barriers to healthcare (32 percent having members unable to obtain treatment), and the lowest school attendance for boys (41 percent) and girls (25 percent).

Returnee households also faced severe livelihood constraints: only 3 percent of recent returnee households held formal jobs, compared with 15 percent among local community households. Casual labour dominated (78 percent of recently arrived households), with the large numbers of returnees intensifying job competition and putting downward pressure on wages. Earnings remained much lower than for local community households, while living costs were higher. Debt burdens for returnees were extreme, with 87 percent indebted and debt-to-income ratios 8–11 percentage points higher than for local community households.

Consequently, recent returnees showed the highest subsistence insecurity (92 percent), the highest deprivation levels across most indicators, and the highest demand for food, water and healthcare. These strains will intensify unless reintegration needs are met with targeted assistance, adequate services, and stronger coordination between humanitarian and basic human needs support.

Climate shocks became more severe and widespread, driving a systemic water crisis

Environmental shocks worsened in 2025. Drought prevalence nearly doubled – from 34 percent in 2024 to 64 percent in 2025 – becoming the dominant environmental stressor across nearly all regions. The Central Highlands region was hit particularly hard, with 92 percent of households reporting drought impacts.

Water access deteriorated sharply. Reports of non-functional or dried-up water points tripled, and full

drinking water sufficiency fell from 59 percent to 44 percent nationally. The Central Highlands and Eastern regions experienced the steepest declines (35 and 44 percentage points respectively), and water quality concerns, long waiting times and reports of insufficient water points all rose markedly.

Although flood exposure declined nationally, the Eastern region remained highly vulnerable. These trends signal a structural climate emergency: Afghanistan is increasingly exposed to shocks but lacks the infrastructure, governance and financing required for effective adaptation.

ADDRESSING AFGHANISTAN'S DEEPENING CRISIS REQUIRES TARGETED, INCLUSIVE ACTION

❶ Continue essential international assistance

Humanitarian and basic needs assistance remain critical for the 74 percent of Afghans unable to meet their basic needs. Continued international assistance is required to strengthen investment in water collection and storage, renewable energy generation, and the development of local market infrastructure and market linkages; and to promote climate resilience, and 'beyond subsistence' livelihoods for lasting and sustainable recovery.

❷ Lift all restrictions on women and girls

Restoring women's rights – including education, employment and freedom of movement – is essential to arrest the further deepening of a looming human capacities crisis. Women's and girls' restrictions on entering post-primary and vocational education need to be urgently lifted so they can train and provide essential health and education services for other women. Women's full participation in social and economic life is critical for national economic recovery and social stability.

❸ Support livelihoods and household-based enterprises

Targeted support for livelihood creation, particularly for women, is essential, including microfinance support, digital platforms, home-based enterprise development and microinsurance. These initiatives can enable women and youth to regain economic agency and build dynamic businesses that contribute to national economic recovery, even within the current restrictive environment.

❹ Prioritize vulnerable groups and eco-fragile regions

Female-headed households, internally displaced persons (IDPs), recent returnees and residents of drought affected regions require tailored interventions, especially in the Eastern, Central Highlands, North-Eastern, Northern and Western regions. These tailored and integrated responses are critical to meet the needs of groups and regions that are increasingly left behind, and will help build the community and environmental resilience necessary for the future.

❺ Expand structured social protection

A comprehensive and inclusive social protection system is critical in the long-term to strengthen household well-being, build resilience, and protect individuals and families through the life course. This will have long-term dividends for national social and economic development. Elements of this system can be built incrementally over time, starting with cash transfers, health insurance, disaster insurance and predictable safety nets – supported by international partners – to reduce household reliance on debt and strengthen the ability to withstand shocks.

❻ Diversify regional economies, expand value addition for job creation

Support is needed for the development of value chains to unlock agribusiness opportunities in high potential regions. Support for mining and extractive industry development in regions could also be provided, particularly to ensure that environmental and social safeguards are in place, and in promoting financial transparency. Regional development needs renewable energy investment, and rural entrepreneurs need digital services support to access finance and marketing opportunities. Unlocking barriers to trade with neighbouring countries will support regional economic growth and job creation.

❼ Enable private sector development

The private sector is key to promoting growth in Afghanistan. Private sector support can focus on improving access to finance through promoting de-risking mechanisms such as credit guarantees for micro-, small- and medium-sized enterprises (MSMEs); delivering special financing instruments for women-run businesses to overcome collateral and documentation challenges; facilitating scaled-up investment in renewable energy generation for small businesses and industrial parks; investing in enabling infrastructure for market connectivity and value addition (such as cold storage); and promoting regulatory certainty through transparent trade, and business rules and regulations.

INTRODUCTION

The Afghanistan Socioeconomic Review 2024–2025 (ASER) is UNDP Afghanistan's annual review report of social and economic trends in the country, and the state of subsistence insecurity and household well-being. The report is intended to be read as an update on previous years' ASER reviews, the most recent of which was the 2023–2024 report, published in April 2025. A particular feature of the ASER report each year is UNDP Afghanistan's Subsistence Insecurity Index (SII), which is constructed using REACH's Whole of Afghanistan Assessment (WoAA), conduced in July–August 2025.[4] As with past reports, this year's ASER review also uses official economic data from the de facto National Statistics and Information Authority (NSIA) where available, for the Afghan fiscal year 2024/25, which runs from 21 March 2024–20 March 2025. This is supplemented by ASYCUDA trade data for the full year 2025 (provided by UNCTAD) and thematic 2025 data from UN and other agencies, including the UN's Food and Agriculture Organization (FAO); United Nations Assistance Mission in Afghanistan (UNAMA); United Nations Education, Scientific and Cultural Organization (UNESCO); United Nations Children's Fund (UNICEF); United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA); World Health Organization (WHO) and UN Women. The use of data is fully referenced throughout the report.

UNDP Afghanistan's SII is constructed each year to fill a critical information gap on poverty, livelihoods and well-being in the country. Nationally representative household surveys usually provide this information, but the Afghanistan Income, Expenditure and Labour Force Survey (IE-LFS) has not been conducted since 2019–20.[5] The SII has therefore been developed as a composite measure to analyse household insecurity using data from the WoAA. The SII measures well-being across three domains – health, living conditions and livelihood – based on a set of indicators for each. The SII closely follows the Alkire-Foster methodology for measuring multidimensional poverty. Further details on the SII methodology are provided in Box 1 in Section 2 and Annex 1.

This year's ASER is divided into the following five sections:

❶ **Economic overview:** This section discusses developments in Afghanistan's economy during FY2024/25, including GDP growth, the exchange rate and inflation. Trade developments for the full year 2025 are also discussed, along with trends in the banking and microfinance sectors and key regulatory developments from the de facto authorities in 2025.

❷ **Subsistence insecurity:** Detailed findings from analysis of the SII are discussed in Section 2, including regional and rural/urban differences. This section also analyses and discusses household income and expenditure patterns, trends in living conditions, employment, food, health, the impact of declining international assistance, natural disasters and water scarcity.

❸ **Women's socioeconomic conditions:** Section 3 analyses the effects of the institutionalized exclusion of women from public life, and their restricted access to essential services like health and education. It also comparatively analyses the economic situation for female-headed households versus male-headed households, and the subsistence insecurity situation for female-headed households.[6]

❹ **Analysis of 12 provinces highly impacted by mass returns:** The situation of households in highly impacted areas of return is analysed in Section 4, including comparative analysis of returnee versus local community households in accessing basic services, employment and household economic conditions. The subsistence insecurity situation in areas of return is also analysed, along with returnee needs.

❺ **The final section of the report draws conclusions and recommendations.**

[4] Data collection took place from 13 July 2025 to 24 August 2025.

[5] At the time of writing, the NSIA are planning to implement the Afghanistan IE-LFS for 2025–26.

[6] See Section 3 for a discussion on how it is becoming increasingly difficult for REACH to conduct interviews with female-headed households.

1.
Economic Overview

Stunted growth amid continued structural restraints, mass returns and declining aid

Afghanistan's economy continued to face structural pressures driven by restrictions on women's economic participation, the return of 4.9 million Afghans in 2023–2025 and a sharp contraction in external assistance.[7] After recovering to 2.3 percent in FY2023/24,[8] GDP growth slowed to 1.9 percent in FY2024/25, with per capita GDP contracting by an estimated 2.1 percent in FY2025/26 – down from 0.2 percent growth in FY2024/25. Ongoing mass returns and the lack of strong GDP growth make further contractions in per capita GDP likely. Reduced aid contributed to lower household purchasing power, financial sector fragilities persisted, and climatic shocks, natural disasters and border tensions with Pakistan – one of the country's largest trading partners – significantly disrupted trade.

Despite stable macroeconomic conditions and increased agricultural output, overall growth remained insufficient given the rapid population expansion driven by the influx of returnees, with the population increasing by an estimated 6.5 percent in FY2025/26. External assistance decreased from $3.21 billion in 2024 to $2.68 billion in 2025, widening the gap between assistance needs and the support available, and further weakening household resilience. Continued restrictions on women's employment and economic participation, and the widening trade deficit ($11.3 billion in 2025) further reduced prospects for economic progress.

Sustained recovery will require continued external support, the reinstatement of women's economic rights and targeted measures to stimulate domestic production, job creation and lasting inclusive growth.

[7] IOM Afghanistan Displacement Tracking Matrix (DTM) Assessment, December 2025.

[8] As noted in footnote 1, national economic data are for the Afghan fiscal year which covers 21 March of current year to 20 March of the following calendar year.

1.1 Sectoral Contributions to GDP Growth

Agriculture, mining and energy sectors expanded but per capita income declined

In FY2024/25, real GDP grew by 1.9 percent ($278 million) and GDP per capita by 0.2 percent. The World Bank estimates that GDP is set to grow by 4.3 percent in FY2025/26 but GDP per capita may contract by 2.1 percent, due to the 2.7 million returnees in 2025 (Figure 1 and Figure 2).[9]

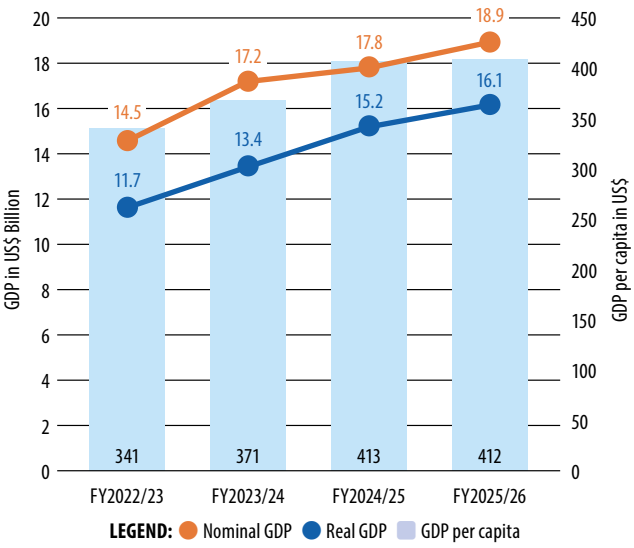
Despite sustained drought conditions throughout the country, agriculture contributed 49 percent of total GDP growth ($137 million), with the sector growing by 2.6 percent (Figure 3). Expansion of the land under cultivation from FY2022/23 to FY2024/25 served as the primary driver of agricultural output gains (Table 1), supported by improved access to rural areas, increased reliance on solar powered irrigation and external assistance to agricultural livelihoods and food production. However, increased agricultural sector productivity and improvements in mechanization remained limited.

Table 1: Land under crop cultivation

Fiscal year	Cultivated Land [Hectares]			
	Cereals	Pulses	Vegetables	Industrial plants
FY2022/23	2,189,173	75,576	86,561	56,917
FY2023/24	2,345,860	81,061	95,488	96,230
FY2024/25	2,478,134	84,959	100,349	107,742

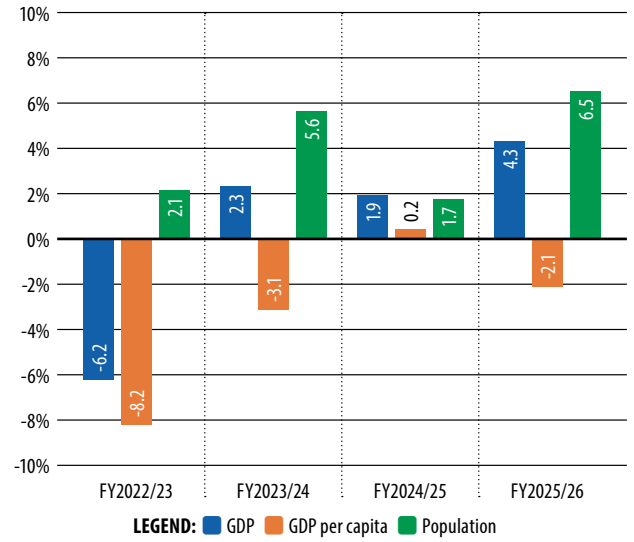
Source: NSIA, 2024–2025.

Figure 1: Real GDP levels



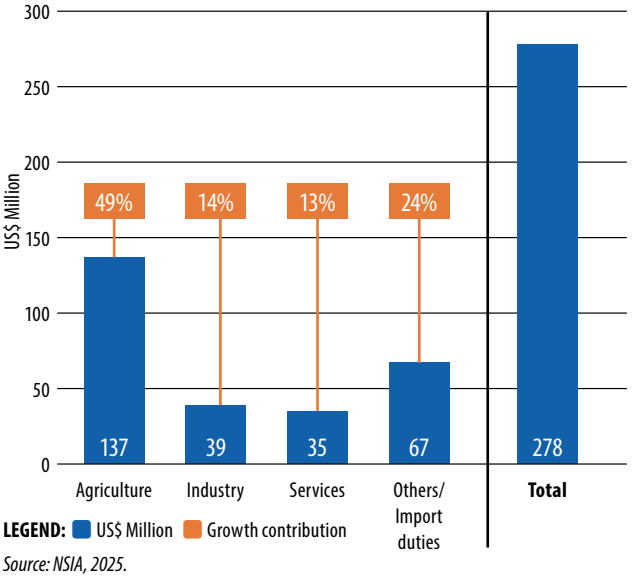
Source: NSIA, 2025. Real GDP base year is 2015 (2025-2026 data are projections).

Figure 2: GDP, per capita GDP and population growth



Source: NSIA, 2025. Real GDP base year is 2015. The 4.3 percent GDP growth in FY2025/26 is a World Bank projection.

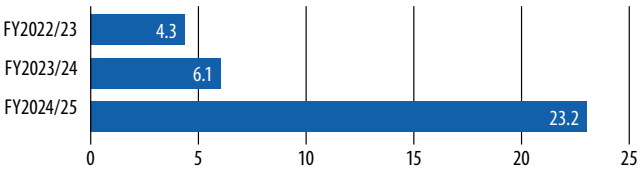
Figure 3: Sectoral contribution to growth (real terms)



Source: NSIA, 2025.

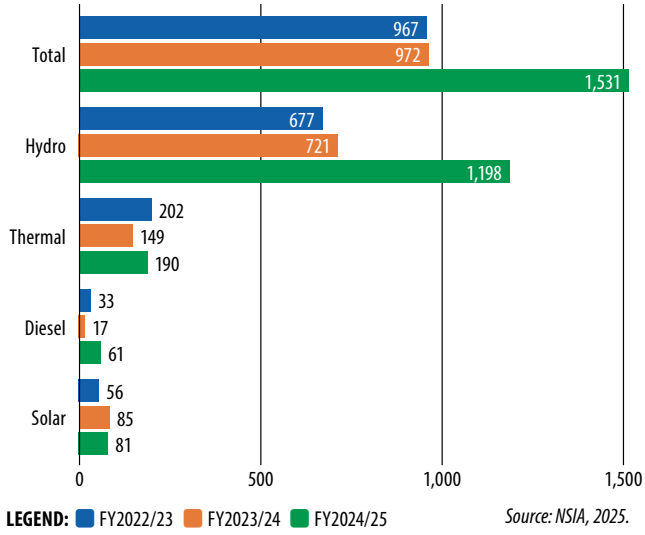
[9] GDP per capita for 2023–2025 is based on the NSIA population data inflated with 1.2 million returnees in 2023, 1 million returnees in 2024 and 2.7 million in 2025 for a total of 4.9 million returnees during 2023–2025 according to IOM's Afghanistan DTM Assessment, December 2025.

Figure 4: Mining sector activity (AFN billion)



Source: NSIA, 2025.

Figure 5: Domestic electricity generation (kWh million)



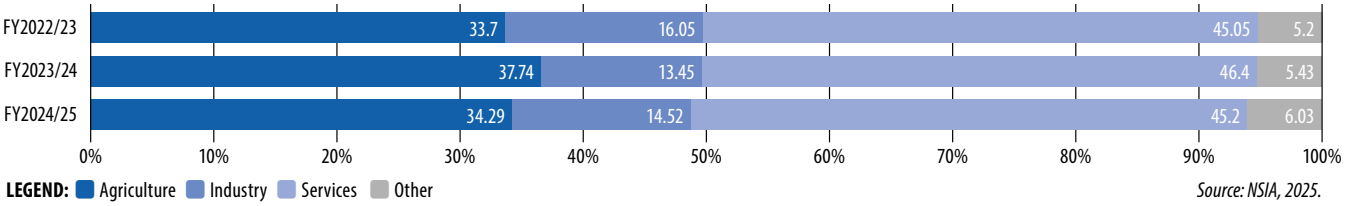
Source: NSIA, 2025.

The industrial sector expanded by 1.9 percent in FY2024/25, likely reflecting the impact of de facto authorities measures (see Section 1.4). Mining sector activity continued to show steady growth (Figure 4) and domestic electricity generation increased by 58.3 percent to 1,531 million kWh, driven by a 77 percent rise in hydropower production (Figure 5). While progress in electricity generation was notable, it remains below what is required. Power shortages, alongside limited access to credit, weak investor confidence and international isolation, continue to hinder industrial production.

Weak non-agricultural growth limits prospects for structural transformation

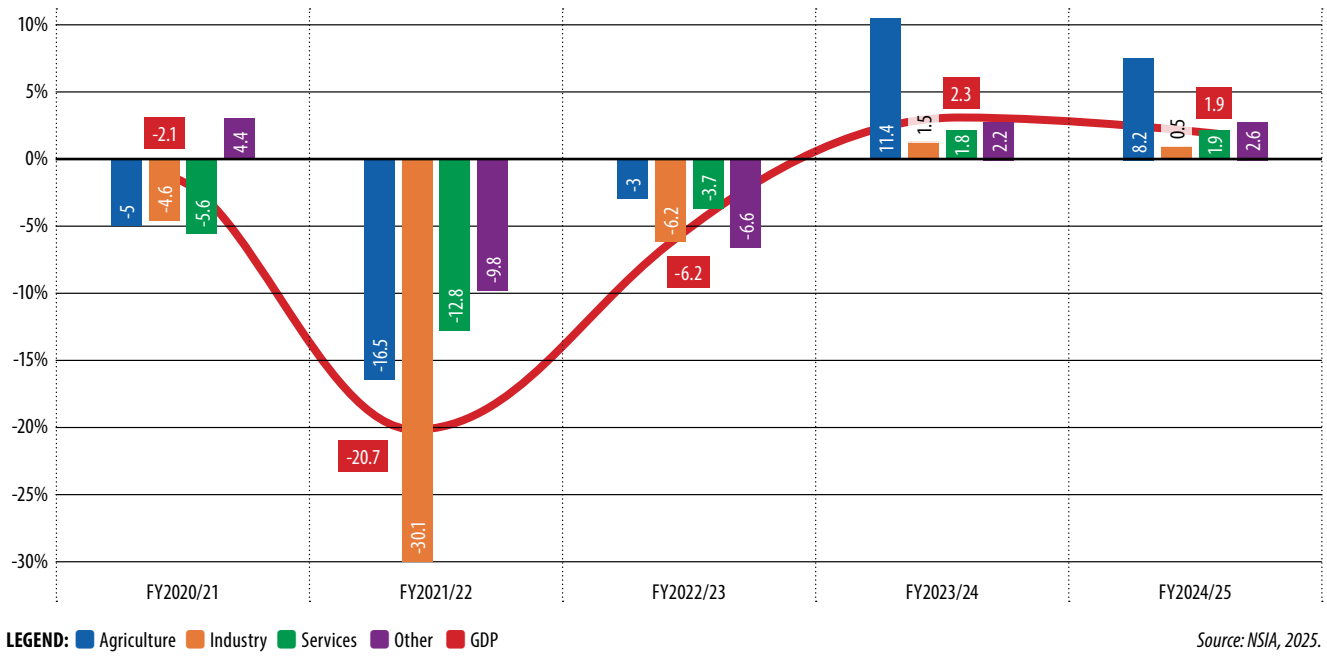
Non-agricultural sectors (services, industry and others) account for almost two thirds of economic output, while agriculture makes up the rest (Figure 6). In FY2024/25, the services sector grew by only 0.5 percent (Figure 7), falling from 1.5 percent in FY2023/24. Without accelerated growth in non-agricultural sectors, any increases in economic production and job creation will fail to sufficiently transform the economy.

Figure 6: GDP composition



Source: NSIA, 2025.

Figure 7: Sectoral growth rates

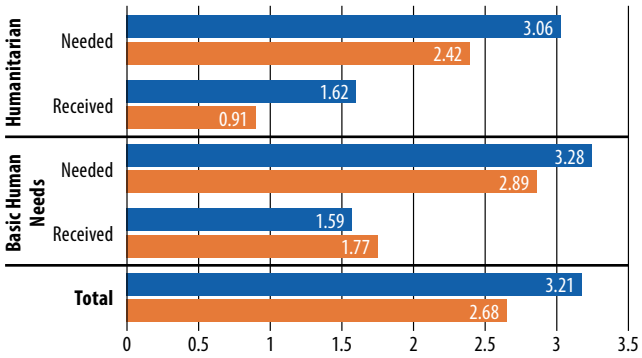


Source: NSIA, 2025.

The long-term decline in international assistance accelerated

Humanitarian assistance further declined in 2025, from $1.62 billion in 2024 to $0.91 billion in 2025 – a 43.82 percent reduction – in response to a significant shift in the international donor environment. Basic human needs funding, however, increased by 11.32 percent, from $1.59 billion in 2024 to $1.77 billion in 2025, signalling a transition from humanitarian assistance to supporting long-term recovery. Total external assistance shrank overall by 16.51 percent in 2025, from $3.21 billion to $2.68 billion (Figure 8). This reflects a wider global decline in international assistance, including reductions by some major traditional donors. The de facto authorities' (DFA) bans on women's rights and the prohibition of UN female national staff from accessing UN premises also likely further dampened donor interest in Afghanistan. Humanitarian and basic needs assistance remains a critical source of support for household consumption and grass roots economic activity, especially with the influx of 2.7 million returnees in 2025. The reduction in humanitarian and basic needs assistance will intensify vulnerabilities and deprivations, worsen food insecurity and entrench microeconomic vulnerabilities (see Sections 2.6 and 2.7).

Figure 8: International assistance delivered by the UN (US$ billion)



Source: UN Afghanistan Factsheets, 2026.[10]

1.2 Financial Sector Dynamics

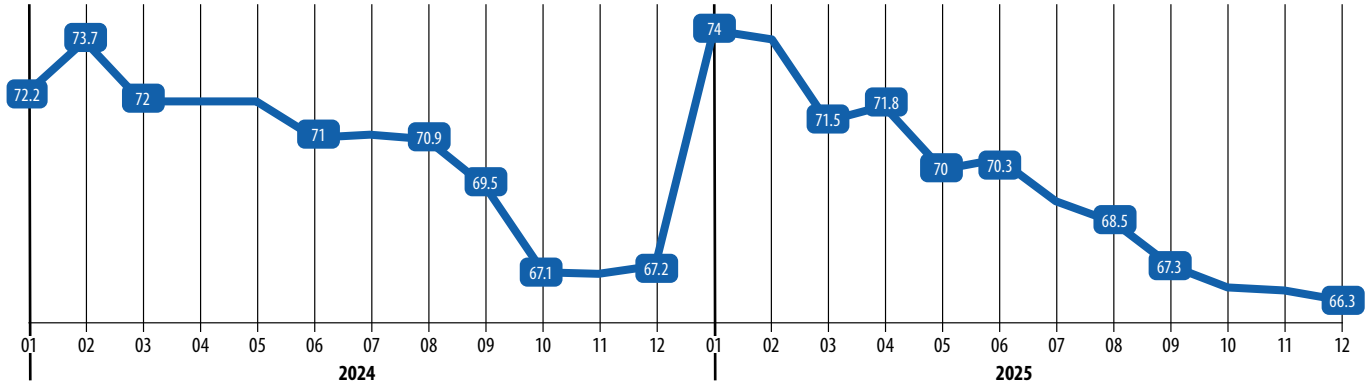
The strong Afghani currency aided macroeconomic stability but hurt export competitiveness

Despite some fluctuations since 2024, the AFN exchange rate maintained an overall appreciated position. In January 2025, the de facto Da Afghanistan Bank (DAB) stabilized the AFN by injecting approximately $100 million, with the exchange rate averaging around AFN 74 per US dollar. By March 2025, the AFN had strengthened to AFN 71.5 per US dollar, a 3.4 percent appreciation relative to January 2025.[11] The exchange rage continued to strengthen through 2025, reaching AFN 66.3 per US dollar by December 2025, a 10.4 percent appreciation compared to AFN 74 per US dollar in January 2025 (Figure 9).

The continued appreciation of the AFN resulted from the DFA's promotion of AFN use in transactions; targeted US dollar auctions by the DAB; the banning of illicit outflows of foreign currencies; and continued foreign exchange inflows from aid, exports and remittances which contributed to a stable supply of US dollars against the AFN. However, continued international isolation and declining financial assistance constrained the overall macro-financial environment, exerting chronic pressure on the AFN through limited correspondent banking links and formal foreign exchange inflows.

Figure 9: Exchange rate, AFN per US$

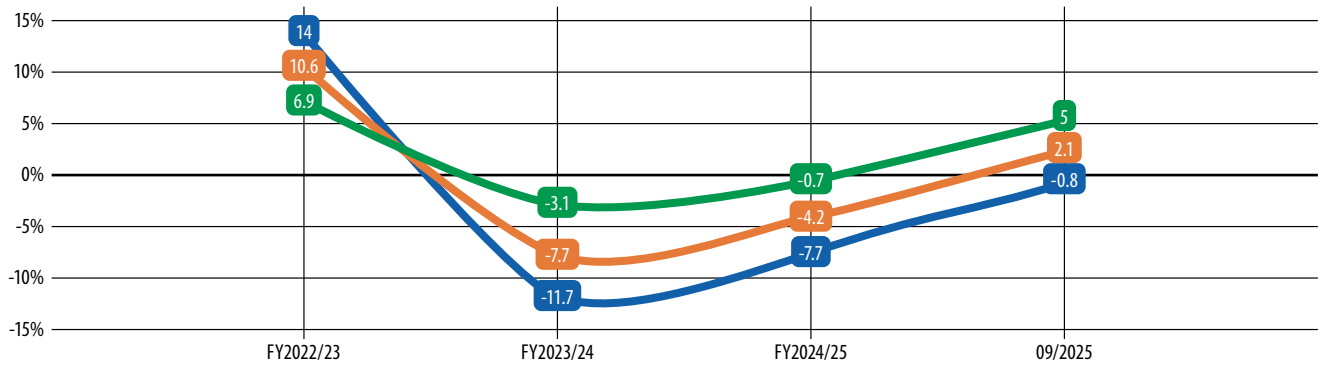
Source: DAB, 2025.



[10] 2024 funding data: tinyurl.com/mw8war48; 2025 funding data: tinyurl.com/ys3d8jdn.

[11] World Bank, *Afghanistan Economic Monitor,* February 2025. Available at tinyurl.com/4dnh62ek.

Figure 10: Inflation rates



LEGEND: Overal inflation Food inflation Non-food inflation

Source: NSIA and DAB, 2025.

Inflation rebounded after a prolonged period of deflation, but inflationary pressures are growing

Inflation rose in early 2025, marking the end of a deflationary period throughout most of FY2023/24 and FY2024/25 (Figure 10). The headline rate increased from −4.2 percent deflation in FY2024/25 to 2.1 percent in late 2025. Non-food inflation rose from −0.7 percent deflation to 5 percent, while food deflation shifted to −0.7 at the end of 2025, from −7.7 percent in 2024. The price of non-food items (NFIs) such as diesel, fertilizers and improved seeds increased by 5.2 percent, 1.7 percent and 1.5 percent respectively in September 2025, compared to October 2025.

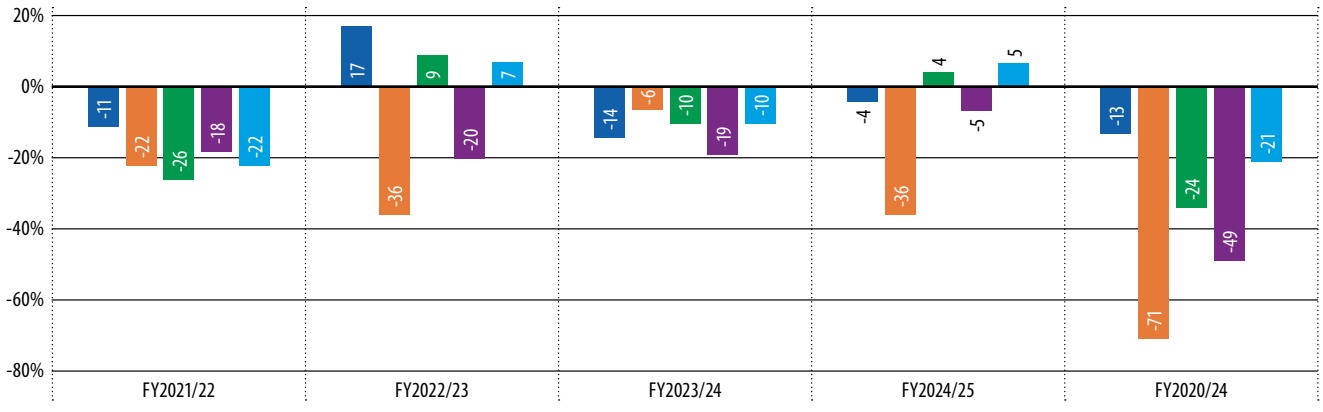
Trade disruptions with Pakistan, mass returns and exchange rate appreciation drove inflation, making locally produced commodities more expensive and reducing household purchasing power. Reduced external assistance and uncertainty regarding the inflow of foreign currency from remittances[12] and export earnings may also weaken the exchange rate, further amplifying inflation risks.

Banking sector recovery remains slow and uneven

There are some signs of recovery in the banking sector and international payments improved in 2025. Total deposits grew by 4 percent, despite the number of depositors falling by 4 percent in FY2024/25 (Figure 11). This indicates that liquidity is increasingly concentrated in fewer, larger accounts, rather than reflecting renewed confidence among MSMEs and individual clients. Total assets also increased by 5 percent, reflecting banks' ongoing efforts to accumulate assets.

On the lending side, progress remains weak as banks park funds in low risk, non-credit assets and shorten their balance sheets, rather than introduce new lending products. The number of borrowers fell by 36 percent in FY2024/25, and outstanding loans shrank by 5 percent compared to the previous year – evidence of an ongoing balance sheet retreat despite stabilizing assets and deposits. With far fewer borrowers, loan portfolios and a shrinking loan book, the private sector struggled to access working capital, upgrade equipment or expand payrolls, further constraining business activity and job creation.

Figure 11: Banking sector snapshot

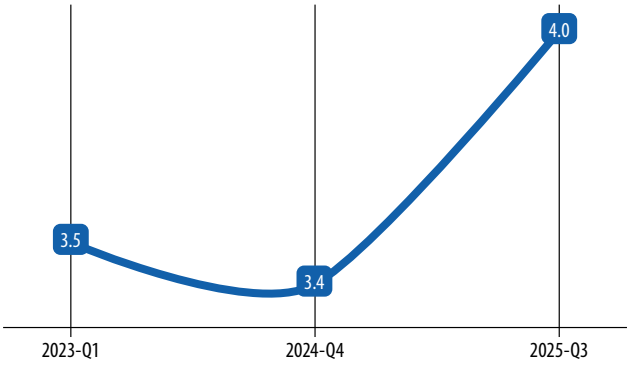


LEGEND: Depositors Borrowers Total deposits Total loans Total assets

Source: NSIA, 2025.

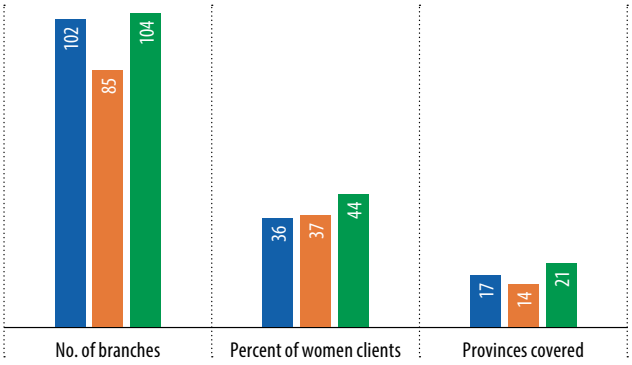
[12] According to WoAA 2024–2025, 3 percent of households received remittances in the six months prior to the survey in 2025 while 2 percent of households received remittances in the 30 days prior to the survey in 2024.

Figure 12: Microfinance portfolio (AFN billion)



Source: Afghanistan Microfinance Association (AMA), 2025.

Figure 13: Microfinance coverage



Microfinance portfolio growth and wider coverage strengthened financial inclusion

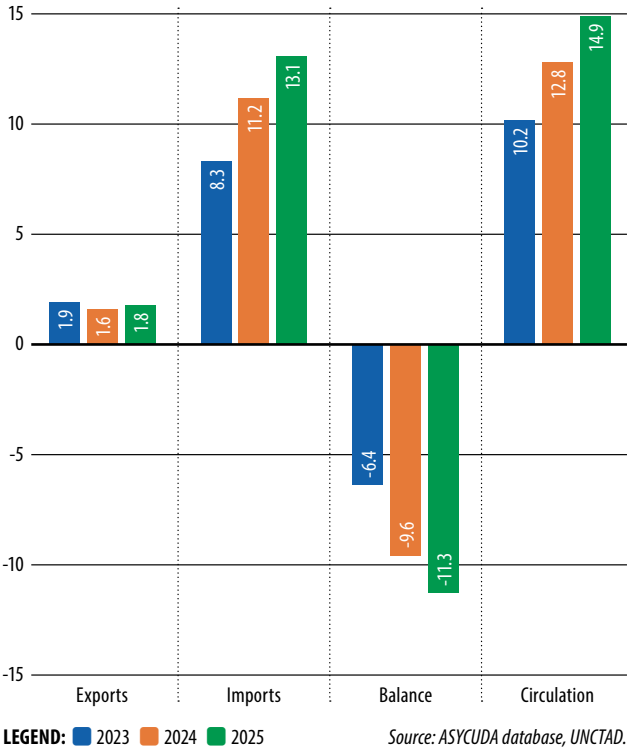
Afghanistan's microfinance portfolio grew from AFN 3.4 billion in 2024 to nearly AFN 4 billion in 2025 – an increase of 17.6 percent (Figure 12). Service coverage expanded from 14 to 21 provinces, and the share of women clients rose from 37 percent to 44 percent (Figure 13). These trends reflect an increased reliance on micro-enterprises as a coping and income generating strategy for women, in the face of ongoing restrictions on their employment and participation in everyday life. This access enables women and marginalized groups to invest in productive assets, diversify income streams and transition over time from survival-based activities to more sustainable enterprises, driving job creation and economic recovery.

1.3 Trade

Imports surged again as exports stagnated and the trade gap widened

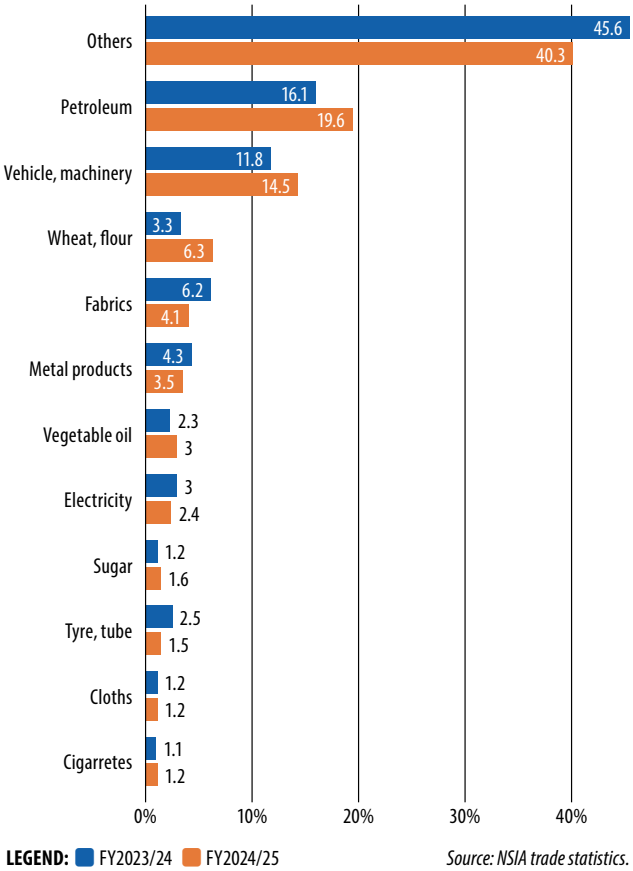
Total trade circulation rose from $10.2 billion in 2023 to $12.8 billion in 2024, and reached $14.9 billion in 2025 (Figure 14). This growth signals expanding trade activity, but it is almost entirely driven by imports, which account for just over 90 percent of annual increases. The trade deficit increased from $6.4 billion in 2023 to $9.6 billion in 2024, and reached $11.3 billion in 2025 – just over 60 percent of nominal GDP.

Figure 14: Annual trade circulation (US$ billion)



Source: ASYCUDA database, UNCTAD.

Figure 15: Import basket (percent of total)



Source: NSIA trade statistics.

Imports expanded sharply across the period, increasing from $8.3 billion in 2023 to $11.2 billion in 2024, and further to $13.1 billion in 2025. This represents a cumulative growth of 58 percent over three years, indicating a heavy reliance on external goods and services. The steep rise is driven by growing domestic demand due to mass returns, limited domestic production and an appreciated exchange rate which had led to higher import purchasing power.

Exports remained low, declining from $1.9 billion in 2023 to $1.6 billion in 2024, before partially recovering to $1.8 billion in 2025. These fluctuations suggest vulnerability to shocks and productivity constraints. Afghanistan's export basket remains heavily concentrated in agricultural commodities, which are generally low value and susceptible to climate shocks, price volatility and infrastructure limitations through poor transportation, cold storage and marketing.

Border-related disruptions with Pakistan has significantly affected trade flows

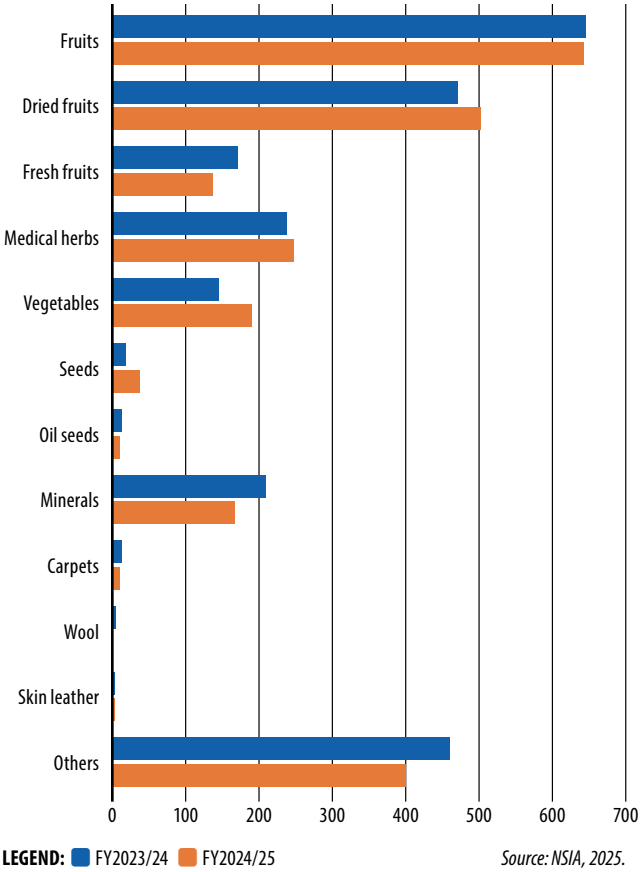
The border-related tensions between Afghanistan and Pakistan that began in October 2025 have resulted in a near complete cessation of bilateral trade flows.

As shown in Figure 17, trade circulation between the two economies contracted by 96 percent in December 2025 compared to December 2024. Trade largely diverted to neighbouring trade partners such as China, India, Iran, Kazakhstan, the UAE and Uzbekistan, all of which recorded an increase of between 12 percent (India) and 41 percent (Kazakhstan).

Import substitution and export diversification are needed for industrial development and job creation

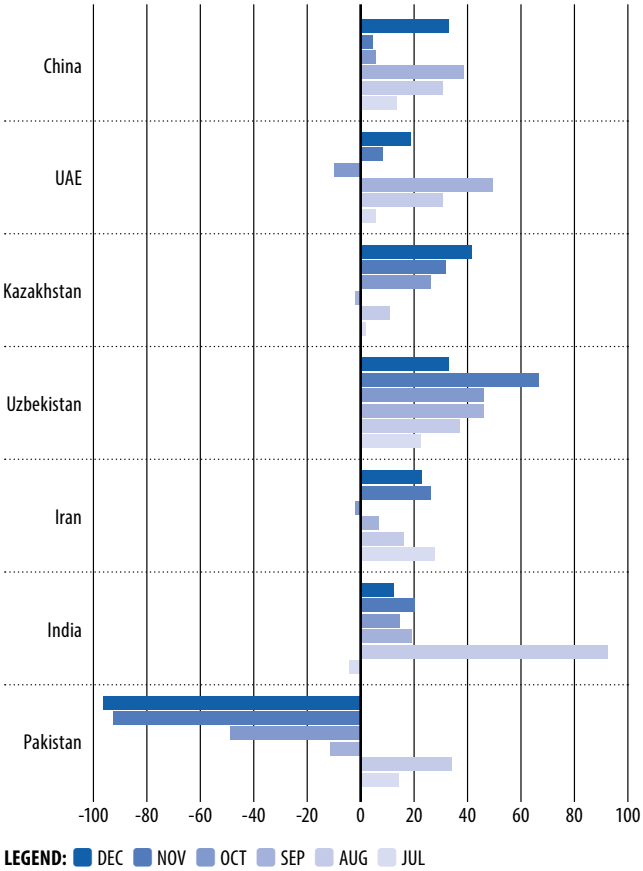
While rising trade circulation can indicate dynamism, the mounting deficit – an increase of $4.9 billion over three years – reflects fundamental structural imbalances in the economy, with limited domestic value capture and long-term sustainability concerns. To improve export competitiveness and create a stable job market, efforts should focus on strengthening domestic value chains, deepening backward linkages, and translating higher trade circulation into greater domestic value addition and industrial development.

Figure 16: Export basket (US$ million)



Source: NSIA, 2025.

Figure 17: Percentage change in trade (July-Dec 2024 vs 2025)



Source: ASYCUDA database, UNCTAD.

1.4 Key Economic and Regulatory Developments in 2025

Available public information indicates that a number of economic and regulatory measures were introduced during 2025, with potential implications for trade, private sector activity and economic conditions.

Announced national development framework

In 2025, a comprehensive economic development framework covering the period 2025-2030 was publicly released (the Afghanistan National Development Strategy). The document outlines a set of stated thematic priorities, including references to Islamic governance, security and economic activity, and a set of proposed programmes and cross-sectoral coordination mechanisms. The framework presents indicative annual growth projections (of 3.5 to 5 percent over the five-year period); however, its implementation and outcomes remain subject to significant constraints, including restrictions on women's participation in the workforce, limited access to international finance, a weakened financial system, energy shortages, continued population pressures from large-scale returns, and broader regional and political uncertainty.

Trade-related developments

Trade disruptions associated with border tensions in 2025 underscored the risks of concentrated trade dependence. In response, changes in trade patterns were observed, including reduced trade flows with Pakistan and increased engagement with alternative regional markets, notably in Central and South Asia. Publicly available information indicates that new trade agreements with selected partners were agreed, including for example, a preferential trade agreement that was negotiated and signed with Uzbekistan in June 2025 (and officially ratified in March 2026).[13]

Industrial land allocation and investment facilitation

Available administrative records indicate that, as of 2025, approximately 2,250 acres of land and 1,500 plots have been allocated for industrial use across multiple provinces, with a further 160 acres identified for additional allocation. In total, up to 160,000 hectares of land are envisaged for industrial development.

The potential economic impact of such land allocation would depend on the availability of enabling infrastructure, predictable regulatory frameworks and reliable energy supply. Without these complementary factors, large-scale land allocation is unlikely to translate into sustained economic activity or employment generation.

Tax related administrative measures

Publicly available information indicated that a number of fiscal and tax-related measures were announced in 2025, including adjustments to selected rates. Reported measures include the introduction of time bound tax exemptions for investments in cold storage facilities, effective from September 2025, as well as changes to selected business and sales tax rates.[14]

According to publicly reported information, these measures included a reduction in the business receipt tax (BRT) from 4 percent to 2 percent and a reduction in the sales tax from 1.5 percent to 0.3 percent. Additional measures reported during the year included income tax waivers for businesses and entrepreneurs with an annual turnover of less than $28,000, the removal of the 7 percent contractual tax applied to public procurement contracts, and reductions in custom duties (to 1 percent) on selected imported raw materials and capital equipment. The extent to which these measures translate into sustained private sector activity and employment will depend on broader economic conditions, implementation capacity, and access to complementary inputs, including finance and energy.

Financial and digital service access initiatives

Publicly available information indicates that the DFA central bank has announced a National Digitalization Strategy 2025–2029. The framework outlines measures intended to expand access to formal financial services for populations who are not connected to the banking system, particularly women and rural populations. Reported objectives include reducing reliance on cash-based transactions, enhancing financial transparency, and supporting the use of digital financial services at the local level. The extent to which these measures translate into broader financial inclusion and economic participation will depend on implementation capacity, infrastructure availability, and wider economic and institutional conditions.

[13] Ariana News, 'Uzbekistan Ratifies Preferential Trade Agreement with Afghanistan', 11 March 2026. Available at tinyurl.com/47uywwaz.

[14] DFA DPMEA News, 'Five-Year Tax Exemption Granted to Cold Storage Investors', 15 September 2025. Available at tinyurl.com/3tmutw5y.

2.
Subsistence Insecurity: Persisting Household Vulnerability with Few Signs of Improvement

Section 2 presents a comprehensive overview of subsistence insecurity in Afghanistan in 2025 using UNDP Afghanistan's bespoke multidimensional poverty measure, the Subsistence Insecurity Index (SII) (see Box 1 and Annex 1). The section also examines household socioeconomic indicators such as income, expenditure, employment, food security, healthcare and humanitarian assistance, alongside the impact of natural disasters.

Overall, the year was marked by continued widespread deprivation, with three in four Afghans unable to meet basic needs, reflecting a situation that showed almost no improvement from previous years. Although specific indicators such as sanitation and winter clothing improved, these gains were overshadowed by worsening access to healthcare, higher household budgeting for food, persistent drought and increased pressure from mass returnee inflows. Without the support of humanitarian programmes and informal safety nets, subsistence insecurity would have likely worsened significantly over the past year.

Sharp regional and rural–urban disparities persisted. Rural households and residents of the Eastern, Central Highlands and North-Eastern regions faced some of the highest levels of deprivation. Income and expenditure trends pointed to growing vulnerability, with rising debt levels and declining purchasing power. Employment dynamics remained precarious as drought severely impacted agricultural livelihoods, pushing households towards unstable casual labour.

Food security improved temporarily early in the year but had deteriorated significantly by late 2025. Most worryingly, healthcare access showed signs of collapse, driven by service unavailability rather than cost. Meanwhile, humanitarian assistance declined sharply despite persistently high needs, leaving millions without essential support.

Environmental shocks intensified, with drought levels nearly doubling and water scarcity worsening nationwide. Climate stress, combined with insufficient infrastructure and governance, reinforced the structural nature of Afghanistan's subsistence crisis.

This section highlights a deeply fragile landscape, where temporary improvements are set against systemic vulnerabilities, making any improvement insecure. Without sustained economic recovery, restored services and continued humanitarian and basic needs support, subsistence insecurity is likely to remain high and could worsen in years to come.

Box 1: The Subsistence Insecurity Index (SII) was first developed by UNDP Afghanistan in 2023 for the 'Two Years in Review' report, to address the lack of consistent poverty data in the country. Alongside this box, further explanation of the SII can be found in Annex 1.

The Subsistence Insecurity Index (SII) quantifies the extent and degree of subsistence insecurity prevalent in Afghanistan, following the Alkire-Foster (AF) method for the Multidimensional Poverty Index (MPI). Using the Whole of Afghanistan Assessment (WoAA) 2023–2025 data, a set of indicators is selected based on relevance to subsistence, covering the dimensions of health, living conditions and livelihoods, in order to identify whether or not a household (HH) is subsistence insecure (Annex 1, Table 2), meaning whether that household has access to most basic items, opportunities and services needed to meet subsistence-level living conditions. This yields a set of binary indicators for every household, each taking the value of 1 if the household is deprived and 0 otherwise. For each household, a subsistence insecurity score is constructed by taking the weighted sum of the binary indicators. The three dimensions – health, living conditions and livelihoods – are assigned an equal weight of one third and the indicators within their dimension are equally weighted. The subsistence insecurity score is compared to the cut-off value of 33 percent. Households and their members that have a subsistence insecurity score equal to or greater than this cut-off value are identified as subsistence insecure. In addition to evaluating the proportion of households and their members that are subsistence insecure (headcount ratio SII[H]), the intensity of subsistence insecurity is also computed as the average of the subsistence insecurity score of the subsistence insecure households and their members (intensity SII[A]). The product of the headcount ratio and the intensity (SII[H]×SII[A]) provide the Subsistence Insecurity Index (SII).

2.1 Subsistence Insecurity Unchanged in 2025

KEY MESSAGES:

- The subsistence insecurity headcount ratio remained extremely high at 74 percent, with no meaningful improvement on 2024 (75 percent).
- Deprivation intensity was unchanged, indicating persistent structural hardship.
- Improvements in sanitation and winter clothing were offset by worsening healthcare and drought impacts.
- Three quarters of Afghans still cannot meet their basic needs.

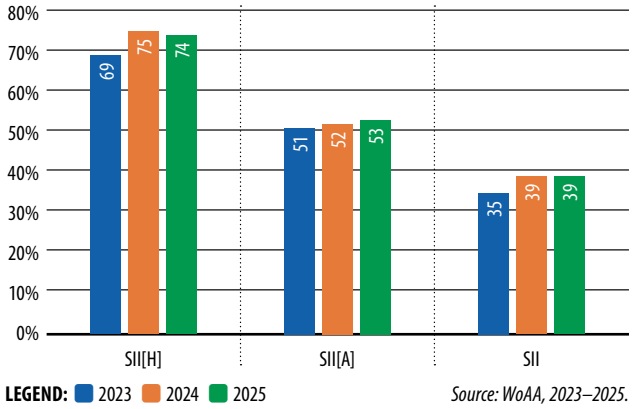
Subsistence insecurity remains persistently high

In 2025, subsistence insecurity remained widespread across Afghanistan, with 74 percent of the population affected, only slightly lower than the 75 percent recorded in 2024 (SII[H] in Figure 18). This means that nearly three out of four Afghans continued to face severe challenges in meeting basic needs. Accounting for population growth too, this represents an increase in the absolute number of subsistence insecure people: approximately 28.9 million Afghans in 2025, up from 27.5 million in 2024.[15] The extent of hardship – meaning the share of total basic needs not met in insecure households – remained largely unchanged at 53 percent, with the intensity of deprivation fluctuating narrowly between 51 and 53 percent since 2023 (SII[A] in Figure 18).

As a result, the overall Subsistence Insecurity Index (SII) stood at 39 percent in 2025 (SII in Figure 18), effectively unchanged from 2024 and still higher than in 2023. These findings indicate that despite minor changes, subsistence insecurity has essentially remained the same, with no improvement over the past three years.

[15] Based on the NSIA population data inflated with 1 million returnees in 2024 and 2.7 million in 2025.

Figure 18: Subsistence insecurity: headcount ratio, intensity and index

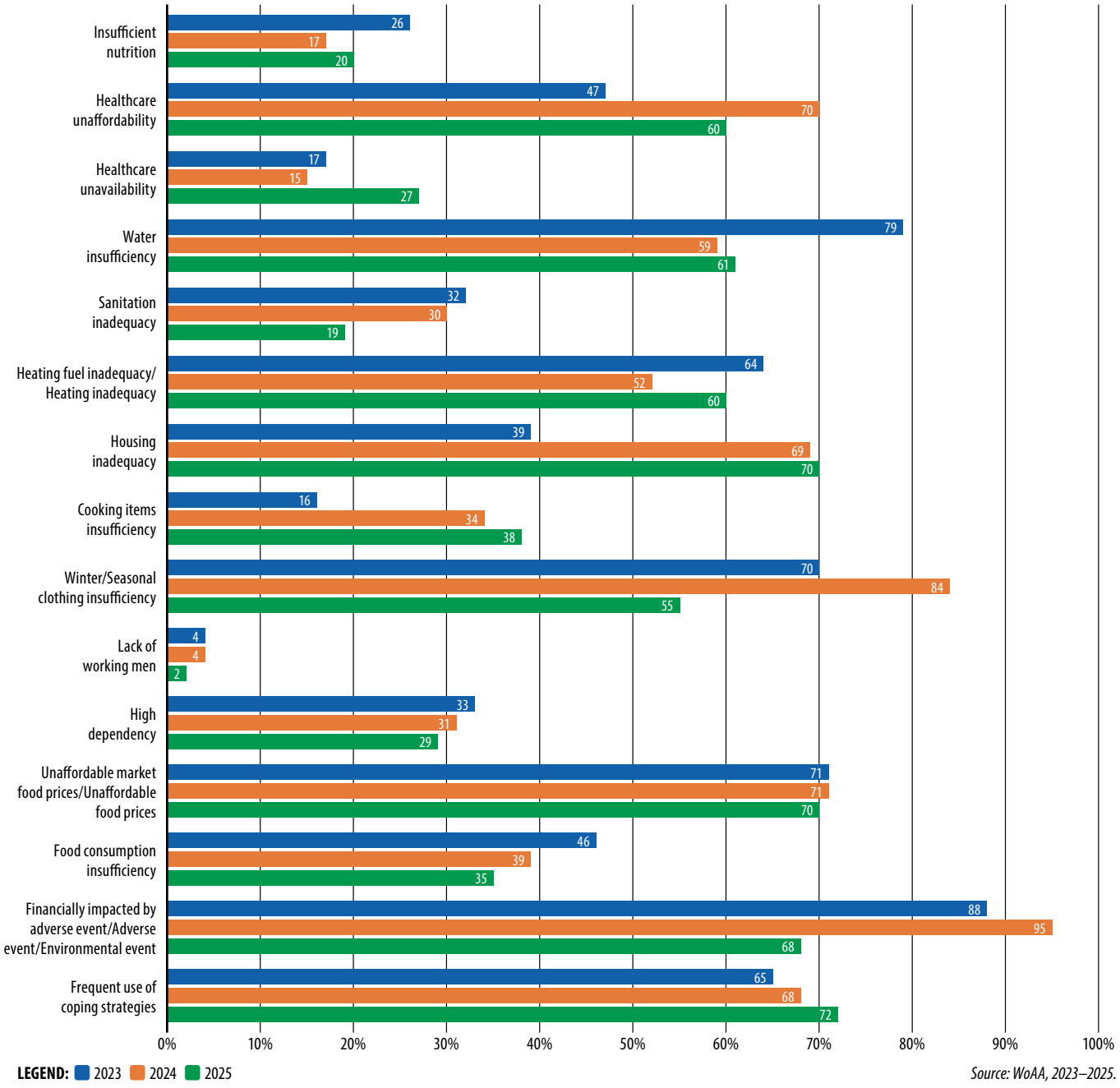


Source: WoAA, 2023–2025.

High deprivation levels persist across a range of indicators

The proportions of the population that were deprived under each of the SII indicators[16] provides insight into the sources of subsistence insecurity. High levels of deprivation were recorded in frequent use of coping strategies (72 percent), housing inadequacy (70 percent), high food prices (70 percent), adverse environmental events (68 percent), water insufficiency (61 percent), heating inadequacy (60 percent), healthcare unaffordability (60 percent) and seasonal clothing insufficiency (55 percent) (Figure 19).

Figure 19: Subsistence insecurity by indicator: headcount ratio



Source: WoAA, 2023–2025.

[16] See Table 2 in Annex 1 for descriptions of the SII indicators.

Gains in clothing sufficiency and sanitation were offset by a decline in healthcare access

Although most indicators showed changes of less than 10 percentage points, a few notable year-on-year shifts occurred between 2024 and 2025. The most significant improvement was in winter clothing sufficiency, where deprivation fell sharply from 84 percent to 55 percent – a decrease of 29 percentage points. The gains in winter clothing sufficiency resulted from an early preparedness push that prioritized the distribution of winter kits (including winter clothing) during the late-2024 implementation window; this corrected the situation in 2023 when delayed funding caused assistance to arrive too late to protect households during the coldest months.[17] Moreover, expanded multi-purpose cash assistance and cash-based interventions in 2024 enabled both local community households and recent returnees to purchase winter clothing before the peak of winter.[18] Sanitation inadequacy also improved, declining from 30 percent to 19 percent – a reduction of 11 percentage points. This improvement coincided with the maturation of multi-year, climate-resilient infrastructure initiatives, including UNDP's ABADEI programme[19] and the World Bank's A-WASH project,[20] alongside WASH Cluster's[21] emergency sanitation facilities for returnees. In contrast, healthcare availability worsened considerably, with deprivation rising from 15 percent to 27 percent – an increase of 12 percentage points. As discussed later in this section, this reflects an already fragile and chronically under-resourced health system struggling under reduced aid, diminished service capacity and growing population needs, which have collectively undermined healthcare availability.

Persistent vulnerability without recovery: Subsistence insecurity remains deeply entrenched

The 2025 Subsistence Insecurity Index indicates a continued state of hardship for households, with few signs of recovery. As a result, the situation for households remains extremely precarious. While gains in sanitation and winter clothing indicate some progress in living conditions, these were offset by worsening access to healthcare (due to the widespread closure of health care centres because of funding cuts), persistent water shortages driven by severe drought, and continued pressure on food prices and housing linked to the large influx of returnees. Without the support provided by targeted humanitarian programmes, the incidental improvement in healthcare affordability and an increased reliance on borrowing from informal safety nets (Figure 30), subsistence insecurity would have likely shown a significant increase compared to 2024. Unless there is sustained humanitarian and basic needs support, increased access to essential services and broader economic recovery, subsistence insecurity is likely to remain both widespread and deeply rooted.

2.2 Subsistence Insecurity Divide Across Urban and Rural Locations Continues in 2025

KEY MESSAGES:

- Rural households remain significantly worse off than urban households.
- Rural deprivation is higher across nearly all indicators.
- Urban–rural gaps have become entrenched and show little sign of narrowing.

Urban–rural disparities in subsistence insecurity persist

In 2025, the subsistence insecurity experienced in urban and rural areas continued to differ sharply. Rural households consistently faced higher deprivation, with 78 percent identified as subsistence insecure in 2025, compared to 62 percent of urban households – a gap of 16 percentage points (Figure 20). This gap has persisted since 2023, indicating that the divide between urban and rural communities remains entrenched.

The intensity of deprivation is higher in rural areas

The intensity of deprivation differed by location. In 2025, insecure rural households were deprived in 54 percent of weighted indicators, compared to 47 percent in urban areas – a small increase in rural areas and a slight improvement in urban ones. As a result, the

[17] UNOCHA, *Afghanistan: Humanitarian Update, September 2024,* 9 October 2024. Available at tinyurl.com/4dpm6duy. UNOCHA, *Afghanistan Critical Funding Gaps,* 31 July 2023. Available at tinyurl.com/z5bd2tbr.

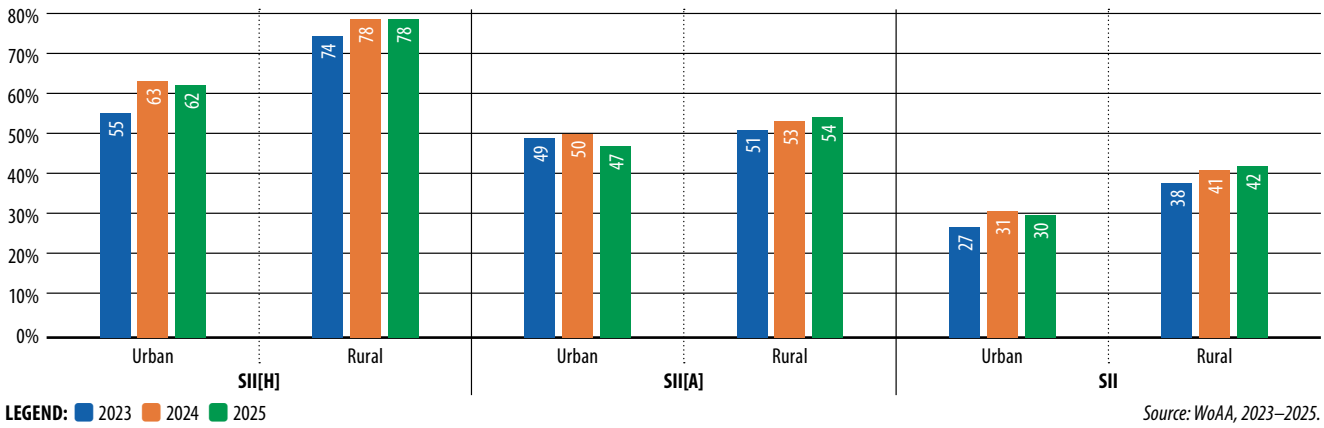
[18] UNOCHA, *Afghanistan Humanitarian Needs and Response Plan 2025,* 19 December 2024. Available at tinyurl.com/69e9rawv. UNOCHA, *Afghanistan Humanitarian Needs and Response Plan 2024,* 23 December 2023. Available at tinyurl.com/z7typvkw; IOM, *Afghanistan Crisis Response Plan 2025,* 15 December 2025. Available at tinyurl.com/h4mf55cd.

[19] UNDP, *Area-Based Approach to Development Emergency Initiatives (ABADEI 2.0).* Available at tinyurl.com/49nntvhn.

[20] World Bank, *Afghanistan Water, Sanitation, Hygiene and Institutional Support Project.* Available at tinyurl.com/34v23wh3.

[21] For example, UNICEF, *Afghanistan Humanitarian Situation Report: 1–31 October 2025,* 31 October 2025. Available at tinyurl.com/ymz8n9bw.

Figure 20: Subsistence insecurity: headcount ratio, intensity and index; by location of household



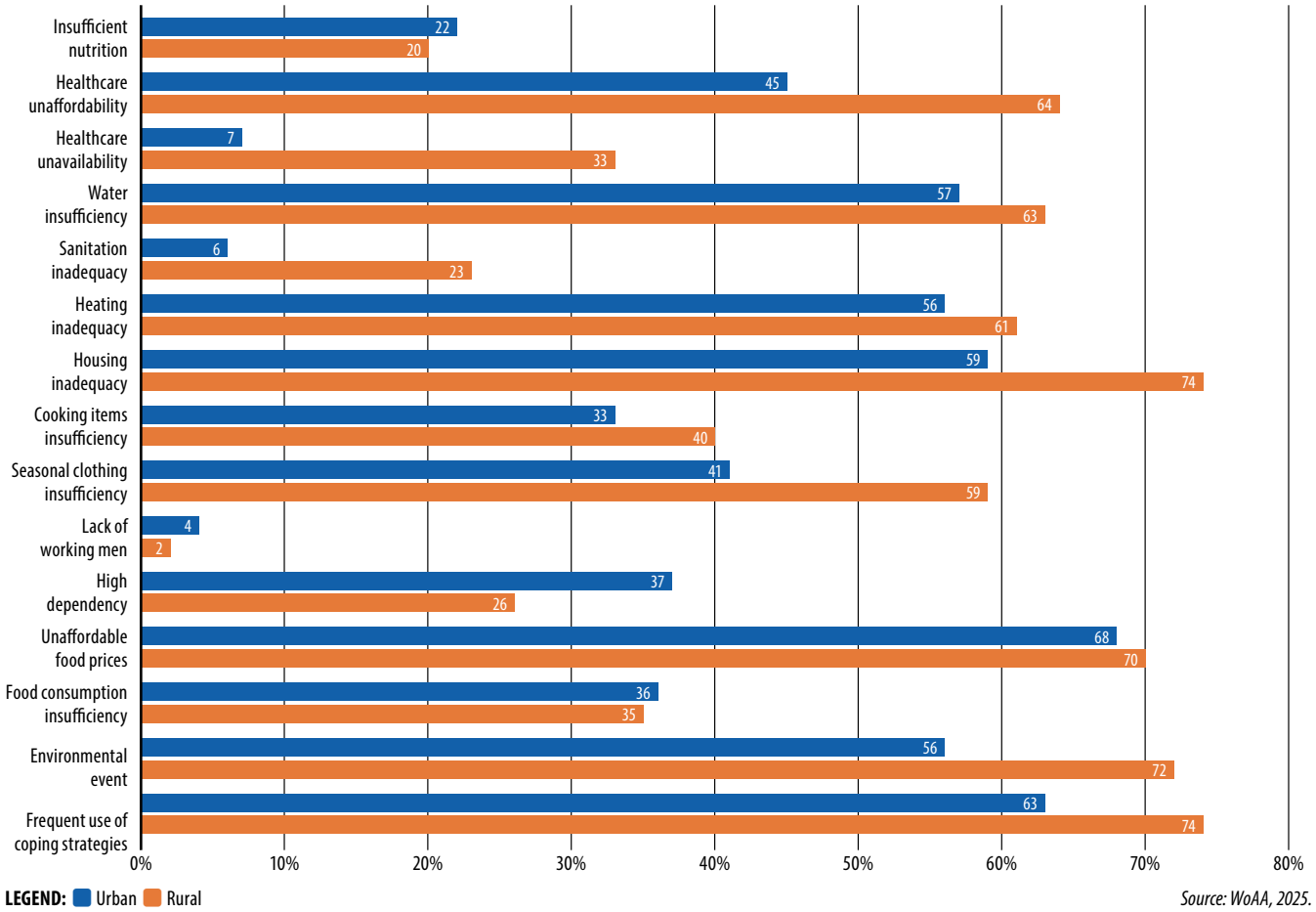
Source: WoAA, 2023–2025.

Subsistence Insecurity Index stood at 42 percent for rural households and 30 percent for urban households, with the disparity driven largely by differences in the headcount ratio.

Rural deprivation remains higher across nearly all indicators

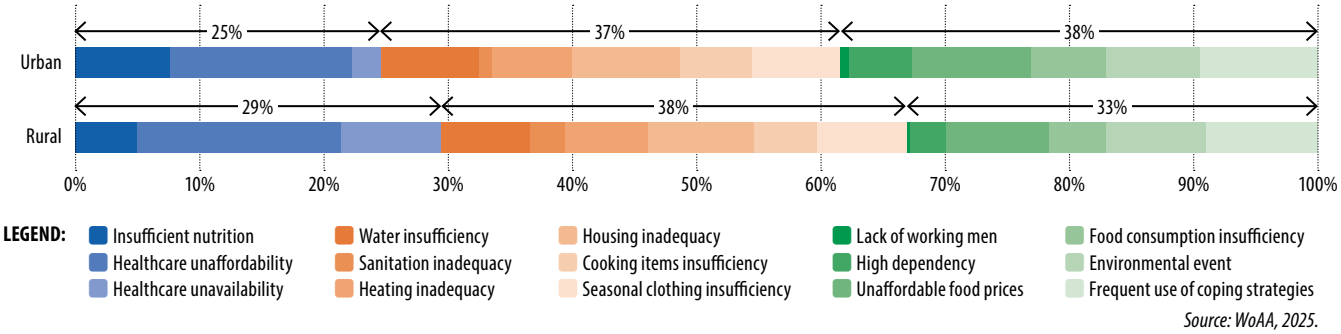
Across individual indicators, rural households experienced greater deprivation across more indicators and to a higher extent than urban households in 2025 (Figure 21). Rural deprivation exceeded 50 percent in eight areas: frequent coping strategy use (74 percent), housing inadequacy (74 percent), adverse environmental events (72 percent), unaffordable food prices (70 percent), healthcare unaffordability (64 percent), water insufficiency (63 percent), heating inadequacy (61 percent) and seasonal clothing insufficiency (59 percent). Urban households also faced high deprivation – particularly in food prices, coping strategies and housing inadequacy – but their deprivation levels were lower in almost all areas. Rural

Figure 21: Subsistence insecurity by indicator: headcount ratio; by location of household, 2025



Source: WoAA, 2025.

Figure 22: Contribution of each dimension and each indicator to SII; by location of household, 2025



Source: WoAA, 2025.

households were better off in only four indicators: food consumption insufficiency, insufficient nutrition, lack of working men and high dependency, where their deprivation levels were 1–11 percentage points lower than those of urban households. This is largely due to rural households' closer proximity to agriculture-based food production and livelihoods.

Urban and rural areas were impacted differently by the dimensions of deprivation

The contribution of different dimensions of deprivation also varied between urban and rural areas (Figure 22). For both groups, the health dimension contributed the least to overall deprivation, albeit it contained the most significant indicator – healthcare unaffordability. Living conditions and livelihood factors were the dominant dimensions overall. In rural areas, health accounted for 29 percent of total deprivation, while living conditions accounted for 38 percent and livelihood conditions for 33 percent, reflecting persistently higher levels of need for basic items and livelihood opportunities. Urban households followed a similar pattern, with the lower contribution of health (25 percent) driven by the healthcare unavailability indicator. Living conditions (37 percent) were almost the same as rural areas and the higher contribution of the livelihood dimension (38 percent) reflected all indicators having a higher contribution to subsistence insecurity, especially high dependency, food consumption insufficiency and unaffordable food prices.

A persistent structural urban–rural divide remains in subsistence insecurity

Overall, the data from 2025 underscores a persistent divide between urban and rural Afghanistan. Rural households continue to experience deeper and more widespread deprivation, particularly in areas linked to infrastructure, climate exposure and access to essential services. While neither population experienced notable changes in 2025 in the deprivation headcount, urban areas saw a modest improvement in intensity. The rural–urban gap in subsistence insecurity therefore remained largely unchanged, reflecting long standing and deeply embedded disparities that require urgent action if the gap is to be addressed.

2.3 Regional Patterns of Subsistence Insecurity

KEY MESSAGES:

- Regional disparities are large, with deprivation rates ranging from 53 percent to 92 percent.
- Eastern, Central Highlands and North-Eastern regions remain the most insecure.
- Southern region improved sharply, while Eastern and Western regions deteriorated.
- Healthcare unaffordability/unavailability and food prices are the top drivers of subsistence insecurity everywhere.

Eastern, Central Highlands and North-Eastern regions recorded the highest deprivation

Subsistence insecurity in 2025 varied widely across Afghanistan's eight regions, underscoring clear geographic disparities. The 2025 headcount ratio ranged from 53 percent in the Central region to 92 percent in the Eastern region (Figure 23 and Figure 76 in Annex 2). The Eastern (92 percent), Central Highlands (89 percent) and North-Eastern (88 percent) regions recorded the highest subsistence insecurity levels. The Northern region (81 percent) also exceeded the national average of 74 percent, while the Western (78 percent) and South-Eastern (73 percent) regions were close to this level. The Southern (61 percent) and Central (53 percent) regions were the least deprived.

Southern region showed the sharpest improvement, while the Eastern region deteriorated

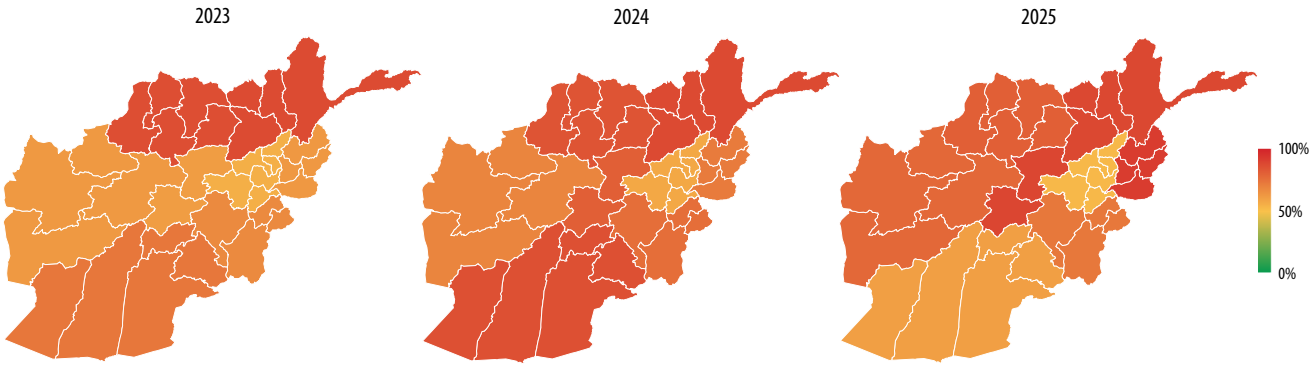
Between 2024 and 2025, subsistence insecurity improved in four regions, remained almost unchanged in one and worsened in three. The Southern region recorded the most significant progress as subsistence insecurity fell by 25 percentage points, a notable improvement given that it was the second worst performing region in 2024. The Central, Northern and South-Eastern regions saw moderate improvements (3–5 percentage points), while the North-Eastern region remained unchanged. In contrast, the Eastern region saw the sharpest increase in deprivation (20 percentage points). The Central Highlands and Western regions saw moderate increases in subsistence insecurity (8–9 percentage points).

The Eastern region exhibited significant systemic deterioration across most indicators, specifically in food security, healthcare, and basic infrastructure such as water and heating. In contrast to most other regions, the Eastern region saw only marginal improvements in sanitation while winter clothing levels remained largely stagnant. Driven by increased flooding affecting agricultural production and a large influx of returnees – particularly in Nangarhar province – households were forced to move away from employment in own business and production towards precarious casual labour (Table 3 and Table 4 in Annex 2).[22]

In the Southern region, indicators for sanitation, winter clothing and healthcare unaffordability showed substantial improvement, following the national trend. Moreover, the Southern region saw improvements in the livelihood indicators, particularly those related to coping strategies and food affordability. These gains were likely driven by a robust shift towards employment

Figure 23: Subsistence insecurity: headcount ratio; by region

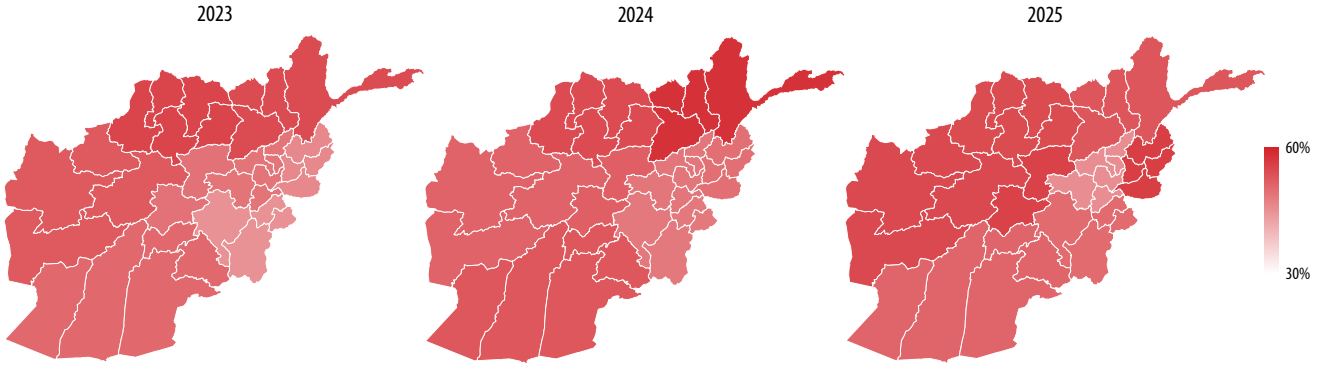
Source: WoAA, 2023–2025.



[22] According to WoAA 2024–2025, in the Eastern region, households engaged in own business/trade declined from 27 percent to 15 percent and own production from 69 percent to 47 percent, while casual labour increased from 40 percent to 67 percent.

Figure 24: Subsistence insecurity: intensity; by region

Source: WoAA, 2023–2025.



stability, as evidenced by a marked increase in both formal employment and participation in own business and trade,[23] even though this region also experienced a large influx of returnees – particularly in the provinces of Helmand and Kandahar.

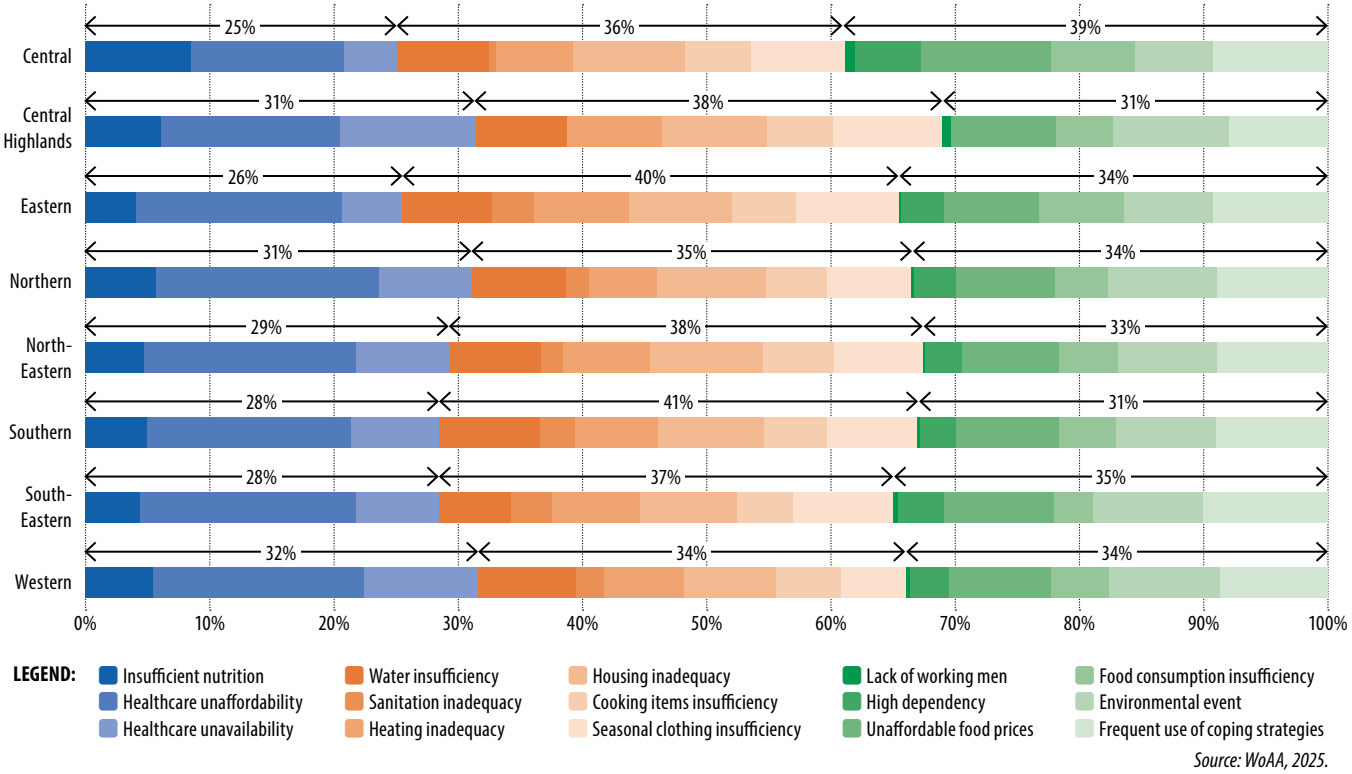
Regional variations in the intensity of subsistence insecurity persisted in 2025

Regional differences were also evident in the intensity of deprivation. In 2025, intensity ranged from 45 percent in the Central region to 56 percent in both the Eastern and Central Highlands regions (Figure 24 and Figure 77 in Annex 2). The remaining regions were fairly close to the national average of 53 percent: Western (55 percent), Northern (54 percent), North-Eastern (53 percent), Southern (51 percent) and South-Eastern (50 percent) regions. Between 2024 and 2025, intensity improved in the North-Eastern, Central and Southern regions (2–5 points), held steady in the Northern region, and increased slightly (2–4 points) in the South-Eastern, Western and Central Highlands regions. The Eastern region saw the largest rise, with a 6-percentage point increase.

Healthcare barriers, food pressures and environmental shocks drove regional vulnerability

The drivers of deprivation varied across regions but revealed consistent patterns (Figure 25). In all regions, healthcare unaffordability and unavailability were

Figure 25: Contribution of each dimension and each indicator to SII; by region, 2025



Source: WoAA, 2025.

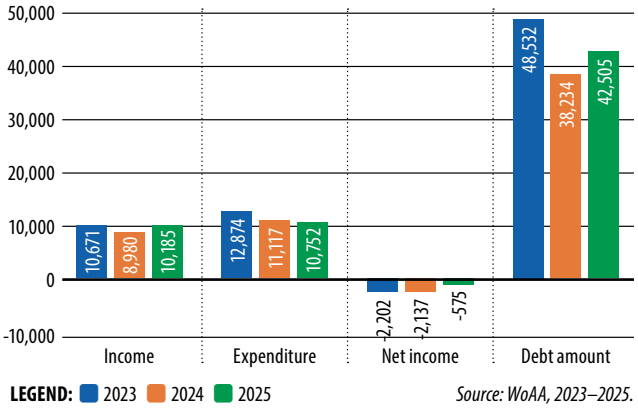
[23] According to WoAA 2024–2025, in the Southern region, households engaged in formal employment increased from 3 percent to 13 percent and own business/trade from 21 percent to 32 percent.

among the most influential indicators. Food related pressures – particularly unaffordable food prices and poor food consumption – also featured prominently. Environmental shocks such as drought had strong impacts in the Central Highlands, Northern, North-Eastern, Southern, South-Eastern and Western regions. Living conditions and livelihood related vulnerabilities – including housing inadequacy, water insufficiency and frequent use of coping strategies – further constrained households across many regions.

Regional disparities remain deep and systemic

Overall, regional disparities in subsistence insecurity remained profound in 2025. Some regions registered progress, yet others deteriorated sharply due to the combined effect of drought, economic weakness and pressures from mass returnee arrivals. The persistent influence of healthcare barriers and food insecurity across all regions indicates that the crisis is systemic – rooted in limited service access and low purchasing power. Without sustained economic support and expanded assistance, regional disparities in deprivation are likely to persist or even widen.

Figure 26: Household monthly budget and accumulated debt (in AFN)



Source: WoAA, 2023–2025.

2.4 Household Budgets (Income and Expenditure)

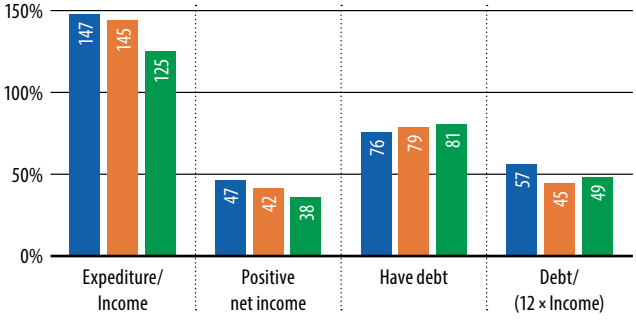
KEY MESSAGES:

- Household income rose through informal support, but remained below the level of household expenditure.
- Debt levels rose again, reversing last year's declines.
- Rural incomes improved; urban incomes deteriorated sharply.
- Food costs now consume over half of all household spending.

Incomes rose but household budgets remained in deficit

Household economic conditions showed mixed changes in 2025. Monthly household income[24] increased while expenditure[25] declined, narrowing – but not eliminating – the deficit between income and spending (Figure 26). Monthly income rose to AFN 10,185 (US$150.67) in 2025 from AFN 8,980 (US$127.38) in 2024,[26] a 13 percent nominal increase (10 percent in real terms[27]). In contrast, monthly expenditures fell in local currency terms from AFN 11,117 (US$157.69) to AFN 10,752 (US$159.05), a 3 percent nominal decline (6 percent in real terms). Despite this, income still fell short of expenditure, leaving households with an average net deficit of AFN –575 (US$8.51) although this gap was around a quarter of the household budget deficit in 2023–2024.

Figure 27: Household monthly budget and accumulated debt (in percent)



Source: WoAA, 2023–2025.

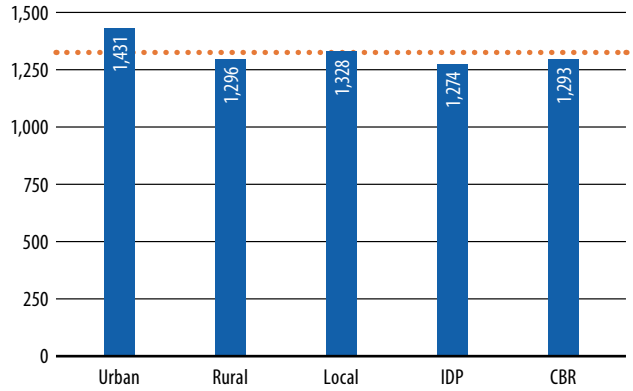
[24] Income is monetary income for the 30 days prior to the survey. In 2025, households report income from remittances and humanitarian assistance for the six months prior to the survey, which is divided by six to account for 30 days.

[25] Expenditures are monetary expenditures for the 30 days prior to the survey. Expenditures do not explicitly include expenditures on durables but do include the option 'other'. In 2025, infrequent expenditures are for the six months prior to the survey, which is divided by six to account for 30 days.

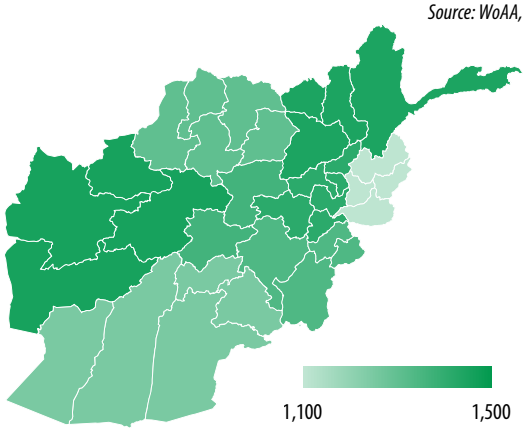
[26] For 2025, the exchange rate is taken to be US$1=AFN67.6. For 2024, the exchange rate is taken to be US$1=AFN70.5.

[27] The real growth rate was evaluated using Consumer Price Index data for August 2024 and August 2025.

Figure 28: Income per capita; by group and region, 2025



Source: WoAA, 2025.



Modest income–expenditure gains were offset by rising debt and fewer families in surplus

The overall balance between expenditure and income improved modestly, but several indicators of financial stress worsened. The expenditure-to-income ratio, though still high at 125 percent, declined by 20 percentage points from 2024 (Figure 27). Also, only 38 percent of households reported a positive net income, 4 percentage points fewer than in 2024. Household debt levels continued to rise – 81 percent of households were in debt in 2025 – and the average debt amount increased from AFN 38,234 (US$542.33) in 2024 to AFN 42,505 (US$628.77) in 2025. This pushed the debt-to-income ratio from 45 percent in 2024 to 49 percent in 2025. As income gains were partly driven by borrowing (Figure 30), the majority of households are living in structural deficit and are unable to meet basic needs without external assistance.

Income gap closed as urban households faced falling earnings and increased job competition

Per capita income trends varied across groups. Nationally, monthly income per capita increased to AFN 1,328 (US$19.64) in 2025, up from AFN 1,256 (US$17.82) in 2024 – a nominal increase of 6 percent. In 2025, there were moderate disparities in the per capita income across the location of the household and to some extent across the displacement status of the household (left panel Figure 28; dashed line representing the national level). Income disparities narrowed between urban and rural areas: urban households experienced a 9 percent decline, while rural households saw a 12 percent increase. Urban households were worse off compared to previous years, although on average they still earned 10 percent more than rural households; AFN 1,431 (US$21.17) compared to AFN 1,296 (US$19.17). The decline in urban earnings was driven largely by reduced casual labour opportunities, due to returnee-driven job competition. Rural households remained relatively unaffected but demonstrated a much greater reliance on external support.

Income gap persists for returnees as limited job opportunities keep earnings stagnant

In 2025, cross-border returnees (CBR) and internally displaced persons (IDP) had slightly lower per capita income (by 3–4 percent) than non-displaced households (AFN 1,293 (US$19.13) and AFN 1,274 (US$18.85) respectively, compared to AFN 1,328 (US$19.64)).[28] While local community and IDP households recorded income growth of 5 and 8 percent relative to 2024, income for returnee households remained largely stagnant. Both displaced and non-displaced households utilized informal safety nets, but returnee households had a lower participation in salaried employment, own business and production than local community and IDP households.

Regional income disparities remained despite gains in most areas

Regional variations in per capita household income were substantial (right panel Figure 28). The lowest monthly per capita incomes in 2025 were in the Eastern (AFN 1,104 (US$16.33)) and Southern (AFN 1,246 (US$18.43)) regions, while the highest were in the Central (AFN 1,410 (US$20.86)), North-Eastern (AFN 1,442 (US$21.33)) and Western (AFN 1,453 (US$21.49)) regions. The Central region was the only area where income declined compared to 2024, likely due to a saturated urban labour market and the high concentration of returnees which put downward pressure on wages. In all other regions, there were nominal increases ranging

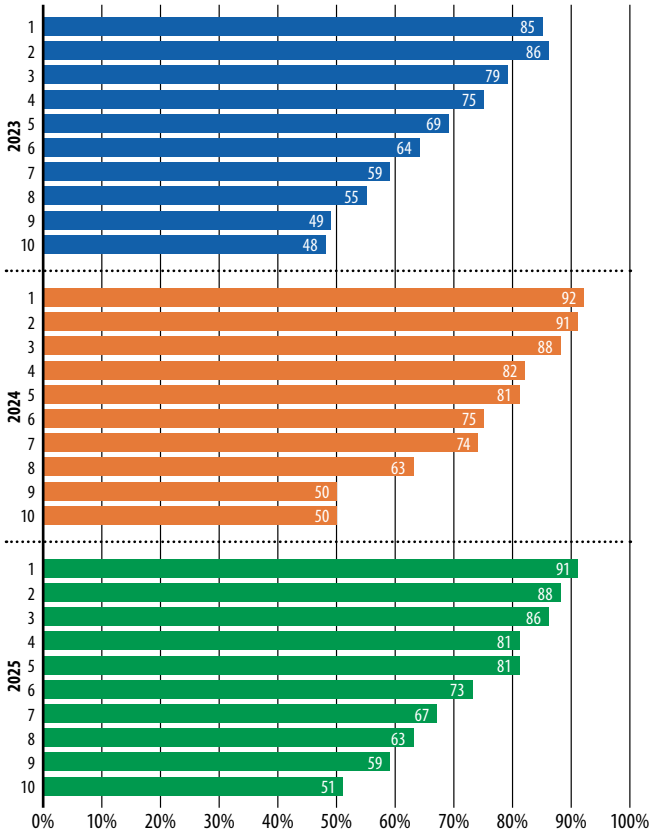
[28] IDP and CBR are those displaced for up to 24 months prior to the survey.

from 3 percent in the Eastern region to 23–24 percent in the Southern and North-Eastern regions. These regional variations likely reflect uneven labour market conditions and differing levels of agricultural productivity across the country.

Subsistence insecurity stagnated at critical levels for the bottom 50 percent

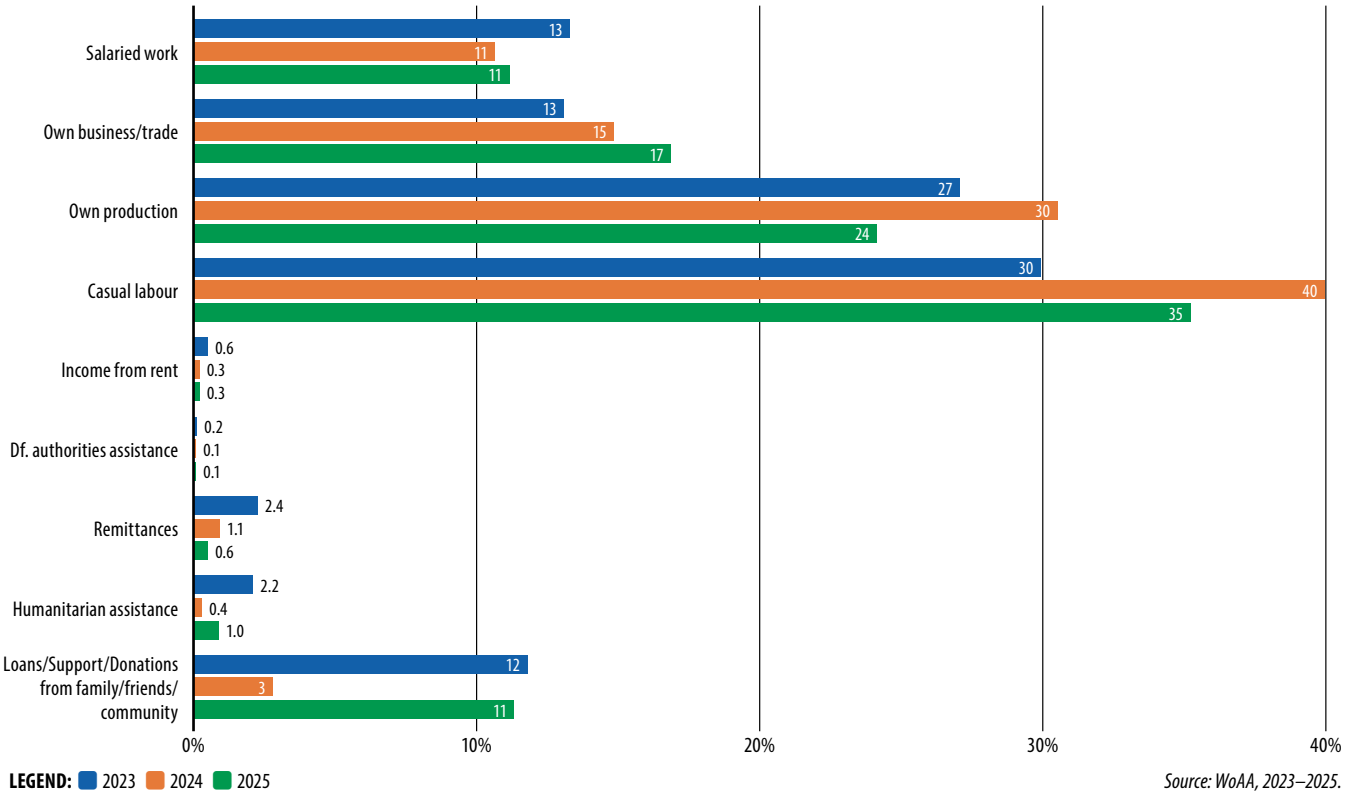
Per capita income remained inversely related to deprivation levels from 2023 to 2025.[29] This inverse relationship is also evident when evaluating the subsistence insecurity headcount ratio across income per capita deciles (Figure 29). For every year, the level of subsistence insecurity drops with an increase in per capita income. The incidence of subsistence insecurity remained very high for the bottom five income deciles, persisting at over 80 percent during 2024–2025. There is a notable deterioration at the second highest decile, with a 9-percentage point increase in the share of subsistence insecure members.[30]

Figure 29: Subsistence insecurity headcount ratio for income per capita deciles



Source: WoAA, 2023–2025.

Figure 30: Household income; by source



Source: WoAA, 2023–2025.

[29] Evaluation of the correlation between per capita income and the subsistence insecurity score gave a correlation coefficient of -0.22 in 2023, -0.32 in 2024 and -0.25 in 2025.

[30] However, the subsistence insecurity score of the top two income decile averages at 33–36 percent in 2023–2025, with the threshold to classify subsistence insecurity being 33 percent.

Earned income declined as households increasingly relied on informal support

Although per capita income rose overall, earned per capita income declined. Salaried work remained stable at 11 percent of income sources, but income from casual labour and own production[31] dropped by 5–6 percentage points, while income from own business increased slightly, by 2 percentage points (Figure 30). As a result, the share of income coming from work and rent dropped from 96 percent in 2024 to 87 percent in 2025. Reliance on informal external support grew sharply – up by 8 percentage points in 2024, from 3 percent to 11 percent. The reliance on informal safety nets was higher in rural areas (12 percent) compared to urban areas (9 percent). The erosion of earned income was primarily driven by prolonged drought conditions which have decimated own production and rural labour opportunities, leaving households increasingly unable to sustain themselves. The situation was further exacerbated by the massive influx of returnees, whose reliance on communal support risks exhausting the informal safety nets of local communities already struggling with challenging conditions.

Per capita spending fell sharply

Per capita monthly household expenditure declined in 2025. Nationally, per capita expenditures fell to AFN 1,402 (US$20.74), a nominal 10 percent decrease from 2024. Rural household per capita expenditure was 8 percent lower than for urban households (AFN 1,376 (US$20.36) compared to AFN 1,487 (US$22.00)) (left panel Figure 31; dashed line representing the national level). IDP and returnee households had slightly higher expenditure than local community households by 4–5 percent (AFN 1,457 (US$21.55) and AFN 1,469 (US$21.73) respectively, compared to AFN 1,402 (US$20.74)).

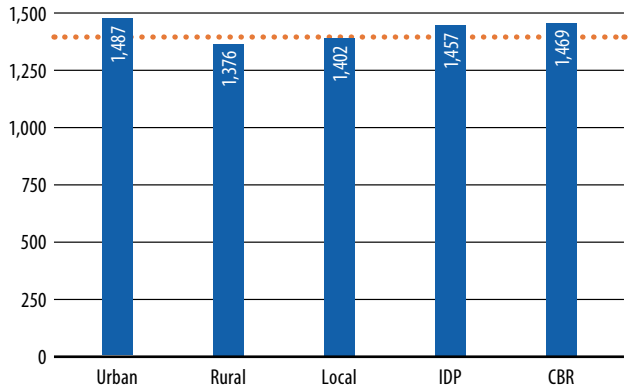
Urban and local community households experienced the steepest declines (16 percent and 10 percent respectively), while the reduction for rural and returnee households (7 percent) was more moderate, though still significant. The major contraction in urban and local community household spending reflects a depletion of financial buffers as these groups bear the primary burden of supporting the influx of returnees, alongside a stagnant economy and diminishing humanitarian assistance.

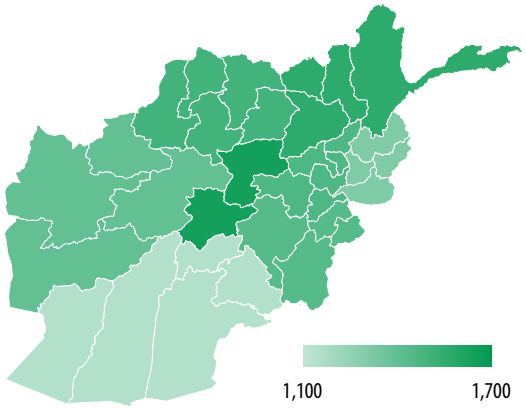
Expenditure fell across nearly all regions, but most sharply in the Central region

Regional expenditure patterns varied too (right panel Figure 31). The lowest per capita monthly expenditure levels were in the Southern region at AFN 1,142 (US$16.89), and the highest in the North-Eastern and Central Highlands regions at AFN 1,560 (US$23.08) and AFN 1,642 (US$24.29), respectively. The Northern region was the only region with a minimal nominal increase of 3 percent from the previous year; in all other regions, there were nominal decreases ranging from 3 percent in the Eastern and North-Eastern regions to 18 percent in the Central region. A combination of prolonged drought and population pressures continued to lower the standard of living across most regions.

Figure 31: Expenditures per capita; by group and region, 2025

Source: WoAA, 2025.





[31] Own production includes activities such as agriculture, livestock, food processing and home-based production.

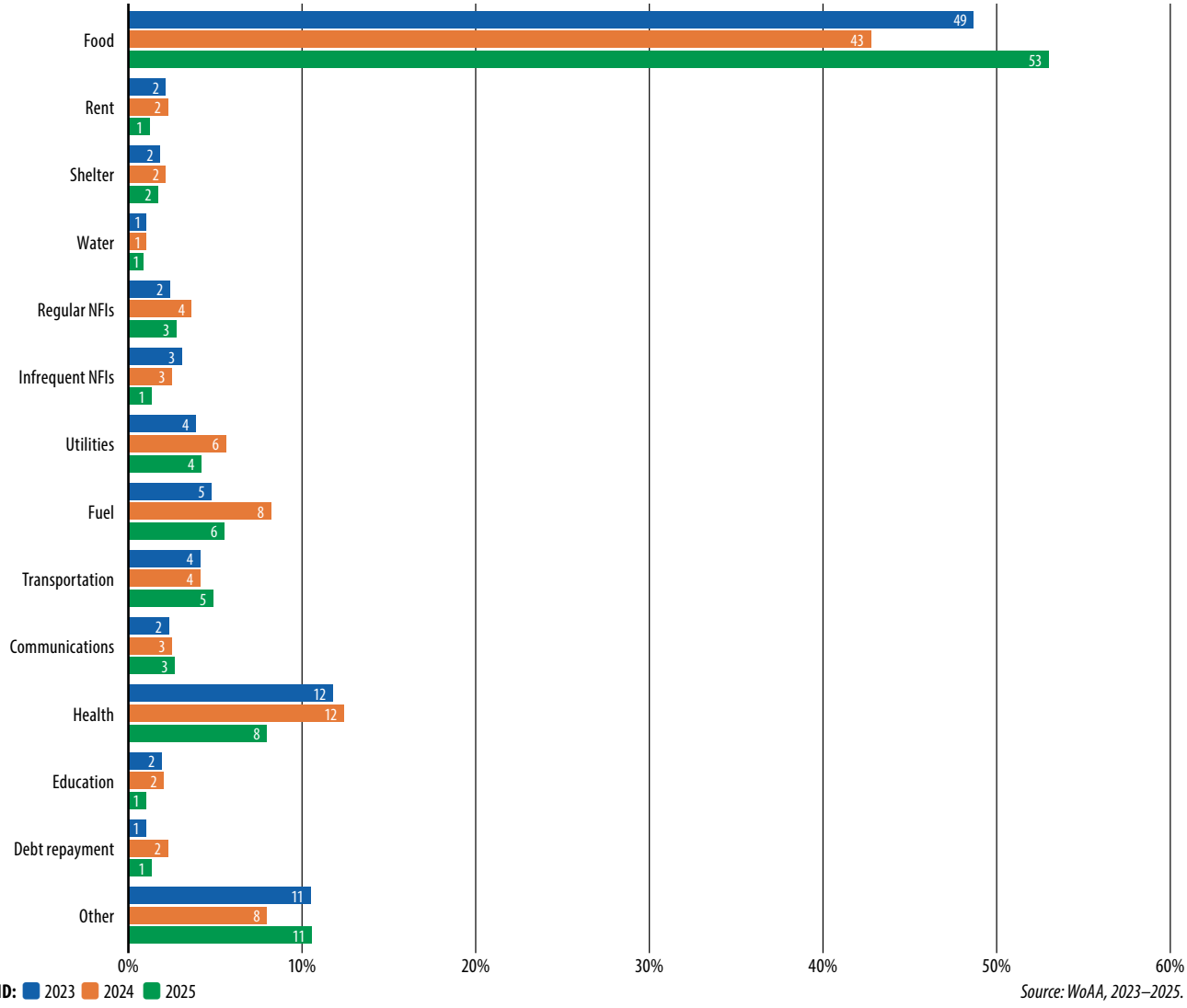
Food took a growing share of household budgets as other spending contracted

By far, food remains the largest area of household expenditure (Figure 32). In 2025, 53 percent of household expenditure was allocated for food, a substantial increase from 43 percent in 2024.[32] The second highest expenditure category was health, accounting for 8 percent of household expenditure, down from 12 percent in 2024. The monthly expenditure for food and health in 2025 stood at AFN 702 (US$10.38) and AFN 118 (US$1.75) respectively per household member, given a per capita income of AFN 1,328 (US$19.64). In 2025, small differences were observed in expenditure patterns across population groups (Figure 33; dashed line representing the national level). Monthly per capita expenditure on food stood at AFN 757 (US$11.20) for urban households, while for rural households it was AFN 685 (US$10.13), reflecting a lesser need for purchasing food in rural areas. Returnee households spent slightly less on food than IDP and local community households, though they spent more on health than IDP households.

Increased food spending and reduced spending on essential services signal deepening vulnerability

The increase of food expenditure in household budgets to over 50 percent – despite lower overall spending – signals deepening vulnerability as households are forced to prioritize immediate caloric intake over all other needs. The increased proportion of income spent on food is a primary indicator of increasing poverty levels and deteriorating household welfare. The sharp decline in health spending suggests that the compounding pressures of reduced humanitarian healthcare assistance, alongside reduced earnings due to drought conditions and the returnee influx, drove families to forgo medical care.

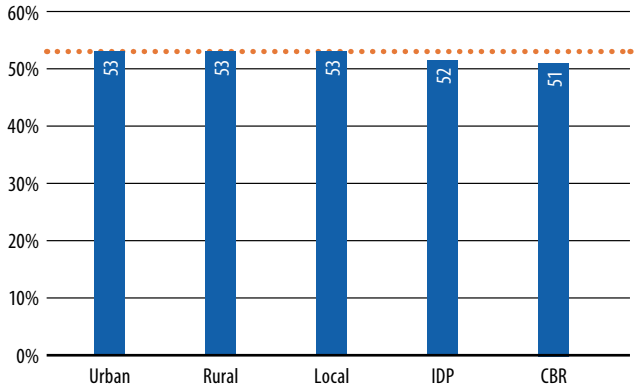
Figure 32: Expenditure allocation

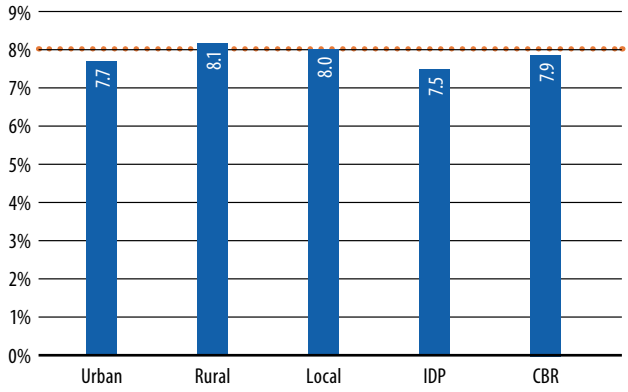


Source: WoAA, 2023–2025.

[32] Some element of the increase in food expenditure in 2025 could be because of food prices stabilizing and no longer declining.

Figure 33: Food (left) and health (right) expenditure allocation; by group, 2025





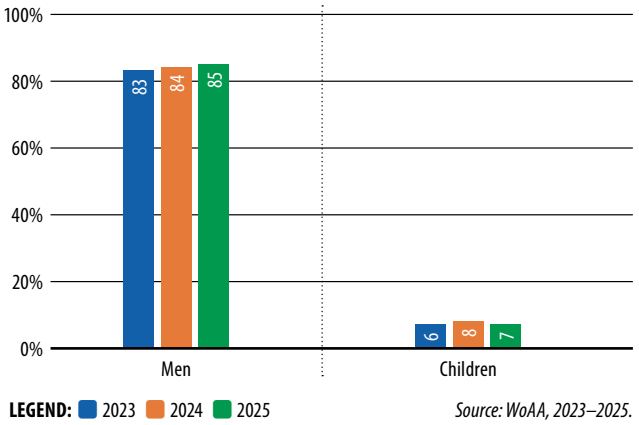
Source: WoAA, 2025.

2.5 Employment

KEY MESSAGES:

- Male employment remains high due to women's exclusion from work.
- Child labour persists at high levels.
- Drought reduced own production jobs, pushing households into casual labour.
- Labour markets are saturated due to returnee influx.

Figure 34: Household employment of men and children



Source: WoAA, 2023–2025.

High rate of men's employment continued as restrictions on women's work remain in place

Adult men's employment in 2025 remained very high – at 85 percent – with little change from 2024 (Figure 34).[33] Child labour decreased marginally by around 1 percentage point, from 8 percent in 2024 to 7 percent in 2025.[34] Given that previous surveys suggest that around 1–3 percent of girls work outside the household during 2022–2024,[35] and as the numbers of girls and boys are almost equal on average, then for 2025 it can be approximated that 11–13 percent of boys worked outside their households. Despite high men's employment rates, the near-exclusion of women from the labour market places a heavy burden on men and boys, who must compensate for the loss of women's earnings. This dynamic is increasingly unsustainable as the rapid influx of returnees saturates the labour market, leaving working men with diminishing wages and few opportunities to support their families.

Rural men's employment stayed high but urban areas faced growing employment pressures

Employment rates among men varied somewhat across groups and regions in 2025. Household men's employment in rural areas was 6 percentage points higher than in urban areas (86 percent compared to 80 percent) (left panel Figure 35; dashed line representing the national level). Local community and returnee households had similar shares of men employed (85–86 percent), while in IDP households the share was a few percentage points higher (89 percent). The lowest adult men's employment was observed in the Central region (81 percent), and the highest in the Central Highlands and the Southern regions (89 percent) (right panel Figure 35). Regional changes were small compared to 2024 – around 1 to 2 percentage points in absolute terms, except for the Central Highlands, Southern and Northern regions, which saw increases of 4, 6 and 8 percentage points, respectively. The higher

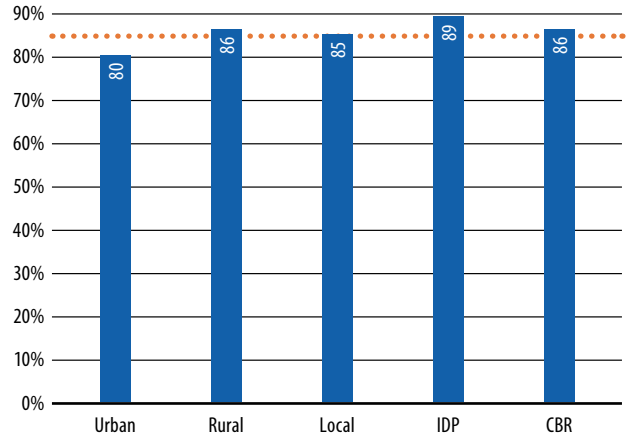
[33] Households' male employment is evaluated as the number of men working in the 30 days prior to the survey divided by the number of men in the household. Work was outside of the household in 2023–2024 and it was home-based or outside of the household in 2025.

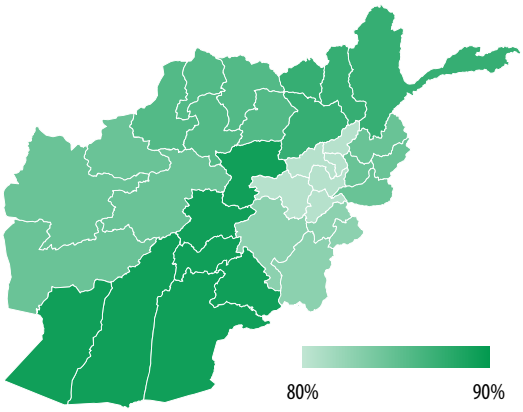
[34] Households' child employment is evaluated as the number of children below 18 years old working outside of the household in the 30 days prior to the survey, divided by the number of children in the household aged 6–17.

[35] UNDP, *Afghanistan Socio-Economic Review: Fragile Gains, Deepening Subsistence Insecurity, 2023–2024,* 30 April 2025. Available at tinyurl.com/4ry2477f.

Figure 35: Household employment of men; by group and region, 2025

Source: WoAA, 2025.



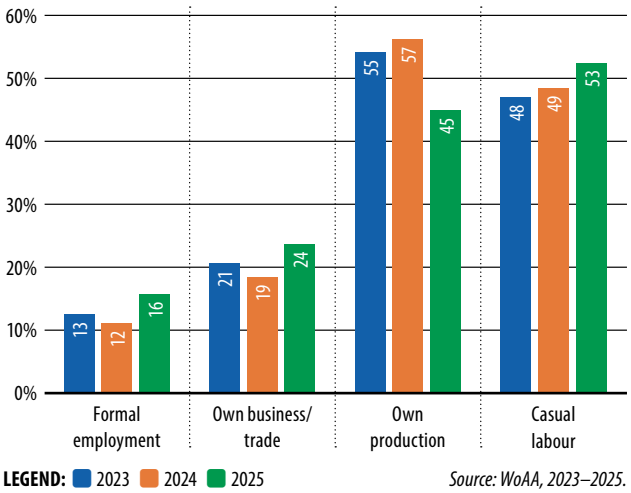


men's employment rates in rural areas likely reflect a saturation of subsistence agriculture and casual labour, as households mobilized almost all available men to offset the loss of women's earnings. However, the stagnant employment rate in the Central region suggests that urban labour markets were unable to absorb the growing influx of returnees, creating a pocket of high economic vulnerability in the most densely populated areas.

In the face of drought, households shifted from agriculture towards more precarious casual work

Changes in the types of work performed reveal a significant shift in livelihoods in 2025 (Figure 36).[36] Just over half of households with at least one working adult relied on casual labour (53 percent), a 4-percentage-point increase from 2024, while the share of households engaged in own production – agriculture, livestock or home-based activities – fell sharply from 57 percent to 45 percent in 2025. There were small increases in 2025 in households engaged in formal employment and owning their own business – by 4–5 percentage points – but overall, casual labour and own production were the dominant types of employment. The significant retreat from own production reflects the devastating impact of the 2025 drought, which rendered traditional agricultural and livestock activities unviable for many rural households. The shift towards casual labour – now the primary earning option for over half of households – further increased the fragility of the labour market, as a growing number of returnees competed for dwindling wages in an environment lacking basic social protection.

Figure 36: Types of household employment



Source: WoAA, 2023–2025.

[36] For households with at least one adult working outside of the household in the 30 days prior to the survey and/or engaged in home-based income generating activities in the 30 days prior to the survey.

2.6 Food, Health and Humanitarian Assistance

KEY MESSAGES:

- Food security improved early in 2025 but deteriorated sharply thereafter.
- Acceptable food consumption dropped nationwide and was worst in displaced households.
- Healthcare access collapsed as services became unavailable.
- Humanitarian aid fell sharply despite continuing high needs.

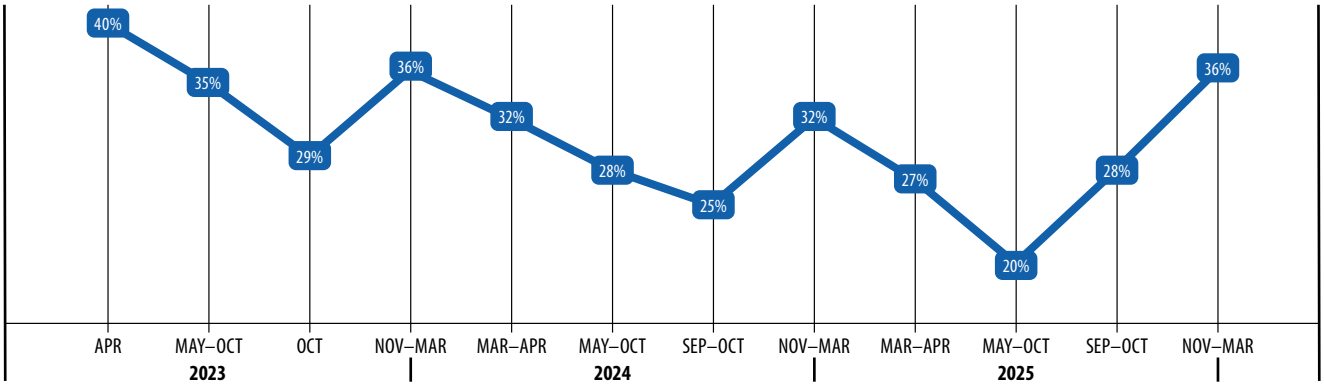
Early improvements in 2025 gave way to renewed food insecurity

The convergence of chronic economic fragility, recurrent droughts, the influx of returnees and the dramatic reduction in international aid created dire food insecurity in 2025. The year began with some improvement, driven by low inflation, expanded cultivation and record irrigated wheat production supported by FAO's EFSP++ programme.[37] However, conditions worsened again by the end of the year. According to the Integrated Food Security Phase Classification (IPC), the share of the population in crisis level food insecurity or worse (Phase 3+) dropped to 20 percent in May–October 2025 (from 28 percent in 2024), but then rose to 28 percent in September–October – slightly above 2024 levels (Figure 37). Alarmingly, projections for November 2025–March 2026 indicate a further rise to 36 percent – an increase from the 32 percent recorded during the same period the previous year.

Nutritional trade-offs increased long-term risks, despite relatively stable hunger levels

The proportion of households in the poor food consumption category[38] increased from 17 percent in 2024 to 20 percent in 2025, and the share of households with borderline food consumption increased from 53 percent in 2024 to 58 percent in 2025 (Figure 38). Despite this shift from acceptable to borderline and poor food consumption, the household hunger score[39] remained at similar levels to previous years. A detailed analysis of the composition of the food consumption score suggests that the drop in the score is driven by a reduced intake of pulses/nuts and dairy products, while the intake of staple foods, fruit, vegetables and oils increased, probably explaining the stability of the household hunger categorization from 2024 to 2025. This reflects a nutritional trade-off, where households were maintaining caloric volume through staples while sacrificing essential proteins due to diminished purchasing power. Such a shift towards quality-deficient diets signals a growing risk of chronic malnutrition, as the influx of returnees and the reduction in humanitarian assistance further strain household resources, and force families to prioritize immediate subsistence over long-term physical health.

Figure 37: Proportion of population in IPC Phase 3+ (crisis or above) food insecurity



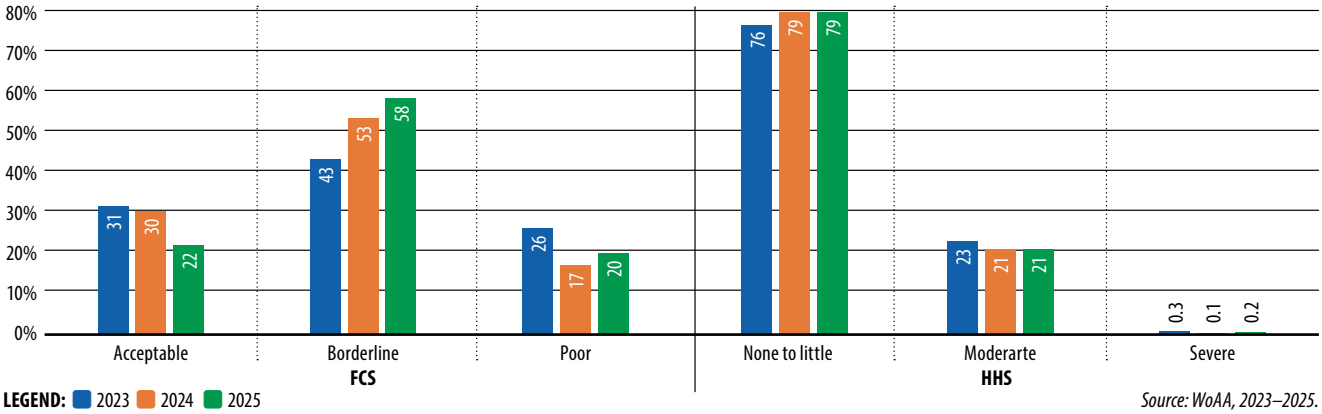
Source: Integrated Food Security Phase Classification (IPC), 2025.

[37] World Bank, *Afghanistan Development Update,* 12 November 2025. Available at tinyurl.com/2s4tk26y.

[38] The Food Consumption Score (FCS) is based on food consumption over the seven days prior to the survey. The classification is Acceptable (FCS>42), Borderline (28<FCS≤42) and Poor (FCS≤28).

[39] The Household Hunger Scale (HHS) is based on experiences of food deprivation over the 30 days prior to the survey. The classification is None to little (HHS=0,1), Moderate (HHS=2,3) and Severe (HHS=4,5,6).

Figure 38: Food consumption score (FCS) and household hunger scale (HHS) levels of households



Source: WoAA, 2023–2025.

Food security outcomes varied widely across population groups and regions

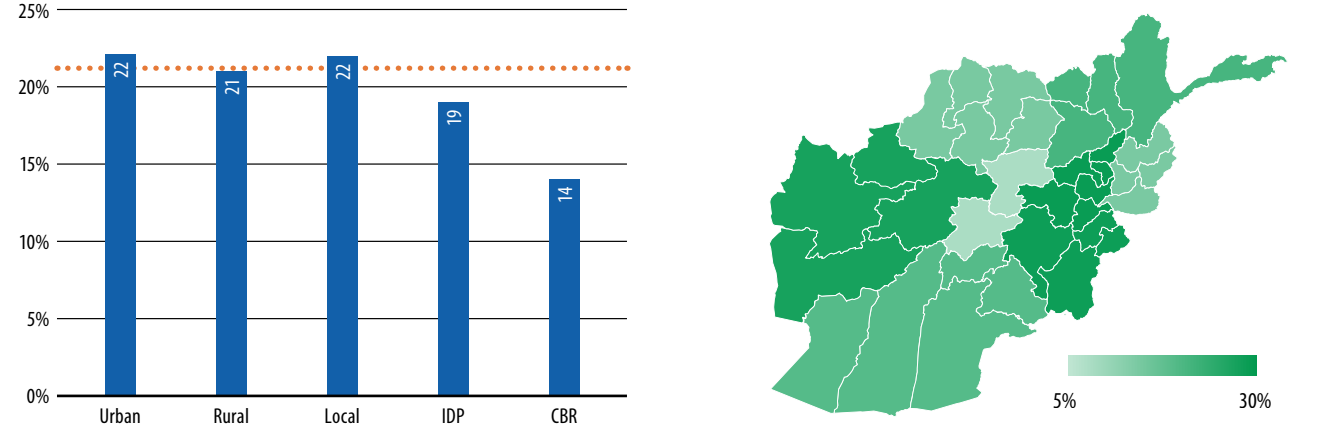
Urban and rural households had similar shares of acceptable food consumption in 2025, but levels were much lower for displaced populations: 19 percent for IDPs and only 14 percent for returnees (left panel Figure 39; dashed line representing the national level). Rural and urban households saw an 8 and 10 percentage-point decrease since 2024, respectively, while IDP, local community and returnee households dropped by 6, 8 and 9 percentage points, respectively. Regional disparities were pronounced (right panel Figure 39). The Western, South-Eastern and Central regions had the highest acceptable food consumption (27–29 percent), while the Central Highlands had the lowest at 8 percent. Compared to 2024, several regions deteriorated sharply – particularly the South-Eastern (–23 percentage points) and Eastern (–24 percentage points). While the Central Highlands region dropped by only 4 percentage points, it was already the region with the worst food consumption in 2024 and 2025. The drastic collapse in food security across the Eastern and South-Eastern regions highlights the extreme pressure on local resources resulting from mass returns. Additionally, the high prevalence of drought conditions in the Central Highlands has led to critical levels of food insecurity.

Reduced humanitarian aid severely disrupted health services in 2025

The Afghan health sector is in a state of extreme external dependency, with 96 percent funded by off-budget transfers (OBT), according to World Bank public expenditure tracking data.[40] This reliance has become a critical vulnerability as international aid declined drastically, leaving a severe funding gap that has hindered the delivery of essential health services. According to WHO estimates, 445 health facilities were suspended or closed due to funding shortfalls, affecting nearly 3.8 million people across 33 provinces.[41] At the same time, the demand for health services rose: 94 percent of households reported at least one member needing medical care in 2025 – up from 89 percent

Figure 39: Acceptable food consumption; by group and region, 2025

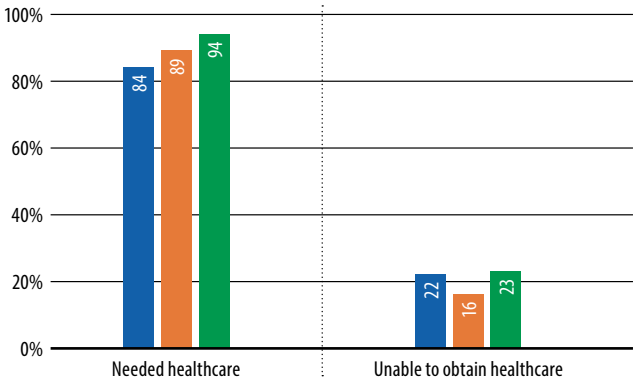
Source: WoAA, 2025.



[40] World Bank, *Afghanistan Public Expenditure Analysis: Financing Basic Services in the Medium Term,* 2025.

[41] Health Cluster & WHO, *Afghanistan: Suspended/Closed Health Facilities due to the US Government Work-Stop Ban (Update as of 20 December 2025),* 24 December 2025. Available at tinyurl.com/yc24464h. Ninety-one health facilities have resumed operations following internal funding reallocation.

Figure 40: Healthcare needs and access



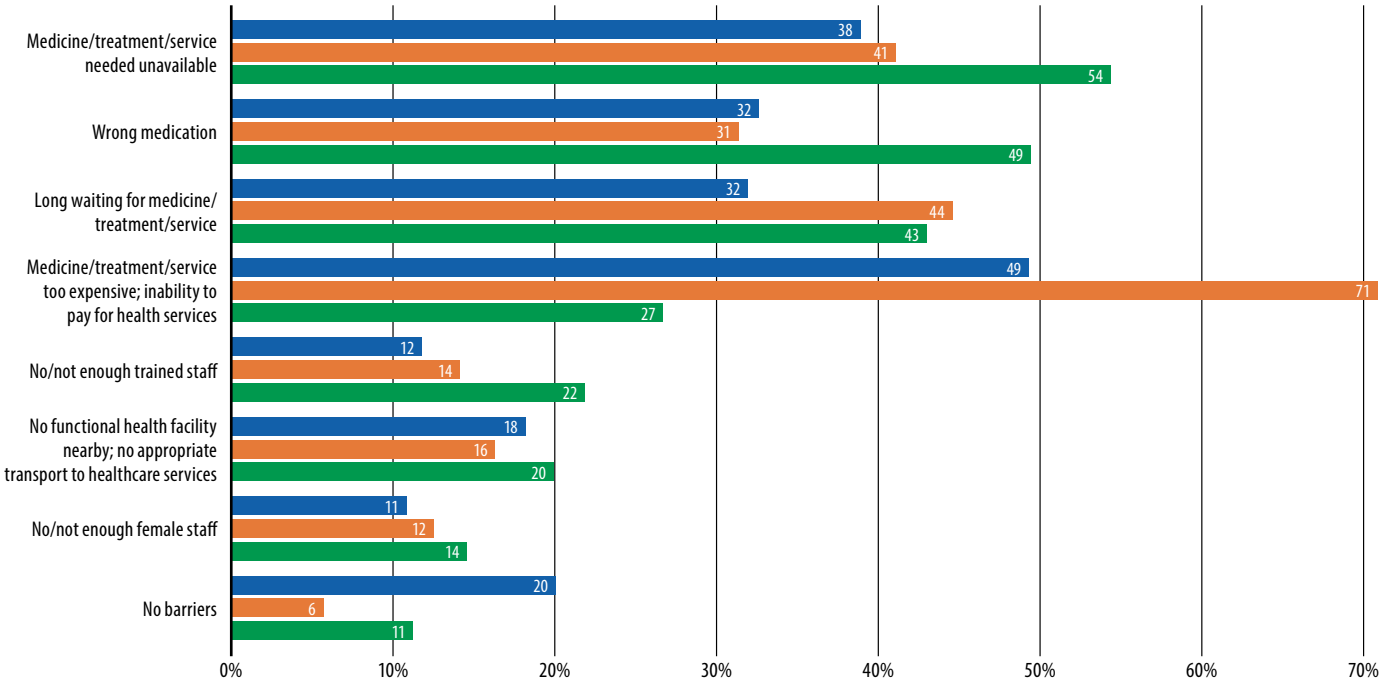
LEGEND: 2023 2024 2025 *Source: WoAA, 2023–2025.*

in 2024 – while unmet care needs increased from 16 percent to 23 percent (Figure 40).[42] This sharp rise in unmet needs illustrates cumulative erosion that impacts millions of vulnerable households: an already fragile and chronically under-resourced health system facing the pressure of reduced aid, diminished service capacity and growing population needs.

Healthcare access worsened in the face of widespread staff and services unavailability

Access to healthcare worsened significantly in 2025, as more than half of households who required care reported that the services needed were unavailable (Figure 41).[43] While cost was the principal barrier in 2024 (reported by 71 percent), in 2025 only 27 percent cited an inability to meet costs. Instead, systemic unavailability became the dominant issue. The top three barriers in accessing healthcare in 2025 were the unavailability of specific medicine/treatment/service (54 percent), the provision of incorrect medication (49 percent) and long waiting times for medicine/treatment/service (43 percent). The healthcare system also faced a growing staffing deficit, with 22 percent of households citing a lack of sufficiently trained staff (up from 14 percent in 2024). Fourteen percent of households also reported a lack of female staff as a major barrier to care. The shift from affordability issues to widespread unavailability of staff and services indicates that the health system may be approaching systemic failure. This will impact women particularly as they are disproportionately affected by bans on women's employment (despite some exemptions for female medical personnel) and continued restrictions on their rights to travel.

Figure 41: Top barriers in accessing healthcare

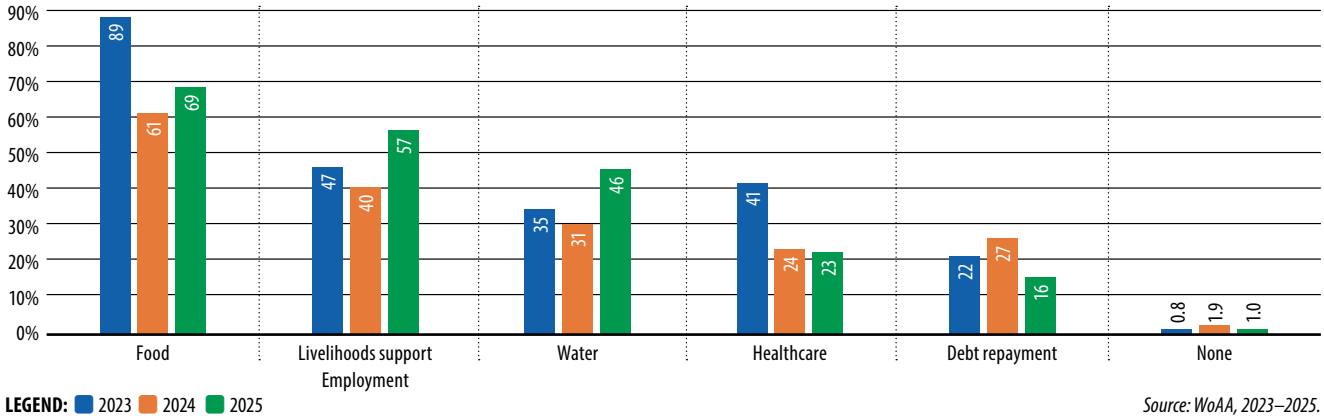


LEGEND: 2023 2024 2025 *Source: WoAA, 2023–2025.*

[42] Needed healthcare and unable to obtain health care are in the three months prior to the survey.

[43] Requiring healthcare is in the three months prior to the survey. In 2025, healthcare barriers are for the six months prior to the survey, while for 2023–2024, there is no restriction on the timeframe. In 2023, healthcare barriers refer to accessing the nearest functional health facility, while in 2024–2025, it doesn't specify which health facility.

Figure 42: Top priority needs of households



LEGEND: 2023 2024 2025

Source: WoAA, 2023–2025.

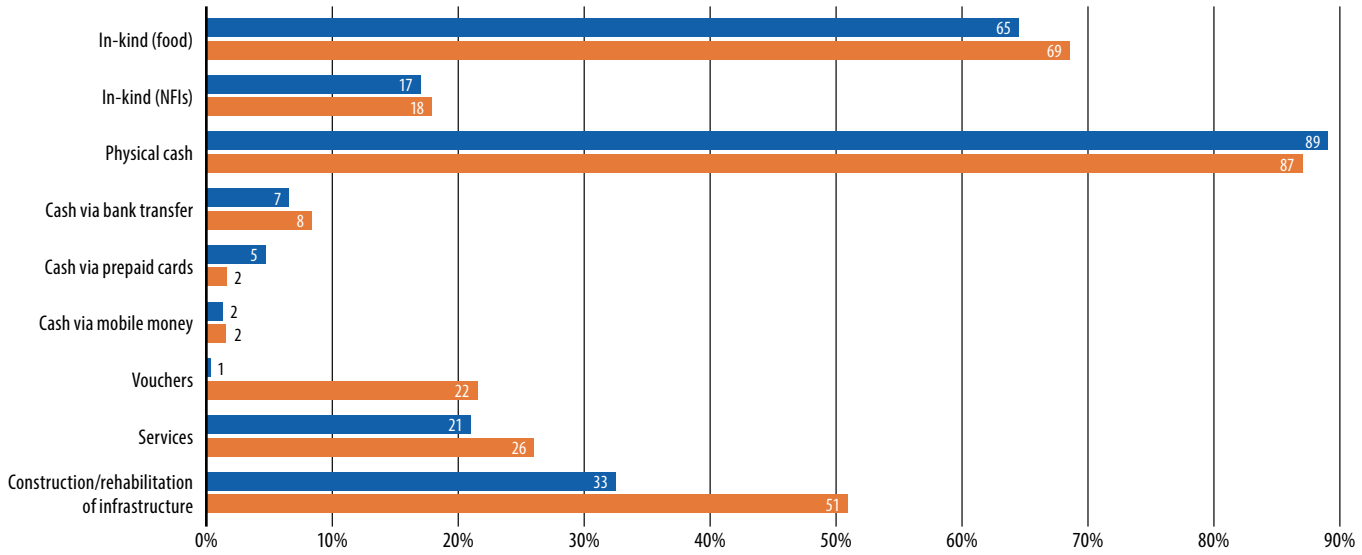
Food, livelihoods and water emerged as increasingly urgent household needs

Household priority needs increased in 2025, and nearly all households (99 percent) reported at least one priority need.[44] Food remained the top priority in 2025 (69 percent), followed by livelihoods support and employment (57 percent), and drinking water (46 percent) (Figure 42). The share of households prioritizing these three areas increased from 2024 to 2025 by 8, 17 and 15 percentage points, respectively. The need for healthcare remained stable, reported by around one in four households (23–24 percent). The surging demand for food, livelihoods and drinking water directly reflects the compounding effects of economic stagnation, recurrent droughts, reduced humanitarian aid and the mass influx of returnees.

Households still prefer cash but demand for longer-term, diversified support is rising

Physical cash remained the preferred aid modality (87–89 percent), followed by in-kind food assistance (65–69 percent), with both figures remaining stable between 2024 and 2025 (Figure 43). However, in 2025 there was a notable shift in secondary preferences; the demand for infrastructure construction/rehabilitation (such as water points, latrines and roads) rose significantly from one third of households in 2024 to one half in 2025, and assistance with essential services (such as healthcare and education) increased from one fifth to one quarter of households over the same period. The preference for vouchers experienced a sharp uptake from a negligible 1 percent in 2024 to 22 percent in 2025. While immediate cash needs remain the top priority, there is a growing demand for longer-term structural support and diversified aid mechanisms.

Figure 43: Preferred type of assistance

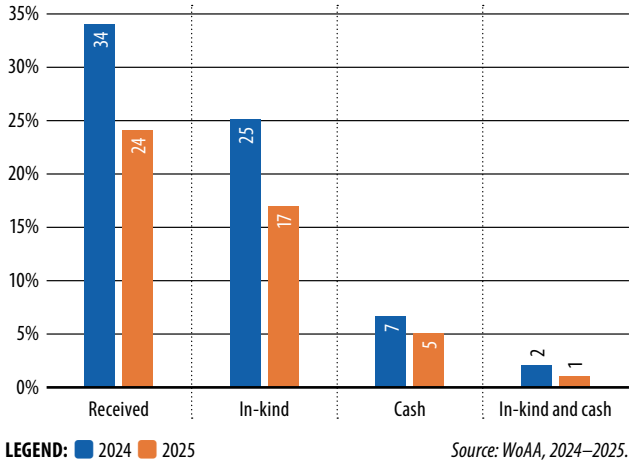


LEGEND: 2024 2025

Source: WoAA, 2023–2025.

[44] The question on priority needs differed across the survey years. In 2023, households were asked for up to three of their top priority needs, while in 2024–2025, they were asked for up to three of their most significant challenges.

Figure 44: Share of households that received humanitarian assistance



Source: WoAA, 2024–2025.

Fewer households received assistance as support continued to shrink, despite persisting needs

Despite continuing urgent household needs, international assistance (delivered by the UN) declined from $3.21 billion in 2024 to $2.68 billion in 2025 (Figure 8). Although overall funding requirements dropped from their 2022 peak, the funding gap has widened, leaving many needs unmet. As a result, in 2025 only 24 percent of households in need received humanitarian aid[45] in the 12 months prior, down from 34 percent in 2024 (Figure 44).

2.7 Natural Disasters and Water Scarcity

KEY MESSAGES:

- Drought prevalence nearly doubled, becoming the dominant shock.
- Water scarcity deepened as water points dried up or failed.
- Flooding decreased overall but remained severe in the Eastern region.
- Regional climate vulnerability now appears to be structural, not episodic.

International assessments highlight Afghanistan's elevated environmental risk and limited coping capacity

Afghanistan's exposure to environmental risks remained extremely high in 2025, compounded by a lack of capacity to cope. Multiple global indices consistently ranked the country among the most vulnerable and least prepared worldwide. The Notre Dame Global Adaptation Initiative (ND-GAIN) Index placed Afghanistan seventh out of 187 countries,[46] reflecting high vulnerability and low readiness. The INFORM Risk Index ranked the country fifth out of 191,[47] driven by high hazard exposure and vulnerability, and limited coping capacity. While the WorldRiskIndex did not include Afghanistan among the most exposed countries, it still ranked it twentieth in vulnerability and third in lacking coping strategies out of 193.[48] The Climate Risk Index similarly highlighted the severe impact of recurring droughts, floods and temperature extremes.[49] Together, these assessments underscore how insufficient infrastructure and limited coping capacity have turned natural hazards into a permanent and systemic emergency.

[45] Received humanitarian assistance is in the 12 months prior to the survey.

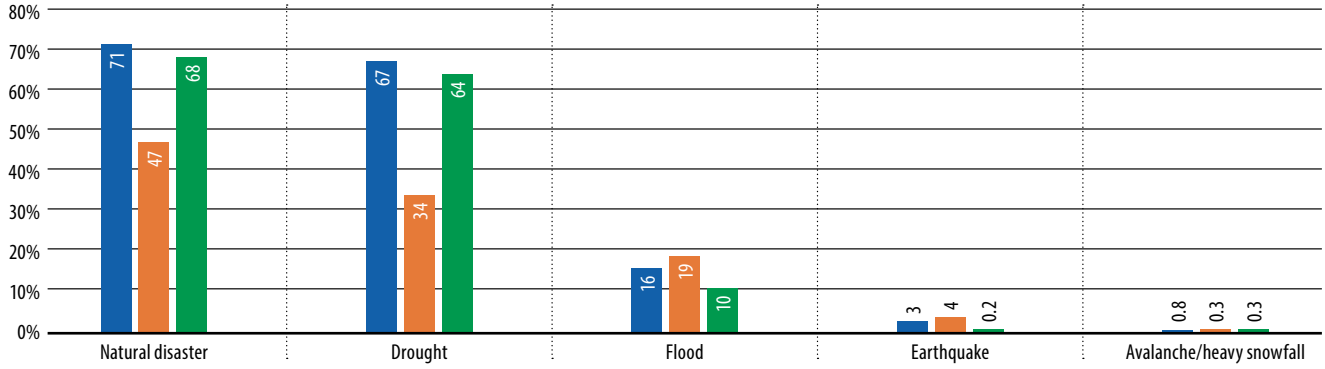
[46] Notre Dame Global Adaptation Initiative (ND-GAIN), University of Notre Dame. Available at gain.nd.edu.

[47] INFORM Risk Index, Inter-Agency Standing Committee Reference Group on Risk, Early Warning and Preparedness & European Commission. Available at tinyurl.com/53z63sev.

[48] WorldRiskIndex, Bündnis Entwicklung Hilft & Institute for International Law of Peace and Armed Conflict. Available at weltrisikobericht.de/worldriskreport.

[49] Climate Risk Index, Germanwatch. Available at germanwatch.org/en/cri.

Figure 45: Adverse environmental events impacting households



LEGEND: 2023 2024 2025

Source: WoAA, 2023–2025.

Household exposure to shocks rose sharply

Overall, 68 percent of households reported being affected by at least one adverse event in 2025, up from 47 percent in 2024 (Figure 45).[50] This rise was driven overwhelmingly by drought, which nearly doubled in prevalence from 34 percent to 64 percent. Other hazards became less common: floods affected 10 percent of households (down from 19 percent) and earthquakes were negligible (less than 1 percent), as the survey preceded the devastating earthquakes at the end of August in Kunar and the beginning of November in Balkh. Avalanches and heavy snowfall remained rare.

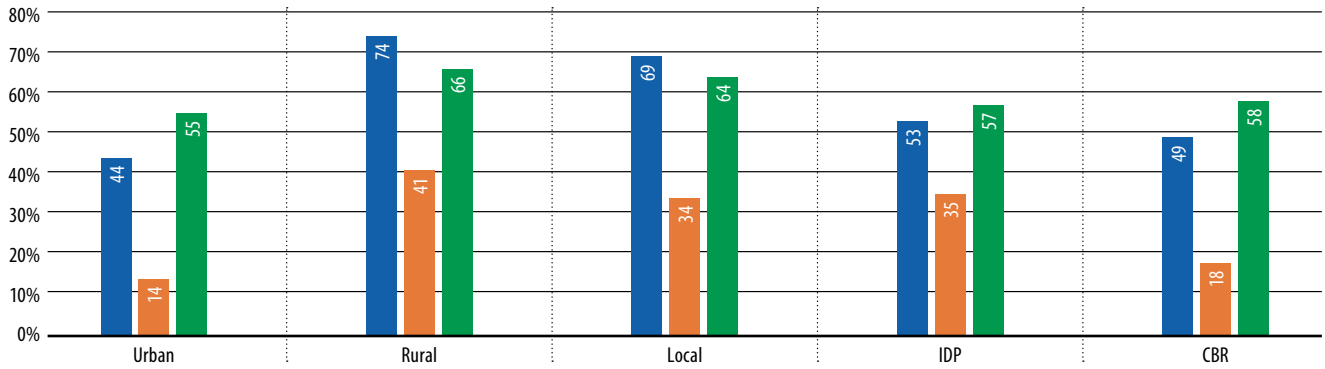
The impact of drought rose across all population groups in 2025

Drought had the most significant impact on urban and returnee households – with increases of 40–41 percentage points – while IDP, rural and local community households also recorded substantial rises (22–30 percentage points) (Figure 46). The gap between rural (66 percent) and urban (55 percent) exposure to drought narrowed somewhat in 2025, though both groups experienced substantial increases.

Drought exposure worsened almost everywhere, most significantly in the Central Highlands

Regional drought impacts were even more striking, with incidents of drought increasing in almost all regions compared to 2024 (Figure 47). The Central region remained the least affected (37 percent), while the Central Highlands were hit hardest, with 92 percent of households reporting drought impacts. The Southern, Northern, North-Eastern and Western regions all faced high exposure (70–79 percent). Compared to 2024, drought incidence worsened in every region except the Southern region, which saw a negligible decline of 1 percentage point; however, it was the most severely impacted region in 2024.

Figure 46: Drought impacted households; by group

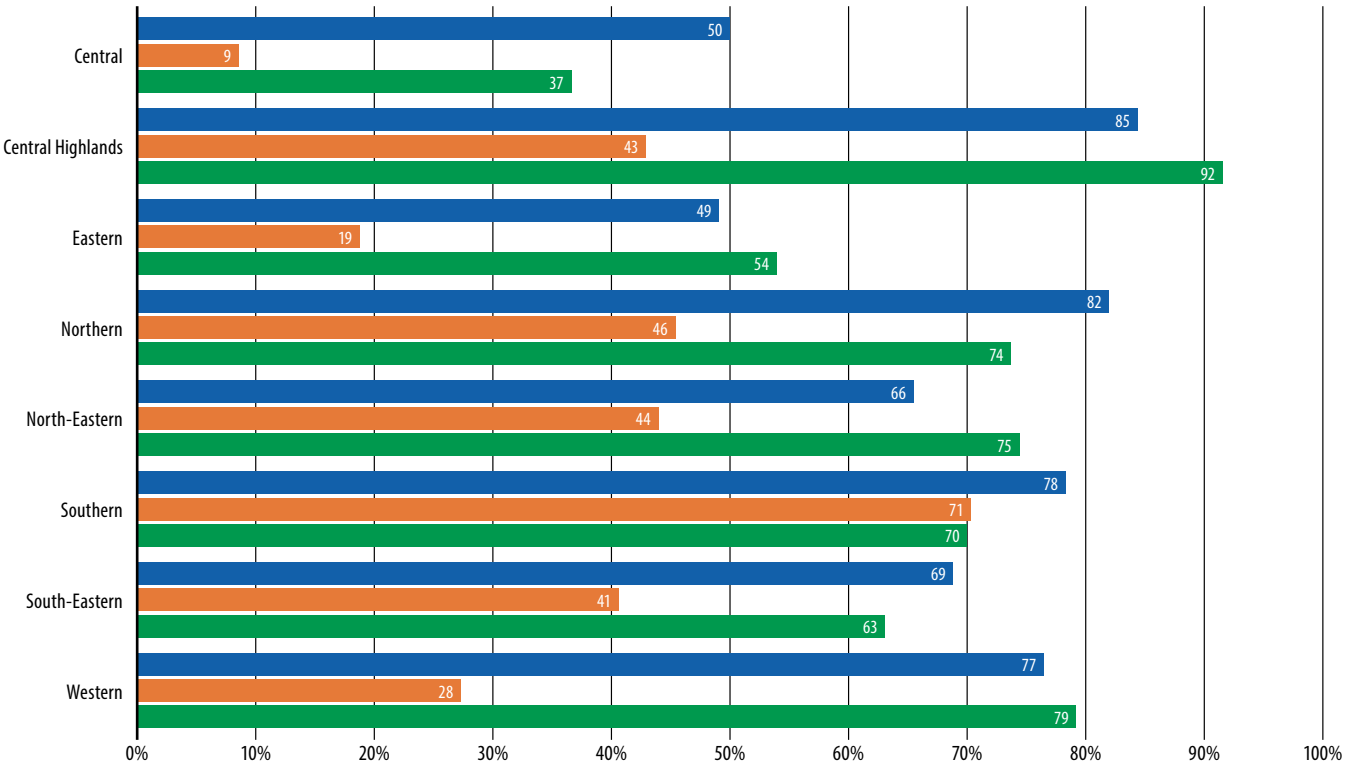


LEGEND: 2023 2024 2025

Source: WoAA, 2023–2025.

[50] The adverse environmental events are in the 12 months prior to the survey. Natural disasters include drought, flood, earthquake and avalanche/heavy snowfall.

Figure 47: Drought impacted households; by region



Source: WoAA, 2023–2025.

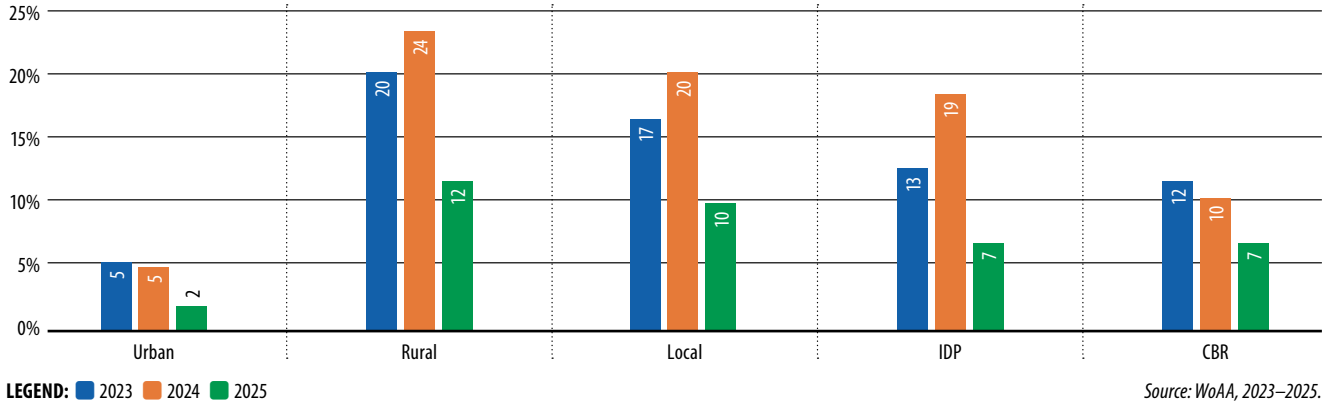
Flood exposure declined across all groups in 2025

Urban households experienced very low flood impacts (2 percent), compared to higher but declining rates in rural areas (12 percent) (Figure 48). IDP, rural and local community households saw the largest reductions (10–12 percentage points), while urban and returnee households experienced smaller improvements (3 percentage points).

Regional susceptibility to floods also declined, except in the Eastern region

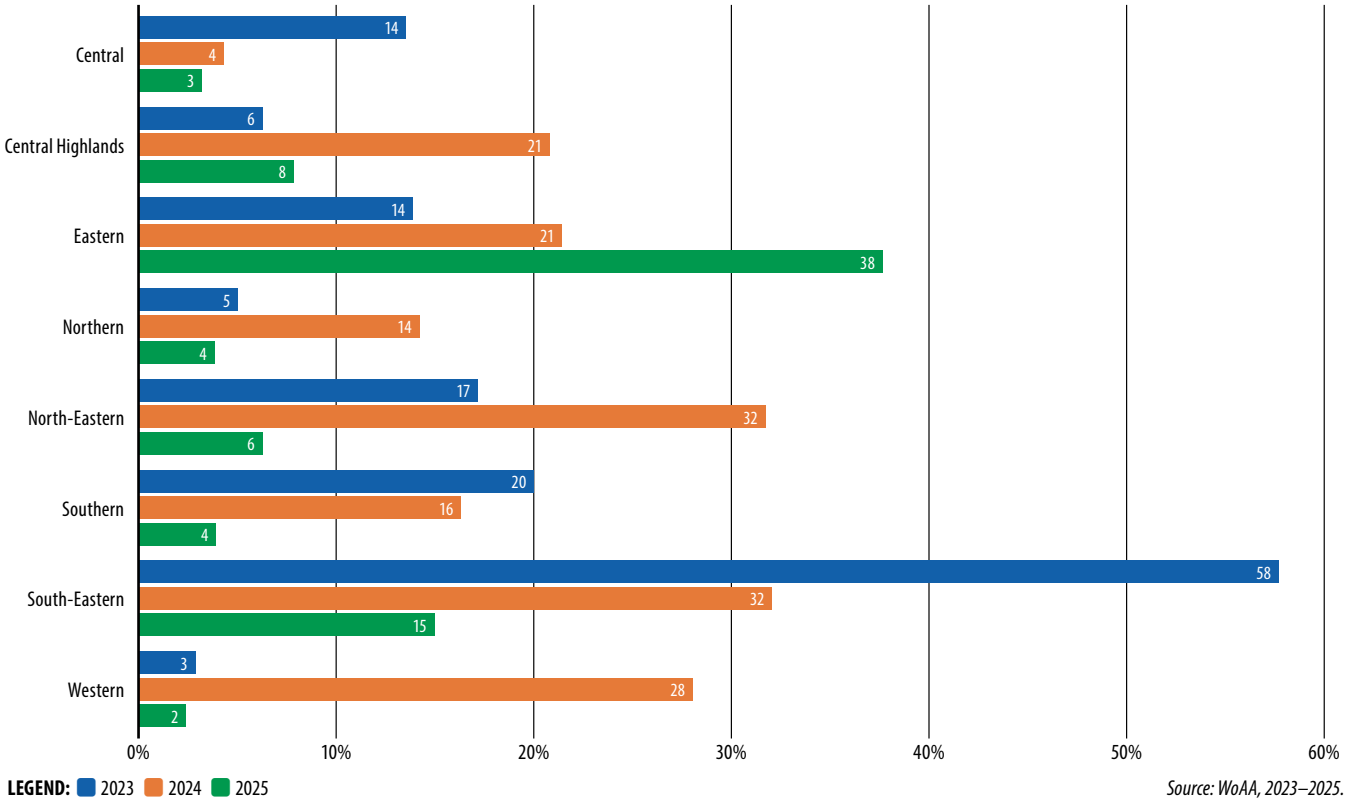
Households in the Western, Central, Northern and Southern regions were least affected by floods (2–4 percent), while 38 percent of Eastern region households reported flood impacts (Figure 49). The North-Eastern and Western regions saw the largest declines (26 percentage points), reflecting relief from earlier severe flooding events.

Figure 48: Flood impacted households; by group



Source: WoAA, 2023–2025.

Figure 49: Flood impacted households; by region

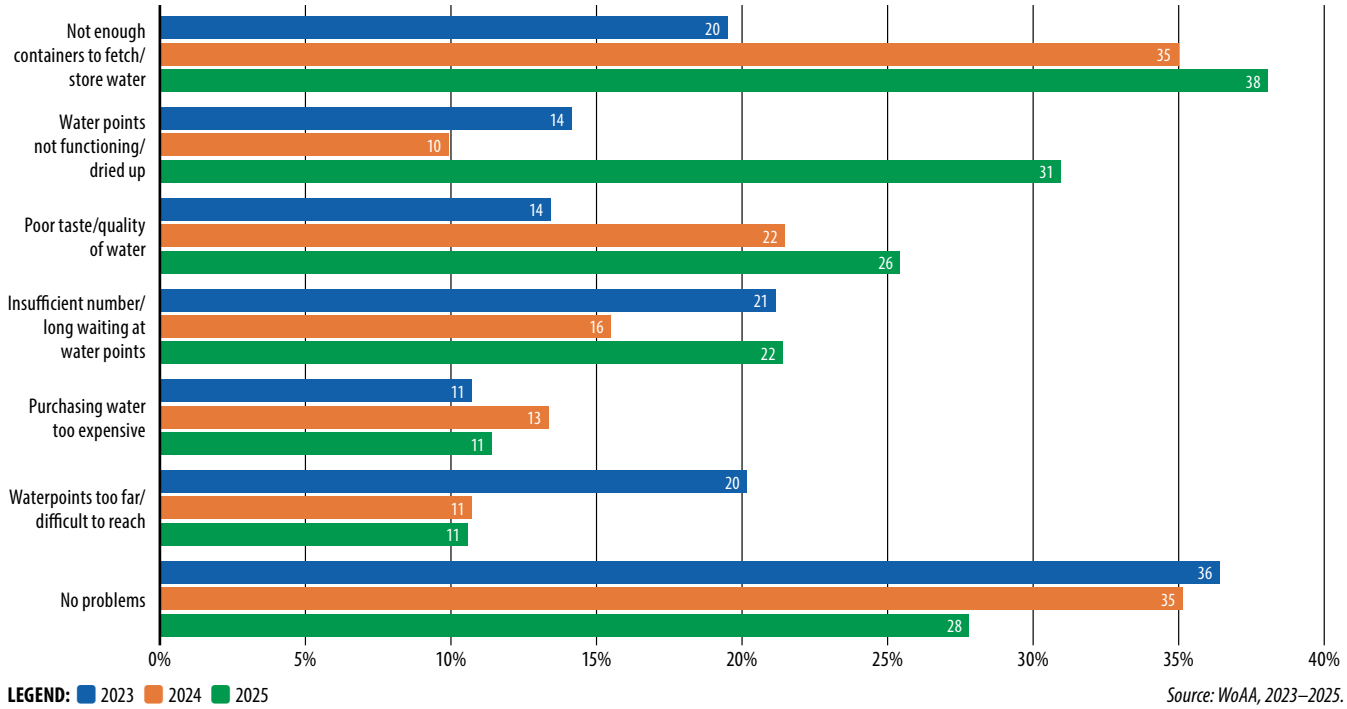


Source: WoAA, 2023–2025.

Households reported wider water access problems

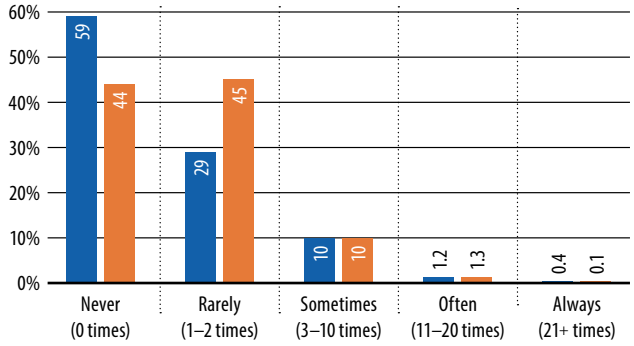
Water access deteriorated sharply in 2025, driven by consecutive years of drought, population pressure and inadequate infrastructure. Only 28 percent of households reported no water access problems, down from 35 percent in 2024 (Figure 50). Many households faced multiple challenges. Reports of non-functional or dried up water points tripled, rising from 10 percent to 31 percent. Concerns about water quality increased to 26 percent, while 22 percent cited insufficient water points or long waiting times. Nearly 38 percent lacked enough containers for water collection.

Figure 50: Top problems related to water access



Source: WoAA, 2023–2025.

Figure 51: Frequency of not enough water to drink



LEGEND: 2024 2025 *Source: WoAA, 2024–2025.*

Drinking water sufficiency also declined significantly

The share of households with full sufficiency fell from 59 percent in 2024 to 44 percent in 2025 (Figure 51).[51] Meanwhile, those experiencing occasional shortages ('rarely' having enough water) rose sharply from 29 percent to 45 percent. About one in 10 households reported sometimes lacking sufficient drinking water. These declines reflect both worsening drought conditions and increased pressure from returnees.

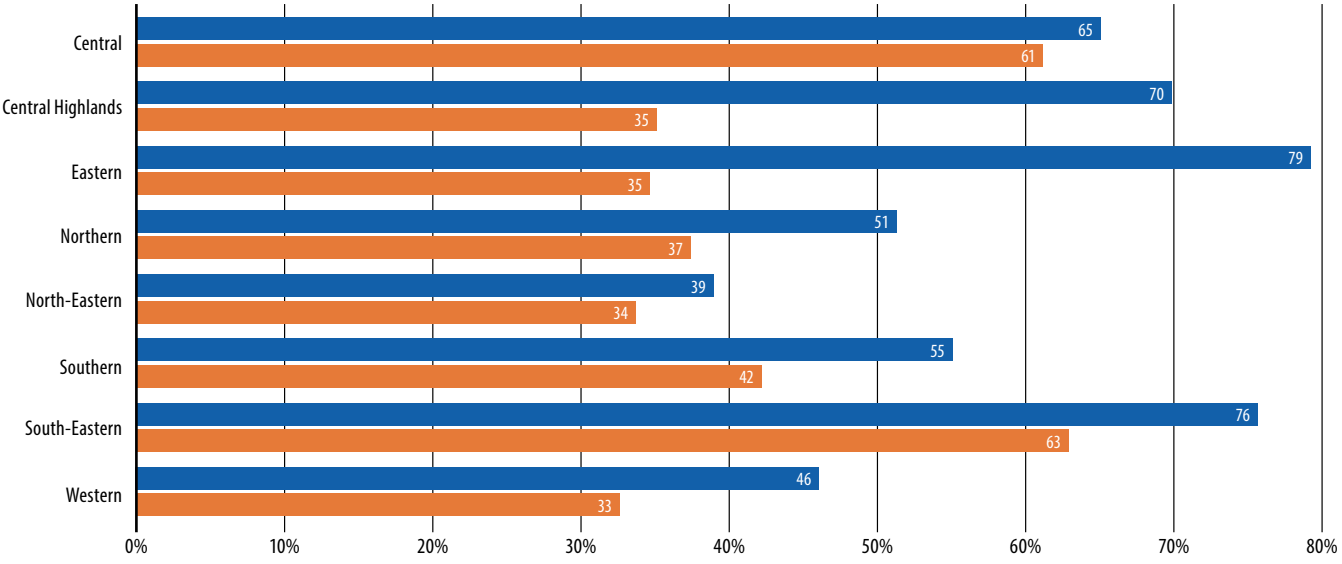
Every region experienced a drop in drinking water sufficiency

The Central Highlands and Eastern regions were hit hardest by insufficient access to drinking water in 2025, with declines of 35 and 44 percentage points, respectively (Figure 52). These regions also ranked in the top three for the largest year-on-year increase in drought impact in 2025. All regions, except the Central and South-Eastern regions, experienced low levels of full drinking water sufficiency, with only three–four out of 10 households (33 to 42 percent) reporting that they always had drinking water. Only the Central and South-Eastern regions – located in Afghanistan's most hydrologically productive basins[52] – maintained relatively better sufficiency levels (around 60 percent of households).

Worsening drought and water scarcity heightened vulnerability

In 2025, Afghanistan's environmental situation reached a critical point with the near doubling of drought prevalence. This was particularly devastating for returnee households, whose exposure to drought spiked, and for the Central Highlands, where nine out of 10 households were affected. While the incidence of flooding decreased across most regions, the Eastern and South-Eastern regions remained vulnerable, facing residual flood risks alongside a massive influx of returnees that has pushed communal resources to the edge. The convergence of climate volatility and demographic pressure has resulted in a structural deterioration of water infrastructure, evidenced by the tripling of reports of non-functional water points and a sharp decline in water quality, leaving millions at heightened risk of dehydration, displacement and waterborne disease.

Figure 52: Full sufficiency of drinking water; by region



LEGEND: 2024 2025 *Source: WoAA, 2024–2025.*

[51] The insufficiency of drinking water is in the four weeks prior to the survey.

[52] UNICEF & Acacia Water, *Water Resources in Afghanistan,* 14 September 2023. Available at tinyurl.com/a6r7j6zx. World Bank, *Water Resource Development in Northern Afghanistan and Its Implications for Amu Darya Basin,* June 2004. Available at tinyurl.com/3u2zt3vn.

3.
Women's Economic Resilience Despite Hardening Discrimination

Gender discrimination deepened across Afghanistan

Institutionalized discrimination against women and girls in Afghanistan increased in 2025, with their systematic exclusion from education, healthcare, employment and public life enforced under nearly 100 edicts from the de facto authorities since 2021.[53] While this report was being written, additional edicts continued to be announced – such as Decree No. 12 passed in January 2026 – which further institutionalize discrimination and undermine the fundamental rights of women and girls.[54]

Missing data underscores the exclusion of women from public life

The erasure of women and girls from public life is so extensive that it is now reflected in large-scale data collection: the WoAA 2025 survey was unable to undertake in-person interviews with female-headed households in several provinces, including the most populous Central region. To ensure a robust comparative analysis between male- and female-headed households in this section, the analysis therefore focuses on the specific provinces where data for both male- and female-headed households was collected. Consequently, while this comparative analysis of male- and female-headed households provides vital insights, the results cannot be considered nationally representative; in particular, the exclusion of the Central region may further skew findings for female-headed households. The analysis is complemented by WoAA 2025 interviews of female members of male-headed households, as well as statistics from reports of other UN agencies.

[53] UN News, 'Four Years On, Here's What Total Exclusion of Women in Afghanistan Looks Like', 11 August 2025. Available at tinyurl.com/um4sm9pb.

[54] UN Women, *Gender Alert: Afghan Women's and Girls' Rights Under Decree No. 12 on Criminal Rules of Courts,* March 2026. Available at: tinyurl.com/47fpu3ne.

3.1 The Institutionalized Exclusion of Women from Public Life

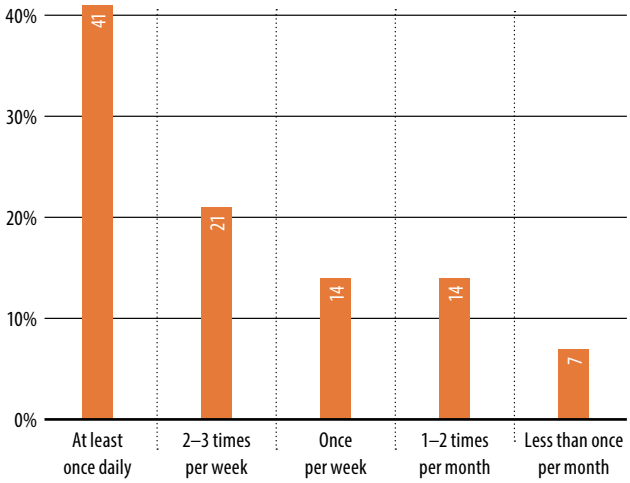
KEY MESSAGES:

- Restrictions on movement and access to public spaces intensified in 2025.
- Most women report being largely confined at home, with 56 percent leaving the home less than once per day and 21 percent less than once per week.
- Valid civil documentation for women has sharply declined; by 2025, only 38 percent of households reported all female members had valid IDs, and 18 percent had none.

Systematic exclusion of women from public spaces leaves them confined to the home

Afghanistan remains the most repressive country in the world for women's rights.[55] Restrictions on access to parks, gyms and recreational spaces intensified with 26 percent of women reporting exclusion from these areas in 2025, up from 15 percent in 2024.[56] Women were unable to leave their homes without a *mahram* (a close male relative), effectively confining many to a life indoors. According to consultation conducted by UN Women, IOM and UNAMA in 2025,[57] most women (56 percent) reported leaving their homes less than once a day, with around one in five (21 percent) leaving less than once a week (Figure 53). Although this situation was largely unchanged from the previous year, the continued restriction of movement remains a severe concern with significant impacts on the mental well-being of women and girls.

Figure 53: Frequency of women going outside the home; 2025

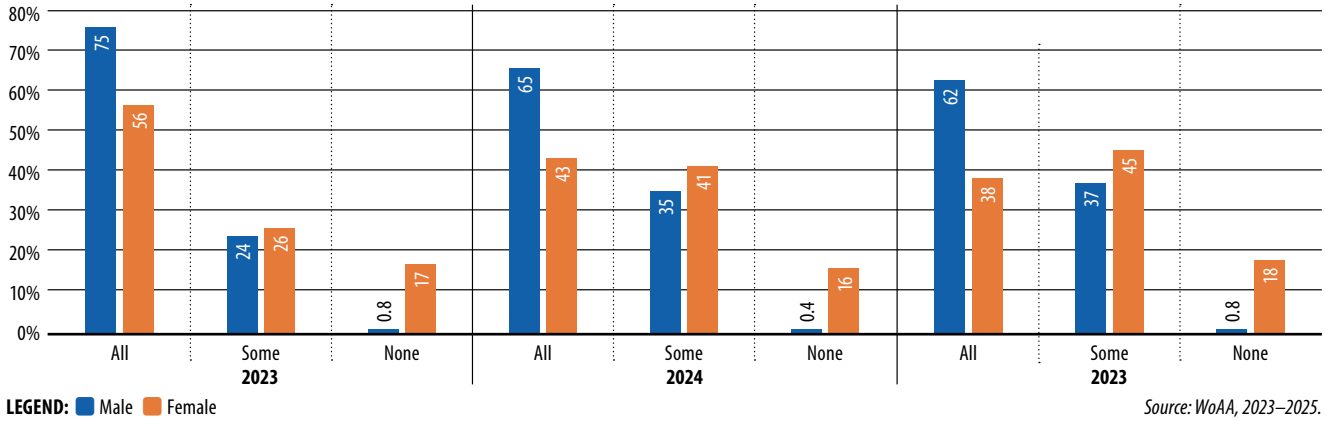


Source: UN Women, IOM and UNAMA, 2025.

Female civil documentation has sharply declined since 2023

Between 2023 and 2025, the proportion of households in which all female members possessed valid civil documentation steadily declined and consistently lagged behind male household members (Figure 54). In 2023, just 56 percent of households reported that all female members had valid documentation, compared to 75 percent for males. By 2025, the coverage had dropped significantly, with less than four in 10 households (38 percent) reporting that all female members possessed valid documentation. Of most concern, throughout the 2023–2025 period, around one in six households (16–18 percent) reported that not a single female member held any form of valid civil identification.

Figure 54: Household members with valid civil documentation; by gender



Source: WoAA, 2023–2025.

[55] According to the UN Women's 2024 Afghanistan Gender Index, Afghanistan had the second-widest gender gap in the world, see tinyurl.com/4zwvf84d. According to the 2025 Women Peace and Security Index, Afghanistan remained the lowest-ranked country for women's inclusion, justice and security, see giwps.georgetown.edu/the-index/.

[56] UN Women, *Gender Alert: Four Years of Taliban Rule: Afghan Women Resist as Restrictions Tighten,* August 2025. Available at tinyurl.com/3fy7kwut.

[57] *Ibid.*

Lack of rights, mobility and documentation has deepened women's social exclusion

The systematic erosion of freedom of movement and the sharp decline in civil documentation represent more than just bureaucratic hurdles; they reflect regulatory decisions and actions aimed at dismantling the fundamental rights of women and girls. Without legal identity or the right to navigate public spaces, women are effectively marginalized from the nation's social and legal fabric. Reversing this marginalization is fundamental to restoring basic human rights and achieving sustainable development in Afghanistan.

3.2 Access to Education and Healthcare Remains Restricted

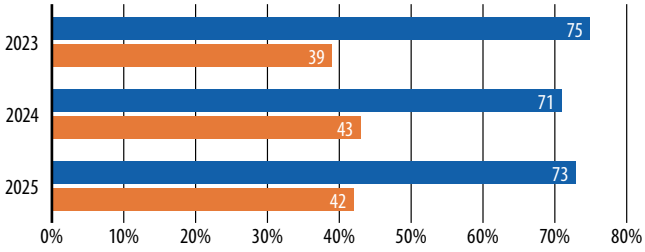
KEY MESSAGES:

- Girls' post-primary education remains banned, stalling school attendance for girls at 42 percent.
- National literacy is low, with women household heads far less literate than men.
- Barriers to schooling have severely impacted the pipeline of future women teachers and health workers.
- Women face worsening health outcomes due to staff shortages, *mahram* rules and limited access to care.

The education ban for girls and low participation in primary education is deepening gendered literacy gaps, and does not reflect public sentiment

Afghanistan remains the only nation globally to enforce a systematic ban on girls' post-primary education. Consequently, school attendance is acutely gender skewed. While boys' school attendance saw a marginal increase from 71 percent in 2024 to 73 percent in 2025, girls' attendance has stagnated at alarmingly low levels, fluctuating from 39 percent in 2023 to 42–43 percent in 2024–2025 (Figure 55).[58] The de facto authorities' restrictions on education for girls and women does not reflect public sentiment in Afghanistan: a UN Women door-to-door survey conducted in 2025 showed widespread support for girls' education, with 88 percent of men and 94 percent of women believing it is important for girls to receive secondary education.[59]

Figure 55: Education attendance



Source: WoAA, 2023–2025.

Low literacy and collapsing education provision are deepening Afghanistan's human capital crisis

The national literacy rate in Afghanistan remains critically low at only 43 percent of household members aged 15+ in 2025.[60] While the shared province sample (provinces where there is data for both male- and female-headed households) shows that literacy rates for members of male- and female-headed households are the same, at 39 percent, there is a significant disparity between heads of households (Figure 56). Literacy among female heads of households was approximately half that of their male counterparts (29 percent versus 61 percent) in the common subsample. As women are barred from tertiary education and economic pressures force men into the workforce, post-secondary enrolment has plummeted. According to WoAA 2025 data, only 22 percent of males aged 18–24 were attending any form of post-school education. This erosion of human capital directly undermines the nationwide expansion of the UNICEF-led Teacher Development and Support Programme. According to 2025 UNICEF findings,[61] the sector faces an acute shortage of qualified educators, particularly women. A 2023 study by Samuel Hall for UNESCO estimated that the exclusion of females from secondary and higher education is projected to result in a cumulative real-term loss of $9.6 billion (in constant 2016 US$) to Afghanistan's GDP by 2066, equivalent to approximately two thirds of the country's 2022 GDP.[62]

---

[58] In 2023, school attendance was for children aged 6–17 who regularly (at least four days/week) attended during the school year 2022–2023. In 2024 and 2025, school attendance was for children aged 5–18 who attended at any time during the school years 2023–2024 and 2024–2025, respectively.

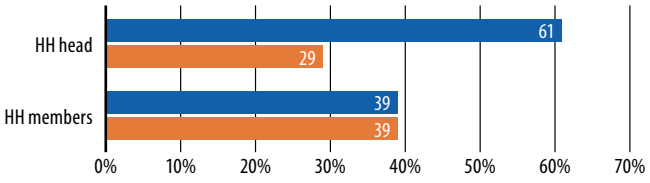
[59] UN Women, *Gender Alert: Four Years of Taliban Rule: Afghan Women Resist as Restrictions Tighten,* August 2025. Available at tinyurl.com/3fy7kwut.

[60] Literacy refers to the ability of an individual to read and write with understanding a simple short statement related to his/her everyday life. The literacy rate for 2025 is based on the full sample of WoAA 2025.

[61] UNICEF & UNESCO, *Afghanistan Education Situation Report 2025,* 2025. Available at tinyurl.com/yc6ye35x.

[62] UNESCO & Samuel Hall, *The Cost of the Suspension of Women's Higher Education in Afghanistan,* June 2023. Available at tinyurl.com/2s77bpbh.

Figure 56: Literacy of household (HH) head and members; by gender of head of household (HoHH), 2025

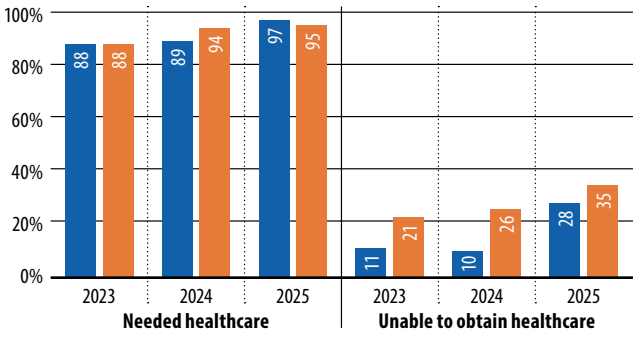


LEGEND: Male HoHH Female HoHH *Source: WoAA, 2025.*

The collapse of the health system and deepening gendered barriers have left Afghan women increasingly at risk

Afghanistan's health crisis has reached a critical point, with women and girls disproportionately affected by systemic barriers and a collapsing medical system. The ban on women's education, including medical education,[63] has created a growing shortage of women health workers, leaving many women unable to receive care due to provincial restrictions and social norms regarding treatment by male doctors.[64] As a result, maternal mortality could rise by 50 percent by 2026,[65] and malnutrition admissions for pregnant and breastfeeding women have already risen by 30 percent since 2024.[66] Recent disasters further highlight women's and girls' vulnerabilities: women and girls made up over half of fatalities (52 percent) and injuries (54 percent) in the 2025 Kunar earthquake.[67] This shows how gender-specific restrictions and the lack of women responders directly increase women's risks during crises.

Figure 57: Healthcare needs and access; by gender of head of household (HoHH)

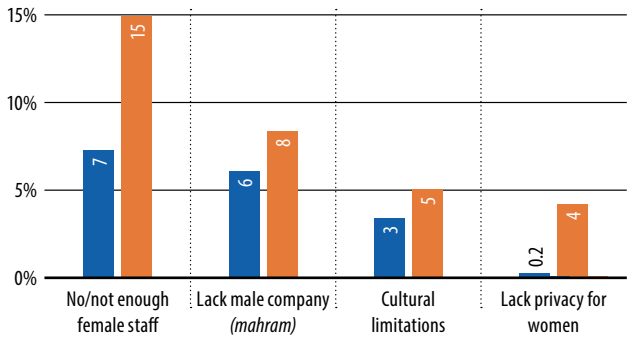


LEGEND: Male HoHH Female HoHH *Source: WoAA, 2023–2025.*

Rising demand and hardened restrictions deepened women's health and mental health crises

The already elevated demand for healthcare services intensified further in 2025 (Figure 57).[68] Across the subset of common provinces with both male- and female-headed households, the proportion of households requiring medical care was relatively similar in 2023 (88 percent), but demand surged by 2025, reaching near-saturation levels (95–97 percent) for both groups. A persistent access gap remained, with female-headed households significantly more unlikely to obtain necessary care (35 percent, versus 28 percent for male-headed households in 2025). This disparity was driven by structural and social constraints, including the absence of adult men household members,[69] a critical shortage of women medical staff (Figure 41) and the mandatory *mahram* requirement. These constraints also intensified within male-headed households (Figure 58), where women also reported a sharp decline in their ability to access care independently, dropping from 39 percent in 2024 to just 21 percent in 2025.[70] The restrictive environment for women has led to a mental health crisis too. Restrictions on mobility and social autonomy have stripped women of opportunities for social engagement and interaction, leading to a profound deterioration in their mental well-being. In 2025 UN Women telesurveys, 75 percent of Afghan women characterized their mental health as either 'bad' or 'very bad'.[71]

Figure 58: Female-related barriers in accessing healthcare reported by female members of male-headed households



LEGEND: 2024 2025 *Source: WoAA, 2024–2025.*

[63] The ban on women's education was expanded to include medical education, effectively withdrawing the initial exception. UN News, 'Afghanistan: UN Condemns Taliban Ban on Women Attending Medical Classes', 5 December 2024. Available at tinyurl.com/mrydncr8.

[64] Even in FY2024/25, the distribution of medical staff was heavily gender-imbalanced. Under the de facto Ministry of Public Health, women accounted for only 23 percent of general doctors, 34 percent of specialist doctors and 31 percent of nurses (NSIA Statistical Yearbook 2024–25).

[65] UN Women, press release, 'Afghanistan: Ten Facts About the World's Most Severe Women's Rights Crisis', 14 August 2025. Available at tinyurl.com/2bd3hnpt.

[66] WFP, *Winter in Afghanistan: Women and Girls on the Front Line as Hunger Deepens,* 16 December 2025. Available at tinyurl.com/yedex6s9.

[67] UNOCHA, *Afghanistan: Eastern Region Earthquake Response,* 25 September 2025. Available at tinyurl.com/yadrjner. The earthquake struck at 23:47 local time.

[68] Needed healthcare and unable to obtain healthcare are in the three months prior to the survey.

[69] Female-headed households have on average one less adult male.

[70] Based on WoAA 2025 with interviews of female members of male-headed households.

[71] UN Women, *Gender Alert: Four Years of Taliban Rule: Afghan Women Resist as Restrictions Tighten,* August 2025. Available at tinyurl.com/3fy7kwut.

The systematic exclusion of women from education and health is a fundamental barrier to Afghanistan's national recovery

As the pool of qualified women professionals shrinks, Afghanistan faces a deepening development trap in which shortages of women teachers and health workers drive rising poverty and illiteracy. If these trends persist, the mortality and morbidity rates of Afghan women will continue to climb, driven by a healthcare system that can no longer meet their gender-specific needs. The erosion of women's human capital will ultimately weaken humanitarian efforts, and block prospects for sustainable economic recovery and social stability.

3.3 Increased Own Production Improved Incomes for Female-Headed Households

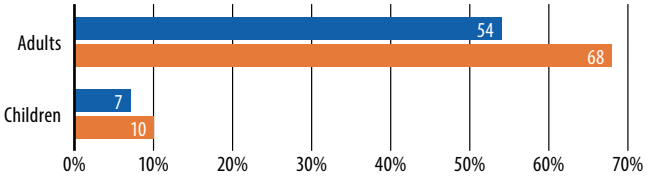
KEY MESSAGES:

- Female-headed households had higher adult employment (68 percent) than male-headed households (54 percent), despite greater constraints on women's employment.
- Female-headed households shifted from casual labour to home-based production, while male-headed households increased reliance on casual labour.
- Income gains in female-headed households were stronger but depended on heavier household labour – including higher child labour – meaning this came at a high cost.

Female-headed households showed significantly higher rates of adult and child employment

Despite severe mobility and employment restrictions, female-headed households showed higher rates of adult employment than male-headed households in the common provinces (Figure 59).[72] Overall, 68 percent of adults in female-headed households were working inside or outside the home, versus 54 percent in male-headed households. Economic pressure is also driving higher child labour rates in female-headed households, with 10 percent of children working outside the home, versus 7 percent in male-headed households.[73]

Figure 59: Household employment of adults inside/outside the home and children outside the home; by gender of head of household (HoHH), 2025



LEGEND: Male HoHH Female HoHH *Source: WoAA, 2025.*

Women increasingly moved into home-based work as men relied more on casual labour

In 2025, female-headed households moved away from precarious casual labour in favour of own production activities[74] (Figure 60).[75] Casual labouring for these households dropped from 71 percent in 2023–2024 to 46 percent in 2025. Conversely, male-headed households saw casual labour rates rise from around 50 percent to 59 percent over the same period. These trends likely reflect gendered economic adaptations: women increasingly turned to home-based work to navigate mobility restrictions, while men – pushed out of drought affected agriculture and livestock work – were forced into casual labour markets.

Home-based production boosted female-headed households' per capita income

Monthly per capita income improved for both household types within the common subsample in 2025, with female-headed households seeing the largest gains (Figure 61).[76] In 2024, income reached AFN 1,081 (US$15.33) in male-headed households and AFN 967 (US$13.72) in female-headed households – even though more adults and children in female-headed households were working.[77] The shift from casual labour to own production proved beneficial for

[72] Households' adult employment is evaluated as the number of adults working home-based or outside of the household in the 30 days prior to the survey, divided by the number of adults in the household.

[73] Households' children employment is evaluated as the number of children below 18 years old working outside of the household in the 30 days prior to the survey, divided by the number of children in the household aged 6–17.

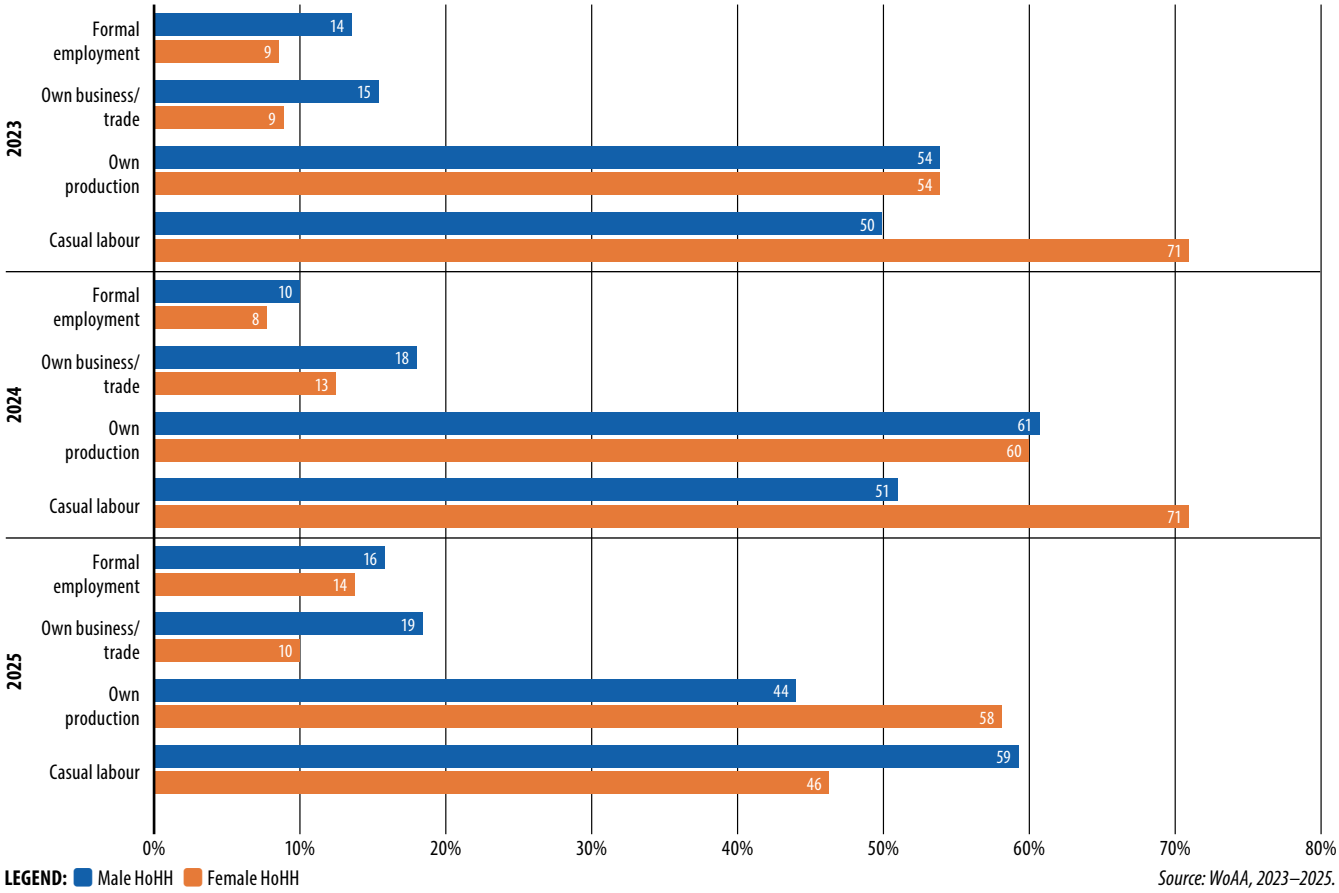
[74] Own production includes activities such as agriculture, livestock, food processing and home-based production.

[75] For households with at least one adult working outside of the household in the 30 days prior to the survey and/or engaged in home-based income generating activities in the 30 days prior to the survey.

[76] Income is monetary income for the 30 days prior to the survey. In 2025, households report income from remittances and humanitarian assistance for the six months prior to the survey, which is divided by six to account for 30 days.

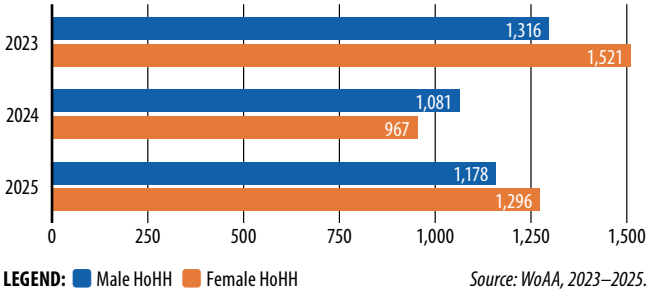
[77] UNDP, *Afghanistan Socio-Economic Review: Fragile Gains, Deepening Subsistence Insecurity, 2023–2024,* 30 April 2025. Available at tinyurl.com/4ry2477f.

Figure 60: Types of household employment; by gender of head of household (HoHH)



female-headed households: their 2025 per capita income rose to AFN 1,296 (US$19.17), surpassing male-headed households' level of AFN 1,178 (US$17.43). Female-headed households relied more on external assistance to supplement their income. In 2025, assisted sources accounted for 17 percent of their income as opposed to 11 percent for male-headed households (Figure 62).[78] Even when excluding assisted sources, female-headed households still earned marginally more per capita – AFN 1,082 (US$16.01) compared with AFN 1,049 (US$15.52) for male-headed households. This finding highlights the economic resilience of women who, despite facing severe institutionalized restrictions, appear to have transitioned from precarious casual labour to home-based entrepreneurship and e-commerce.[79] This shift has occurred in a context where targeted international interventions – including the UNDP and EU WE-LEAD programme,[80] and UN Women's support[81] – have sought to expand access to the necessary capital, equipment and digital tools for women to sustain independent production in a highly restrictive environment.

Figure 61: Monthly income per capita (in AFN); by gender of head of household (HoHH)



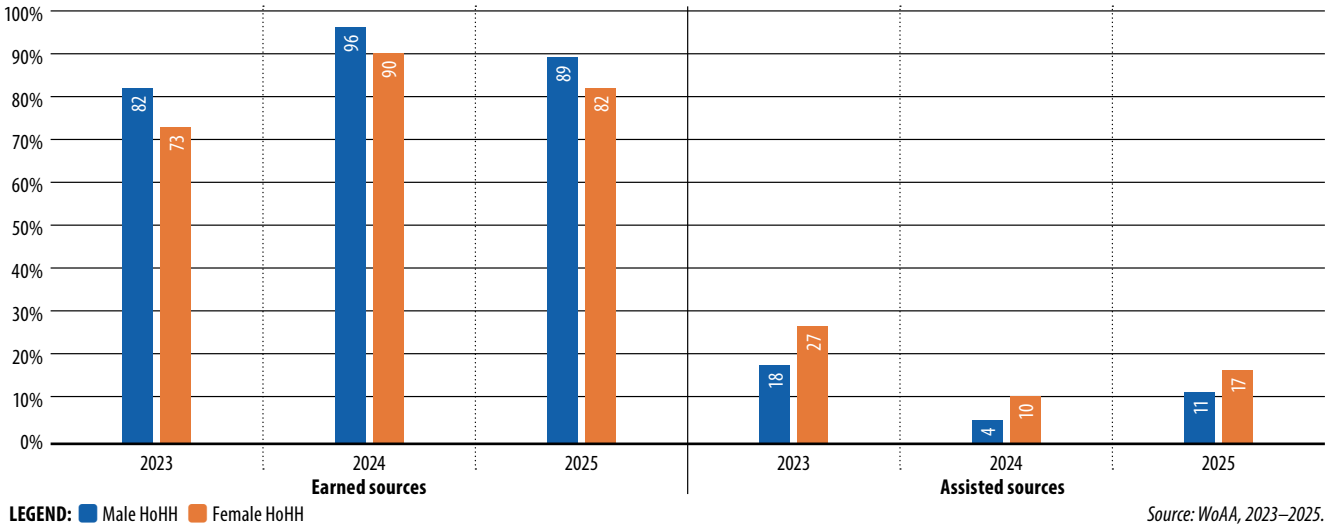
[78] Earned income sources are salaried work, own business/trade, own production, casual labour and rent. Assisted income sources are de facto authorities assistance, remittances, humanitarian assistance and support from family, friends and community.

[79] International Crisis Group, *A Precarious Lifeline? Women-led Business in Afghanistan,* 17 December 2025. Available at tinyurl.com/sk2yux3p.

[80] UNDP & EU, *WE-LEAD: Women Economic Empowerment through Local Enterprise Development.* Available at tinyurl.com/4nrjefby.

[81] UN Women, *Women's Economic Empowerment in Afghanistan: A Remaining Window of Opportunity,* February 2025. Available at tinyurl.com/yswpvr6e.

Figure 62: Earned and assisted sources of household income; by gender of head of household (HoHH)



Source: WoAA, 2023–2025.

Female-headed households' resilience comes with costly trade-offs and increased vulnerability

Female-headed households showed strong economic resilience in 2025, successfully shifting towards home-based production as a primary survival strategy. However, the income gains depended on a heavier labour contribution from all household members – including higher child labour – making this progress fragile and potentially damaging to long-term well-being and human capital development.

3.4 Subsistence Insecurity Was Similar for Male- and Female-Headed Households

KEY MESSAGES:

- Subsistence insecurity was extremely high and nearly identical for male- and female-headed households in 2025, at 87 percent within the shared province sample.
- Both groups faced widespread, multidimensional deprivation, with most indicators showing high deprivation rates.
- The contributions of indicators to the Subsistence Insecurity Index were broadly similar, with healthcare unaffordability the largest driver for both groups.
- The converging rates of insecurity reflect a systemic crisis, pushing both male- and female-headed households into entrenched vulnerability.

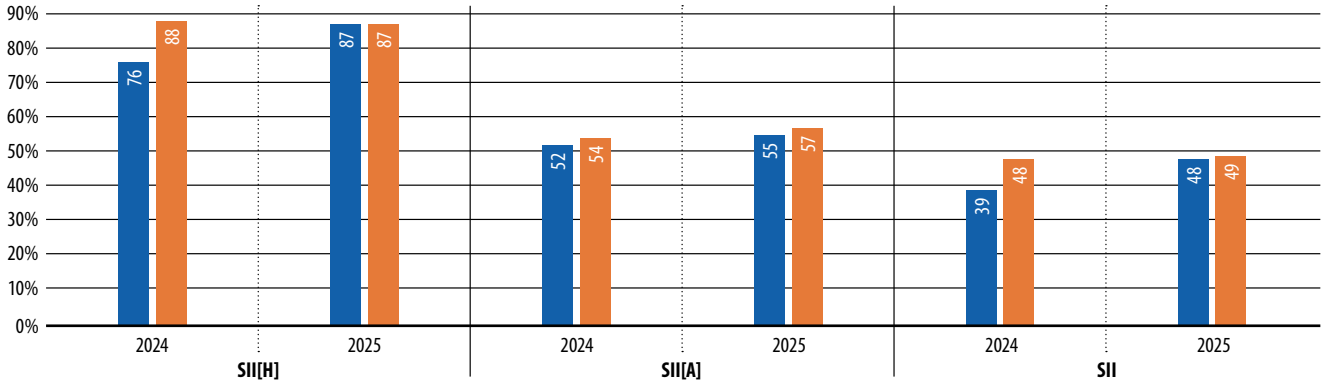
Male- and female-headed households faced similarly severe subsistence insecurity

In 2025, subsistence insecurity affected 87 percent of both male- and female-headed households in the shared province sample (Figure 63). Female-headed households remained at this critically high level, while an 11-point deterioration brought male-headed households to a similarly precarious situation. This was likely driven by the reduction in humanitarian assistance and labour market pressures due to the influx of returnees. The intensity of insecurity rose by 3 percentage points for both groups, with female-headed households facing slightly higher intensity – 2 percentage points more than male-headed households. Overall, the 2025 Subsistence Insecurity Index (SII) indicates a convergence in vulnerability between the two household types within the overlapping geographical sample.

Most indicators of subsistence insecurity showed high deprivation for both household groups

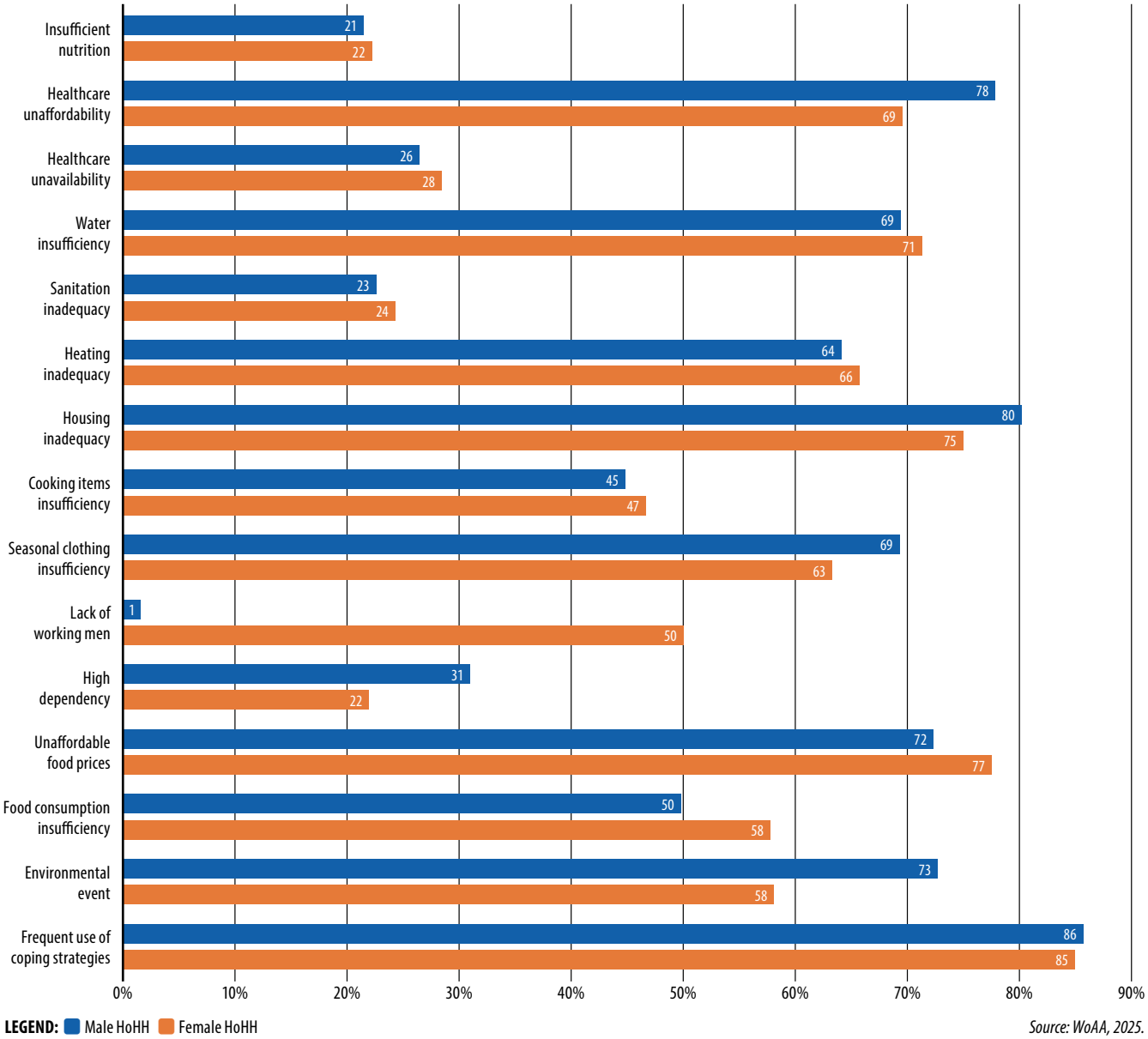
Male- and female-headed households in the shared province sample showed broadly similar deprivation levels, with both groups experiencing high deprivation (above 50 percent) across most indicators (Figure 64). Frequent use of coping strategies, inadequate housing, unaffordable healthcare, unaffordable food, insufficient water and clothing, heating inadequacy and food consumption shortfalls all affected a majority of households, regardless of the gender of the household head. Only two indicators showed substantial gaps: female-headed households were significantly worse off in the lack of working men (49 percentage point gap), while male-headed households were more affected by adverse environmental events (15 percentage point gap).

Figure 63: Subsistence insecurity: headcount ratio, intensity and index; by gender of head of household (HoHH)



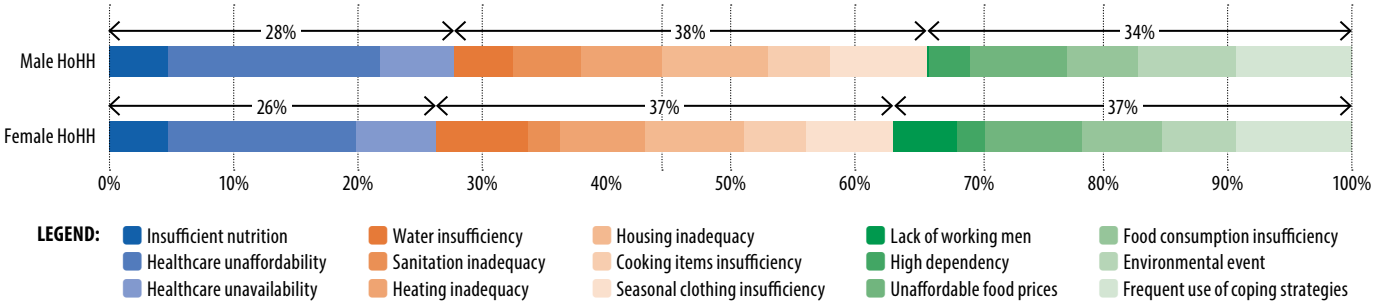
Source: WoAA, 2024–2025.

Figure 64: Subsistence insecurity by indicator: headcount ratio; by gender of head of household (HoHH), 2025



Source: WoAA, 2025.

Figure 65: Contribution of each dimension and each indicator to SII; by gender of head of household (HoHH), 2025



Source: WoAA, 2025.

Indicator contributions were also largely similar across household types, with minor differences in the health and livelihood dimensions

In 2025, the relative contributions of most indicators to the SII were largely similar for male- and female-headed households in the shared geographic sample (Figure 65). Healthcare unaffordability remained the largest contributor for both groups, followed by coping strategies, housing inadequacy, unaffordable food prices, water insufficiency, seasonal clothing insufficiency and exposure to environmental shocks. The dimensions of health, living conditions and livelihood showed some differences between male- and female-headed households. Living conditions and livelihood contributed the most for both types of households, while health had the smallest share – slightly higher for male-headed households due to the strong influence of healthcare unaffordability. The livelihood dimension contributed slightly more to deprivation for female-headed households, driven mainly by the indicator related to a lack of working men.

Converging insecurity levels between household types signals a deep and systemic crisis

The convergence of subsistence insecurity across male- and female-headed households in the shared sample underscores a broader systemic crisis. Drought, economic stagnation and the influx of returnees have produced a grim parity of high vulnerability. Male-headed households deteriorated sharply to reach this level, while female-headed households remained highly marginalized. In 2025, both groups were trapped in similarly severe and entrenched deprivation.

4.
Deep Dive Analysis of 12 Provinces Highly Impacted by Returnees

Mass returns intensified vulnerabilities across 12 provinces

Between 2023 and 2025, approximately 4.9 million people returned to Afghanistan from Pakistan and Iran, with returns accelerating in 2025 to around 2.7 million new arrivals.[82] This large-scale movement, occurring alongside ongoing economic and climate crises, has sharply increased the vulnerabilities of both local community and returnee households.

Most returnees settled in 12 provinces.[83] The analysis of the WoAA dataset in this section therefore focuses on these provinces, comparing local community households with cross-border returnee (CBR) households,[84] disaggregated into recent CBRs (returned within six months prior to the survey) and non-recent CBRs (returned seven to 24 months prior). By examining these groups and drawing on supplementary UN data, the section identifies specific gaps in protection, livelihoods and basic services affecting households in these areas of return.[85]

---

[82] IOM Afghanistan DTM Assessment, December 2025.

[83] Listed in order of returnee numbers 2023–2025, the provinces Herat, Balkh, Baghlan, Nangarhar, Kunduz, Takhar, Kabul, Helmand, Faryab, Kandahar, Badakhshan and Ghor account for 68 percent of returnees in 2023–2025 and 77 percent of returnees in 2025. IOM Afghanistan DTM Assessment, December 2025.

[84] Returnee households are those in which at least half of their members are returnees.

[85] The urban/rural composition of the 12-province sample varies across groups (34 percent of local community, 13 percent of recent CBR and 40 percent of non-recent CBR households are urban). Analysis indicates that where differences across groups are observed, they are primarily driven by displacement status; however, results for infrastructure-related indicators (such as healthcare availability) and environmental exposure may be influenced to some extent by these urban/rural differences.

4.1 Basic-Needs Pressures and Persistent Exclusion from Basic Services

KEY MESSAGES:

- Low documentation among returnees blocked access to essential services and deepened gender disparities.
- Displacement severely disrupted education, with returnee children – especially girls – having the lowest attendance rates.
- Returnees faced the greatest barriers to accessing healthcare amid high needs and strained systems.

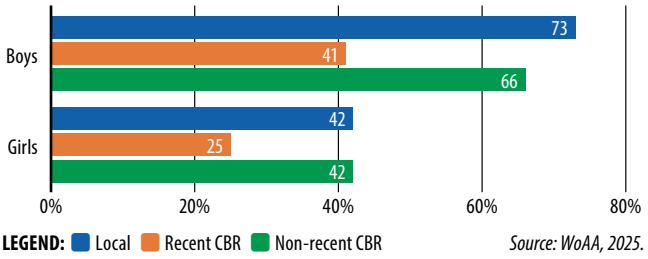
Recent returnee households were less likely to hold civil documentation

Just 55 percent of recent returnee households had valid documentation for all male members in the 12-province sample (Figure 66). This reflects the involuntary nature of 2025 cross-border movements, where families were often forced to leave assets and legal papers behind. In contrast, non-recent returnee male members had a slightly higher rate of civil documentation, at 58 percent, but both groups remained below the local community average of 64 percent. This gap in civil documentation means new arrivals are frequently excluded from education, healthcare, housing and formal employment.[86] Notably, across all three groups, the lack of valid documentation is significantly more pronounced for women household members, further deepening gender-based vulnerabilities.

Children in recent returnee households were less likely to attend school

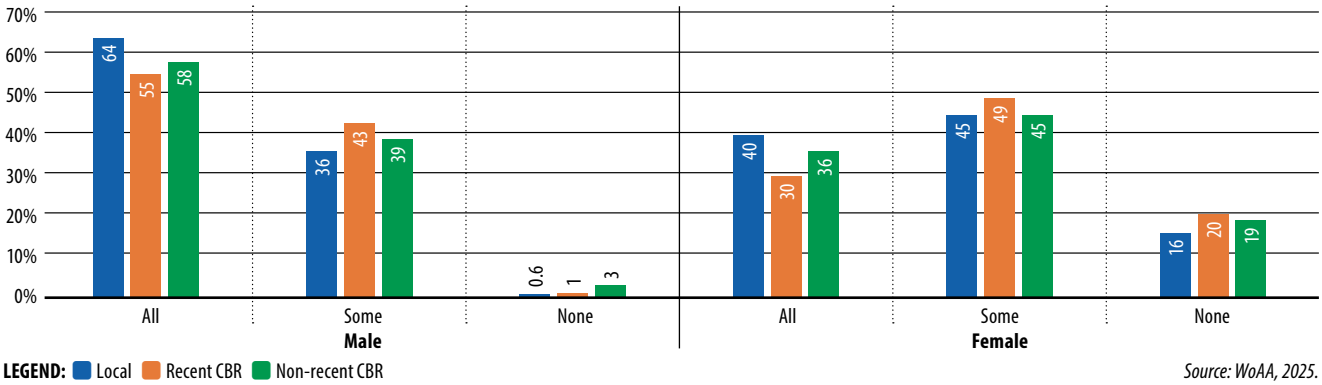
Displacement sharply disrupted children's education, particularly among recent returnees. In 2025, within the 12-province sample, only 41 percent of boys and 25 percent of girls from recent returnee households attended school (Figure 67).[87] This was far below local community household rates, where school attendance for boys was 73 percent and girls 42 percent. Non-recent returnees fall in between, with 66 percent of boys and 42 percent of girls attending school. For girls, the outlook is particularly severe: UNICEF warned that the combined impact of the secondary school ban, mass returns and declining humanitarian funding could leave nearly 4 million girls without access to education by 2030.[88]

Figure 67: Education attendance; by displacement status, 2025



Source: WoAA, 2025.

Figure 66: Household members with valid civil documentation; by displacement status, 2025



Source: WoAA, 2025.

[86] UNHCR, *Afghanistan Post-Return Monitoring Survey Report,* 30 December 2025. Available at data.unhcr.org/en/documents/details/120390.

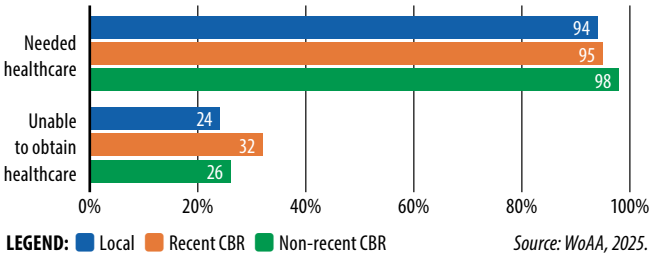
[87] School attendance was for children aged 5–18 who attended at any time during the school year 2024–2025.

[88] UNICEF & UNESCO, press release, 'Afghanistan's Education System Facing Deepening Crisis for Both Girls and Boys, Warn UNICEF and UNESCO', 8 October 2025. Available at tinyurl.com/3ur5pyxt.

Recent returnee households were also less likely to obtain healthcare

Healthcare needs in 2025 were very high across all households, with 94–98 percent of households reporting that at least one member required medical care (Figure 68).[89] But access remained hardest for recent returnees: 24 percent of local community households that required healthcare could not obtain it, rising to 26 percent for non-recent and 32 percent for recent returnee households. This disparity reflects documentation barriers and a collapsing health system, with WHO noting that the continuous influx of returnees has significantly strained health infrastructure in border provinces.[90]

Figure 68: Healthcare needs and access; by displacement status, 2025



Source: WoAA, 2025.

4.2 Precarious Work, Low Earnings and Rising Debt

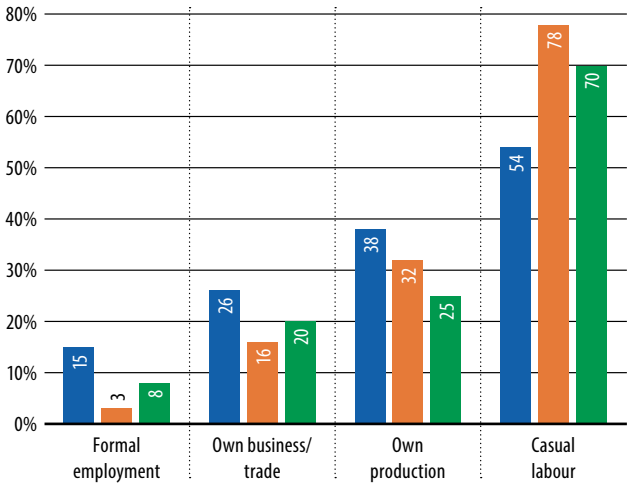
KEY MESSAGES:

- Returnees relied heavily on casual labour due to limited opportunities for formal employment.
- Low education levels and missing documentation restricted returnees' access to stable employment.
- Forced returns left households asset-poor and dependent on low-paid informal work.
- Lower earnings and higher expenses drove returnee households into deeper debt.

Returnee households were far more dependent upon casual labour

While overall employment participation was similar across local community and returnee households, returnees – and recent arrivals in particular – were far less likely to hold formal jobs or operate stable businesses. In the 12-province sample, households with at least one member in formal employment dropped from 15 percent in local communities to just 8 percent for non-recent returnees, and a mere 3 percent for recent returnees (Figure 69).[91] A similar trend was apparent in business ownership: 26 percent of local community households own a business or trade, compared with 20 percent of non-recent and 16 percent of recent returnee households. Although 38 percent of local community households rely on own production,[92] just 25 percent of non-recent returnee and 32 percent of recent returnee households do so. As a result, returnees are far more reliant on casual labour. While 54 percent of local community households have at least one member relying on casual work, this figure rises sharply to 70 percent for non-recent returnee and 78 percent for recent returnee households, signalling a deep reliance on precarious, low-wage work.

Figure 69: Types of household employment; by displacement status, 2025



Source: WoAA, 2025.

[89] Needed healthcare and unable to obtain healthcare are in the three months prior to the survey.

[90] WHO, *Afghanistan: WHO Health Emergency Appeal 2026,* 3 February 2026. Available at tinyurl.com/3t5r36fe.

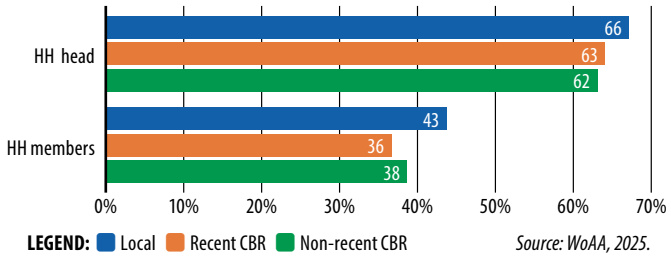
[91] For households with at least one adult working inside or outside of the household in the 30 days prior to the survey.

[92] Own production includes activities such as agriculture, livestock, food processing and home-based production.

Low education and the absence of documentation drove returnees' reliance on casual labour

Literacy levels among returnee households are consistently lower than those of local communities.[93] In the 12-province sample, 66 percent of the heads of local community households are literate, compared with 43 percent literacy for other household members (Figure 70). Literacy rates for returnee household heads are 62–63 percent but only 36–38 percent for other members – a notable education gap compared to local community households. These findings mirror those from a 2025 UNHCR survey, which indicates that only 57 percent of assessed returnees have received any formal education.[94] The lower education level of returnees, combined with the absence of documentation, directly contributes to their low rates of formal employment.

Figure 70: Literacy of household (HH) head and members; by displacement status, 2025



Source: WoAA, 2025.

Forced returns leave families asset-poor and reliant on informal sector work

Most returns in 2025 were involuntary. Sixty-one percent of returnees from Pakistan and 73 percent from Iran reported having no choice but to leave.[95] Forced, abrupt departures meant households had no opportunity to liquidate their assets, collect earnings and savings or bring civil documentation with them. As a result, most returnees arrive asset-poor with limited capital: a 2023–2024 IOM survey found that only 7 percent of returnee households or individuals reported owning any productive assets or property upon their return.[96] This widespread lack of capital and assets is a significant obstacle to self-employment, small business creation or engaging in own production, while the lack of valid documentation pushes many returnee households into low-paid, precarious informal work.

Returnee households faced greater economic precarity and indebtedness

In 2025, total monthly per capita income was similar across local communities and returnee households in the 12-province sample (left panel Figure 71).[97] However, earned per capita income was much lower for returnees: AFN 892 (US$13.20) for recent and AFN 963 (US$14.25) for non-recent returnee households, compared to AFN 1,144 (US$16.92) for local community households. This earnings gap reflects the precarious nature of returnee employment, as households relied more heavily on low-paid casual labour despite having similar overall employment rates to local community households. To bridge this shortfall, returnee households depended more on informal assistance and remittances. Despite their lower earnings, returnee households also faced higher living costs, with monthly per capita expenses of AFN 1,484–1,498 (US$21.95–22.16), compared to AFN 1,369 (US$20.25) for local community households.[98] These pressures, combined with limited earnings, resulted in widespread indebtedness; while 80 percent of local community households carry debt, this rose to 87 percent for both recent and non-recent returnee households. Their debt-to-income ratio was substantially higher too: 61 percent and 58 percent for recent and non-recent returnee households, compared to 50 percent for local community households (right panel Figure 71).

---

[93] Literacy refers to the ability of an individual to read and write with understanding a simple short statement related to his/her everyday life.

[94] UNHCR, *Afghanistan Post-Return Monitoring Survey Report,* 30 December 2025. Available at data.unhcr.org/en/documents/details/120390.

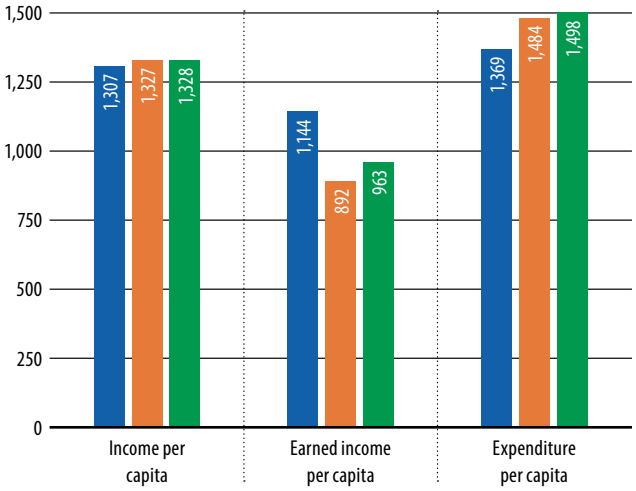
[95] UNHCR, *2025 Afghan Returns–One Year Recap,* 24 February 2026. Available at data.unhcr.org/en/documents/details/121254.

[96] IOM, *Returnee Resilience Overview Afghanistan, September–October 2025,* December 2025. Available at tinyurl.com/4dxr468z.

[97] Income is monetary income for the 30 days prior to the survey. Households report income from remittances and humanitarian assistance for the six months prior to the survey, which is divided by six to account for 30 days.

[98] Expenditures are monetary expenditures for the 30 days prior to the survey. Expenditures do not explicitly include expenditures on durables but do include the option 'other'. Infrequent expenditures are for the six months prior to the survey, which is divided by six to account for 30 days.

Figure 71: Household monthly budget (in AFN) and accumulated debt (in percent); by displacement status, 2025



LEGEND: Local Recent CBR Non-recent CBR *Source: WoAA, 2025.*

LEGEND: Local Recent CBR Non-recent CBR *Source: WoAA, 2025.*

Linking skills to markets can unlock returnees' economic potential

A 2025 UNCHR survey showed that 88 percent of returnees possessed at least one marketable skill.[99] With targeted education, skills training and access to credit mechanisms that link their existing skills to market needs, many returnees could quickly transition from aid-dependence to active participation in local economic development. This also requires parallel support to strengthen local enterprises, value chains and productive sectors, enabling businesses to absorb the returning labour.

4.3 Subsistence Insecurity and Intensifying Needs

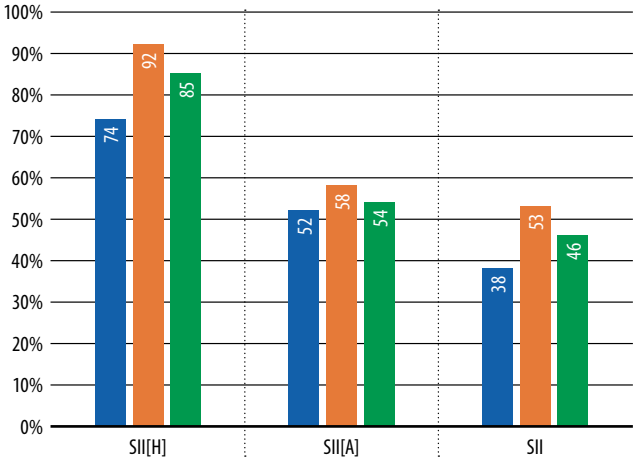
KEY MESSAGES:

- Recent returnees faced the highest subsistence insecurity across most indicators.
- Deprivation is widespread, with the greatest impact falling on recent returnees in most basic-needs dimensions.
- Food, water, livelihoods and shelter remain the most urgent priority needs for returnee households.

Subsistence insecurity was more severe for recent returnees

In the 2025 12-province sample, recent returnees experienced the highest subsistence insecurity, with a 92 percent headcount ratio compared to 85 percent for non-recent returnees and 74 percent for local communities (Figure 72). The intensity of this insecurity was also more acute among recent returnees – 4 percentage points higher than non-recent returnees and 6 points higher than local communities. Overall, the 2025 Subsistence Insecurity Index shows that while non-recent returnees are approaching local community levels, recent returnees remain the most vulnerable group across the 12 provinces.

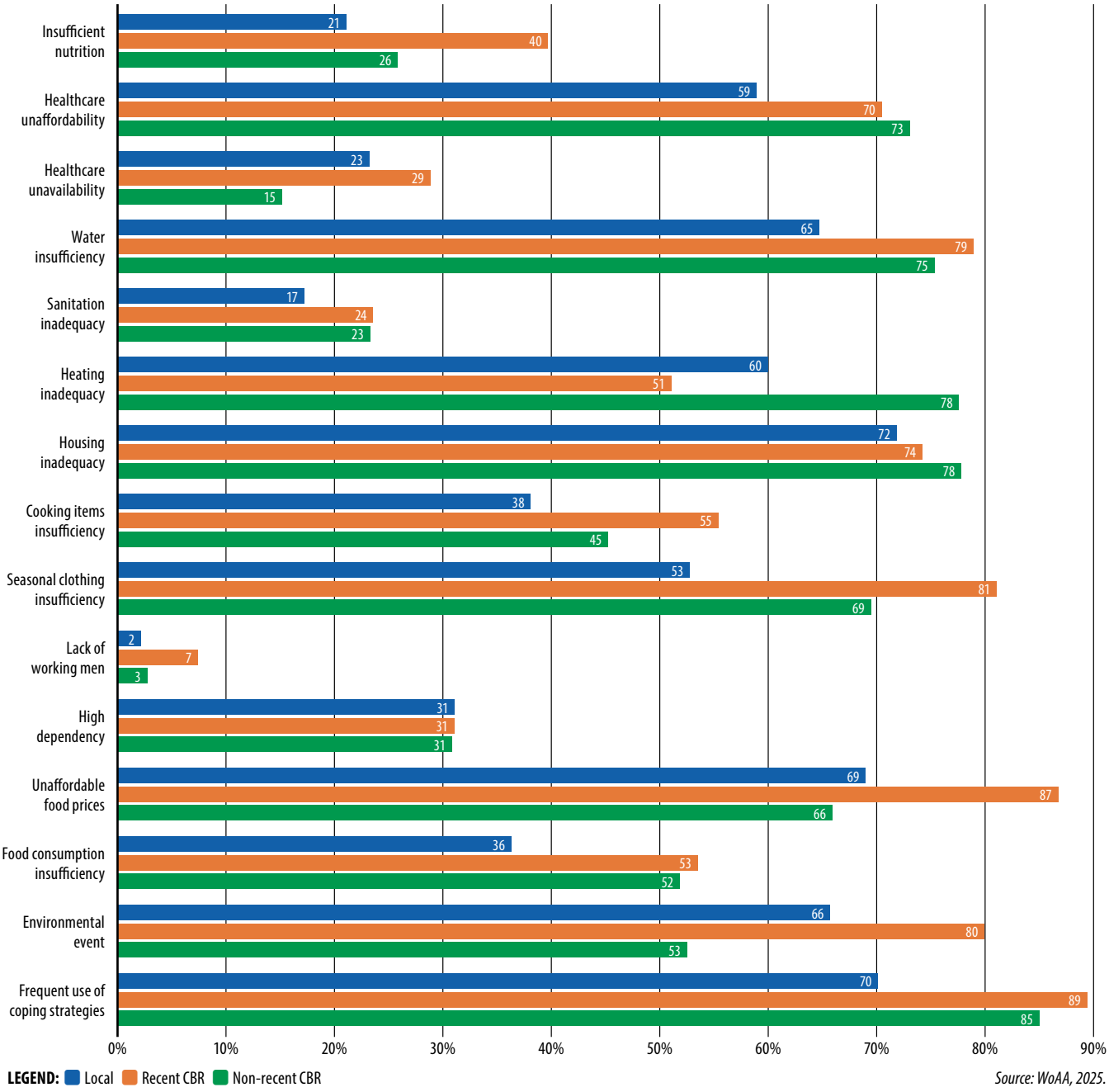
Figure 72: Subsistence insecurity: headcount ratio, intensity and index; by displacement status, 2025



LEGEND: Local Recent CBR Non-recent CBR *Source: WoAA, 2025.*

[99] UNHCR, *Afghanistan Post-Return Monitoring Survey Report,* 30 December 2025. Available at data.unhcr.org/en/documents/details/120390.

Figure 73: Subsistence insecurity by indicator: headcount ratio; by displacement status, 2025



Source: WoAA, 2025.

Recent returnee deprivation was higher across most indicators

Recent returnees experienced greater deprivation across more indicators and to a higher extent than non-recent returnees, and even more compared to local community members in 2025 (Figure 73). Among the three groups, recent returnees were worse off in 11 out of the 15 indicators. While slightly more non-recent returnees were deprived than recent arrivals in healthcare unaffordability and housing inadequacy, both returnee groups were worse off than local communities. Recent returnees reported lower levels of heating inadequacy, likely because they had not yet experienced a full winter season in the country.

Indicator contributions were largely similar across groups, with minor differences in the living conditions and livelihood dimensions

In 2025, the relative contributions of most indicators to the SII were broadly similar for local communities and returnees in the 12-province sample (Figure 74). Healthcare unaffordability was the largest contributor for all groups, followed by frequent use of coping strategies. Living conditions and livelihood contributed the most to deprivation for all groups, while health had the smallest share. The living conditions dimension contributed more to deprivation for non-recent returnees, driven mainly by the indicator related to heating inadequacy, and the livelihood dimension contributed slightly more to deprivation for local communities and recent returnees, driven mainly by the indicator related to adverse environmental events.

Figure 74: Contribution of each dimension and each indicator to SII; by displacement status, 2025

Source: WoAA, 2025.

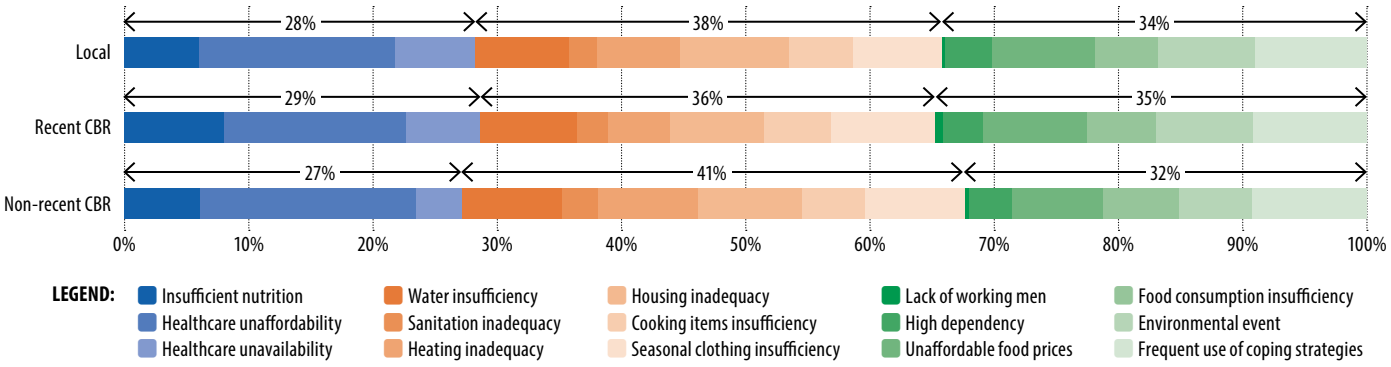
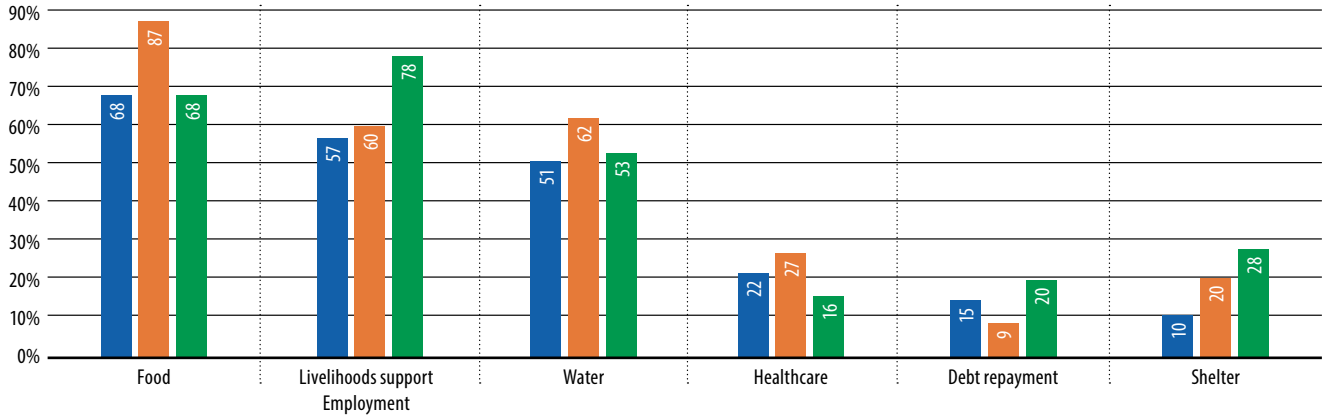


Figure 75: Top priority needs of households; by displacement status, 2025



Source: WoAA, 2025.

Recent returnee households reported the highest priority needs across most indicators

Recent returnee households faced the most acute survival challenges in 2025, with 87 percent prioritizing food and 62 percent water – far higher than the 68 percent and 51 percent for local community households, respectively (Figure 75). Non-recent returnee households showed signs of protracted economic exclusion; while their immediate food and water needs aligned with the local community households, they reported the highest demand for livelihoods and employment (78 percent), shelter (28 percent) and debt repayment (20 percent). As returnees move past the initial emergency phase, they remain trapped by a lack of employment opportunities and mounting financial burdens.

5.
Conclusion and Recommendations

5.1 Conclusion

The outlook for Afghanistan remains subject to heightened external uncertainty. Ongoing regional instability and evolving geopolitical conditions continue to pose risks to the already fragile socioeconomic situation in Afghanistan, particularly given the country's susceptibility to shifts in the external economic environment. Increased fuel costs and the costs of basic commodities (which Afghanistan overwhelmingly imports) would significantly impact the three in four people already struggling to meet their everyday needs. Higher costs and prices would fuel inflation and impact macroeconomic stability. At the same time, regional developments could hasten the return of a further 2 million Afghans in the coming months, exacerbating an already precarious situation in high return areas, and putting further strain on services and livelihood opportunities. Recent disruptions affecting trade and cross border mobility, particularly along key transit corridors, have the potential to amplify price pressures and place additional strain on livelihoods and services in areas already affected by large-scale population movements.

Afghanistan's recovery will remain stalled unless deep and persistent structural economic weaknesses are addressed. Afghanistan's economy recorded another year of very modest growth; GDP expanded by 1.9 percent in FY2024/25, but per capita incomes contracted by an estimated 2.1 percentage points in FY2025/26, due to the large-scale return migration of Afghans – 2.7 million in calendar year 2025. The industrial sector is limited and agriculture remains the primary employment sector. This combination of low growth, rapid population expansion and a narrow, low-value adding economic base limited the ability of the economy to expand productivity, absorb new labour and build economic resilience. Chronic energy shortages, stalled banking sector recovery, a widening trade deficit and ongoing restrictions on women's participation also constrained economic recovery. Without major reforms to address these structural barriers – including restoring women's rights, expanding productive capacity, deepening export diversification and creating meaningful jobs at scale – growth will not accelerate and national self-reliance will not be achieved.

Social and economic restrictions on women tightened in 2025. This ongoing repression will continue to undermine human capital development and economic potential, and obstruct any path to sustainable recovery. Women and girls continued to be excluded from post-primary education in 2025 – Afghanistan is the only country in the world where this is the case. The ban on education, alongside women's declining access to other services, will erase an entire future cohort of women professionals, including teachers and health workers. Women faced restrictions in public participation, employment and access to documentation in 2025, and continued to face severe barriers in their everyday freedom of movement, with 56 percent reporting they leave their homes less than once per day and 21 percent doing so less than once per week. Access to parks, gyms and other recreational spaces also tightened significantly: the share of women that reported exclusion from these areas rose from 15 percent in 2024 to 26 percent in 2025. These restrictive policies are a violation of basic human rights, weaken labour supply and depress the country's economic potential. The systemic exclusion of women from social and economic life remains the single most consequential and damaging constraint to Afghanistan's development and economic recovery.

Subsistence insecurity remained unchanged at critically high levels in 2025, with three in four Afghans continuing to be subsistence insecure. Household deprivation showed no improvement from 2024 (at 74 percent) and remained severe across most indicators. While there was improvement in winter clothing availability and sanitation, there was a steep deterioration in healthcare availability: the number of households reporting unavailability increased from 15 to 27 percent. Without the support provided by targeted humanitarian programmes, subsistence insecurity would have likely shown a significant increase. Seventy-two percent of households reported frequent reliance on coping mechanisms and 81 percent reported carrying debt. This rising debt burden, shrinking purchasing power, falling earned incomes and continued dependence on humanitarian assistance – occurring against a backdrop of declining aid – all signal acute economic fragility, exacerbated by worsening access to essential services, particularly for women. With the intensity of deprivation almost unchanged too in 2025 (at 53 percent), the evidence points to deeply entrenched vulnerability which will not improve unless decisive action is taken to build long-term economic security and resilience.

After years of overlapping economic, climatic and humanitarian shocks, the resilience of Afghan households was again severely tested by shocks in 2025. Widespread drought, rapidly declining international assistance, worsening access to essential services and the large-scale return of Afghans all combined to further stretch household coping capacity. Many families in 2025 no longer possessed the financial buffers, assets or coping strategies needed to withstand these ongoing shocks. Per capita spending fell sharply (by 10 percent), income gains were driven primarily by borrowing and external support, and informal safety nets – critical in the absence of formal systems – were increasingly overextended. Costs rose too, and food spending increased from 43 percent to 53 percent of household expenditures, crowding out other essential spending, like healthcare. With no meaningful expansion in stable employment or earnings, and with livelihoods increasingly dependent on insecure and low-paid activities, household resilience has weakened to the point where even small shocks could trigger significant hardship. Without strengthened livelihood opportunities, restored services and renewed external support to strengthen household resilience, future shocks will only deepen and widen this vulnerability.

The sharp decline in international assistance in 2025 impacted the provision of essential services, welfare support and community stability. Overall, funding fell from $3.21 billion in 2024 to $2.68 billion in 2025 – a 16.5 percent decline, even as the number of returnees increased. The coverage of international assistance also declined sharply, with only 24 percent of households in need receiving aid in the year prior to the 2025 survey, down from 34 percent the previous year. Declining aid also reduced household consumption and weakened local economies, pushing more households into debt and deepening food insecurity. Without sustained external support, the situation is likely to worsen and will further delay prospects for self-reliance and economic recovery.

Accelerating drought and water scarcity undermined livelihoods and food security; strengthened climate resilience is an urgent national priority. Environmental shocks in 2025 – particularly widespread drought – caused substantial damage to agriculture and incomes, and compounded existing vulnerabilities. In 2025, 64 percent of households nationwide were affected by drought – nearly double the level in 2024. Drought effects were severe across the country, with 92 percent of households in the worst affected Central Highlands impacted by drought. The Southern, Northern, North-Eastern and Western regions were also badly affected, with between 70–79 percent of households impacted.

Water scarcity also increased sharply: households reporting that non-functional or dried-up water points had tripled in number, while full sufficiency of drinking water fell from 59 to 44 percent, and households reporting poor water quality or long waiting times increased substantially. Although flood exposure declined (except in the Eastern region), the combination of extreme drought and inadequate infrastructure has created a structural water crisis. These environmental pressures contributed directly to falling agricultural production in some areas and depleted household food stocks, as well as increasing food prices and fuelled competition over scarce resources.

Labour markets grew increasingly fragile in 2025 as households shifted from agriculture and own production into more insecure casual labour. These household employment patterns further underscored the growing precarity of livelihoods, as economic growth continued to stagnate and formal sector employment remained low. Employment opportunities in agriculture contracted due to drought and own production also dropped sharply, pushing households into casual labour, which rose to include 53 percent of working households in 2025: low-paid, unstable and unprotected casual labour consequently was the dominant source of work in 2025. Women's employment became even more reliant on home-based activities due to increased restrictions on workplace participation and mobility constraints. Men faced growing competition for the limited jobs available, particularly in urban areas where the influx of returnees intensified labour market saturation. These trends contributed to declining earned incomes, rising reliance on informal support and a labour market increasingly based on informality and precarity.

Afghanistan's health system faced a profound crisis in 2025, with worsening access driven not by cost but by the collapse of service provision. This crisis in healthcare availability emerged as one of the most severe consequences of declining international assistance, with the suspension or closure of over 440 health facilities due to funding shortages. This increased the proportion of households unable to obtain necessary care from 16 percent to 23 percent. The delivery of urgently needed care was further impacted by shortages of medicines and trained staff. Women were hit hardest; shortages of women medical staff, *mahram* requirements and restrictions on women's mobility meant that women were significantly less likely to obtain the care they needed. Thirty-five percent of female-headed households were unable to obtain the medical care they needed in 2025, compared to 28 percent of male-headed households. This has led to increased risks of maternal mortality, women's acute vulnerability during disasters and deteriorating mental health outcomes: 75 percent of women described their mental health as 'bad' or 'very bad' in 2025. Without renewed investment, more women staff and the lifting of mobility and access restrictions for women, the health system risks systemic failure.

The arrival of 2.7 million returnees in 2025 put enormous pressure on areas of return, with returnees facing severe and multidimensional deprivation. Many recent returnees – particularly women – lack basic official documentation, which restricts access to essential services and formal support systems. Children in recent returnee households are also being left behind: just 41 percent of boys and 25 percent of girls attended school in 2025. Access to healthcare remains difficult, and over three quarters of recent returnee households (78 percent) relied on unstable daily labour that offers little security or predictable income. Consequently, returnee households are increasingly trapped in long-term precarity. Their earnings remain well below those of local communities while their household expenses are higher, leaving little room to meet even basic needs and locking them into long-term debt. For households that returned with few or no assets, the combination of low and irregular earnings, rising living costs and growing indebtedness makes it extremely difficult to rebuild livelihoods or regain stability. Returnees' chronic financial vulnerability and the lack of access to basic services cannot be addressed without targeted, sustained support aimed at documentation, education, healthcare access and income-generating opportunities.

The private sector is critical to job creation, income generation and long-term inclusive growth but cannot drive national recovery without major reforms. The private sector continues to operate under conditions that severely constrain investment, productivity and job creation. Despite some evidence of modest improvements – such as increased mining activity, land distribution for industrial development, gains in electricity generation and a gradual expansion of microfinance – enterprises continue to face fundamental barriers. Access to finance remains one of the most critical constraints. Formal bank lending continued to contract in 2025, the number of borrowers fell sharply, and MSMEs struggled to access working capital or finance for equipment and expansion. Infrastructure deficiencies further limited competitiveness. Chronic electricity shortages, weak logistics systems, and inadequate cold-chain and storage facilities raise production costs and limit the viability of agriculture-based value chains. Poor regional connectivity was exacerbated in 2025 by recurring border closures and trade disruptions with neighbours, and limited diversification of export markets further constrained the private sector's ability to import and

export efficiently. Without reforms to provide regulatory certainty and investor confidence, expand access to finance, strengthen infrastructure, enhance regional connectivity and reintegrate women into the workforce, the private sector will not be able to drive inclusive recovery or absorb the rapidly growing labour force.

5.2 Recommendations

❶ Strengthen household resilience and subsistence security

- Scale up targeted humanitarian and basic needs assistance to support the three in four households struggling to meet their subsistence needs.
- Prioritize investments in essential services – clean water, sanitation, housing, heating, healthcare and reliable energy – to reverse the deterioration in living conditions.
- Expand community-level infrastructure rehabilitation, especially in drought-affected and high-return provinces, to restore water access and reduce climate vulnerability.

❷ Support inclusive economic recovery and job creation

- Enhance support to the private sector through improved access to finance including credit guarantee schemes and women-focused financing instruments, the rehabilitation of key market infrastructure, and expanded energy supply to stimulate business growth and job creation.
- Accelerate reforms supporting local production, value addition and diversification in sectors such as agriculture, mining, services, manufacturing and digital industries.
- Facilitate targeted programmes linking returnees' skills to local labour markets while expanding skills development, microenterprise support and access to credit.

❸ Address structural barriers to women's participation in social and economic life

- Urgently lift restrictions on women's education, employment and mobility to unlock economic potential and prevent the long-term deterioration of human capabilities.
- Expand support for home-based and small-scale women-led enterprises, including microfinance, skills training, digital market access and business development services.
- Invest in female health workforce development to mitigate growing service gaps and ensure equitable access to care.

❹ Expand social protection coverage

- Develop a long-term, nationally aligned social protection framework that progressively addresses subsistence insecurity, prioritizing the most vulnerable groups – including female-headed households, rural communities and recent returnees.
- Pilot digital transfers, health insurance mechanisms and microinsurance for small enterprises to reduce vulnerability to economic and environmental shocks.

❺ Improve regional equity and climate resilience

- Target assistance to high-deprivation regions such as the Eastern, Central Highlands, North-Eastern, Northern and Western regions, where climate shocks and economic pressures remain most acute.
- Expand climate adaptation investments – including watershed management, climate-resilient agriculture and drought mitigation – to reduce environmental stress.

❻ Support sustainable reintegration of returnees

- Ensure recent returnees receive support in documentation, shelter, essential services and livelihood opportunities.
- Strengthen coordination across humanitarian, basic human needs and de facto authorities' actors to close service gaps in high-return areas and reduce pressure on local communities.
- Expand returnee-focused vocational training, enterprise grants and labour matching programmes to facilitate sustainable reintegration.

❼ Enhance coordination for economic reform and private sector growth

- Leverage platforms such as the Doha process Private Sector Working Group to address banking sector reform, Islamic finance transition, microfinance expansion and trade facilitation.
- Expand efforts to secure diversified regional market access and reduce trade bottlenecks.

ANNEXES

Annex 1: SII Methodology

Table 2: Dimensions and indicators of the Subsistence Insecurity Index, 2025

Dimension	Indicator	Household is (or people are) subsistence insecure if:	Weight
Health	**Nutrition (NU)**	Food Consumption Score (FCS) is poor.	1/9
	Healthcare affordability (HF)	Specific medicine, treatment or services are too expensive.	1/9
	Healthcare availability (HV)	The nearest healthcare centre is more than an hour away.	1/9
Living Conditions	**Water (WA)**	Insufficient water availability.	1/18
	Sanitation (SA)	There are no adequate sanitation facilities.	1/18
	Heating (HT)	There is at least one inadequate heating source.	1/18
	Housing (HO)	Shelter has significant damage.	1/18
	Cooking items (CI)	No daily access or no ownership of cooking items.	1/18
	Seasonal clothing (SC)	No daily access or no ownership of seasonal clothing for all members.	1/18
Livelihood	**Work (WO)**	All male members 18+ are not working or no male member 18+.	1/18
	Dependency (DE)	There is less than one member who works for every six members.	1/18
	Food prices (FP)	High food prices.	1/18
	Food consumption (FC)	Reduced Coping Strategy Index (RCSI) is moderately high to high.	1/18
	Environmental event (EE)	Impacted by at least one adverse environmental event.	1/18
	Coping (CO)	At least two Livelihood Coping Strategies (LCS) used or exhausted.	1/18

1) HHs that didn't answer or replied 'other' or replied 'don't know/don't want to answer' to at least one of the above questions were removed from the sample.

2) For the evaluation of the SII of 2025, 99 percent of HH answered all the above questions.

3) FCS is based on food consumption over the seven days prior to the survey and is classified as poor for values below 28, tinyurl.com/3xxprwkz.

4) HHs report on the inability of users to pay for health services as a barrier to healthcare, as well as whether they used LCS to access or pay for healthcare aside from food and/or whether they used/exhausted the LCS of reduced expenses on health.

5) Time distance to closest healthcare centre is by foot.

6) Water insufficiency relates to insufficiency of water for either drinking or all other needs in the last four weeks prior to the survey.

7) Adequate sanitation facilities are as those described by WHO, tinyurl.com/4bs5665x.

8) Adequate heating sources include heating devices, open fire inside the shelter and cooking stoves. Inadequate heating sources include insulation mat on the floor, extra cover over the shelter, sealing off open spaces, blankets, winter clothes and none.

9) Significant damage to shelter includes leaks during rain and lack of insulation.

10) Work is for the 30 days prior to the survey, and it relates to work outside or inside the household.

11) HHs report on whether they consider lack of access to sufficient quantity or quality of food as the most significant challenges that the household is facing, with a choice of up to three.

12) RCSI is based on food consumption reduction strategies over the seven days prior to the survey and is classified as moderately high to high for values above 10, tinyurl.com/2xytcrak.

13) Adverse environmental events are avalanche/heavy snowfall, drought, earthquake and flood, and are for a year prior to the survey.

14) The list of LCS is that in WoAA 2022, where the LCS in WoAA 2025 were selected according to those in WoAA 2022. LCS are over the 30 days prior to the survey.

Description of SII indicators

Using the Whole of Afghanistan Assessment (WoAA) 2022–2025 data, a set of indicators (I) is selected covering the dimensions of health, living conditions and livelihoods, in order to identify whether or not a household (HH) is subsistence insecure. Over the survey years, there are some differences in the indicators due to differences in the surveys' questionnaires. The indicators are described below in detail, highlighting differences across the survey years. The indicators are binary; we describe when they take value 1 (I=1), and otherwise they take value 0 (I=0).

Health

- **Nutrition (NU):** Identifies whether nutrition is insufficient.
  - **2022–2025:** I=1 when the HH has poor Food Consumption Score (FCS≤28).
- **Healthcare affordability (HF):** Identifies whether healthcare is unaffordable.
  - **2022–2024:** I=1 when the HH reports 'specific medicine, treatment or services is too expensive' as a barrier to healthcare access.
  - **2025:** I=1 when the HH reports 'inability of user to pay for health services' as a barrier to healthcare access and/or used Livelihood Coping Strategies (LCS) to access or pay for healthcare aside from food and/or used or exhausted the LCS of reduced expenses on health.
- **Healthcare availability (HV):** Identifies whether healthcare is too far away.
  - **2022–2025:** I=1 when the time that it takes to reach the nearest healthcare centre either by interviewee's habitual mode of transport (2022–2024) or by foot (2025) is more (≥) than 60 minutes.

Living conditions

- **Water (WA):** Identifies whether water availability is insufficient.
  - **2022–2023:** I=1 when the HH reports that it does not have sufficient water for drinking, or cooking, or personal hygiene or other domestic purposes.
  - **2024:** I=1 when the HH reports 'rarely'–'always' in how frequently there has not been as much water to drink or that it does not have sufficient water for cooking or personal hygiene or other domestic purposes.
  - **2025:** I=1 when the HH reports 'rarely'–'always' in how frequently there has not been as much water to drink, or 'rarely'–'always' in how frequently they worried that there would not be enough water for all needs.
- **Sanitation (SA):** Identifies whether adequate sanitation facilities are unavailable.
  - **2022–2025:** I=1 when the HH does not use improved sanitation facilities.[100]
- **Electricity (EL):** Identifies whether electricity is insufficient.
  - **2022–2024:** I=1 when the HH has less (<) than five hours of electricity per day.
  - **2025:** The indicator is not available.
- **Heating fuel (HT) (2022–2024)/Heating (HT) (2025):** Identifies whether heating fuel/heating is inadequate.
  - **2022–2024:** I=1 when the HH mainly uses inadequate heating fuel sources.[101]
  - **2025:** I=1 when the HH uses at least one inadequate heating source.[102]
- **Housing (HO):** Identifies whether housing is inadequate.
  - **2022–2024:** I=1 when the HH's shelter has significant damage[103] or is fully destroyed or the HH lives in open space.
  - **2025:** I=1 when the HH's shelter has significant damage or the HH lives in open space.
- **Blankets (BL):** Identifies whether the number of blankets is insufficient.
  - **2022–2023:** I=1 when the HH has less (<) than one blanket per member.
  - **2024–2025:** The indicator is not available.
- **Cooking items (CI):** Identifies whether cooking items are insufficient.
  - **2022–2023:** I=1 when the HH has no daily access or no ownership of cooking items.
  - **2024–2025:** I=1 when the HH has insufficient essential household items for cooking.

[100] Adequate sanitation facilities are as those described by WHO. See tinyurl.com/4bs5665x.

[101] Adequate heating fuel sources include electricity, LPG (liquid petroleum gas), coal/charcoal and Archa-wood. Inadequate heating fuel sources include animal dung, bush, waste paper, carton and plastics.

[102] Adequate heating sources include heating devices, open fire inside the shelter and cooking stoves. Inadequate heating sources include insulation mat on the floor, extra cover over the shelter, sealing off open spaces, blankets, winter clothes and none.

[103] Significant damage to shelter includes major damage to roof with risk of collapse, leaks during rain and lack of insulation (2022–2024) and leaks during rain and lack of insulation (2025).

- **Winter clothing (WC) (2022–2024)/Seasonal clothing (SC) (2025):** Identifies whether winter/seasonal clothing is insufficient.
  - **2022–2024:** I=1 when the HH does not have daily access or no ownership of winter clothing for all members.
  - **2025:** I=1 when the HH has not sufficient and appropriate clothing for the climate and seasons for all members.

Livelihood

- **Work (WO):** Identifies whether all adult male members are without work.
  - **2022–2025:** I=1 when in the HH all male members 18+ are not working or there is no male member 18+. Work is outside the household (2022–2024) and outside or inside the household (2025).
- **Dependency (DE):** Identifies whether there is high dependency.
  - **2022–2025:** I=1 when in the HH there is less than one member who works for every six members. Work is outside the household (2022–2024) and outside or inside the household (2025).
- **Market food prices (MP) (2022–2024)/Food prices (FP) (2025):** Identifies whether food prices are unaffordable.
  - **2022–2024:** I=1 when the HH reports 'prices are too high to afford food items at the market' as a barrier to market access.
  - **2025:** I=1 when the HH reports 'lack of access to sufficient quantity or quality of food' as a significant challenge.
- **Food consumption (FC):** Identifies whether reduced food consumption coping strategies are often used due to food shortages.
  - **2022–2025:** I=1 when the HH has 'moderately high' to 'high' reduced Coping Strategy Index (rCSI≥10).
- **Financial impact (FI) (2022–2023)/Adverse event (AE) (2024)/Environmental event (EE) (2025):** Identifies whether impacted by adverse events.
  - **2022–2023:** I=1 when the HH is financially impacted by at least one adverse event.[104]
  - **2024:** I=1 when the HH is impacted by at least one adverse event.
  - **2025:** I=1 when the HH is impacted by at least one adverse environmental event.
- **Coping (CO):** Identifies whether livelihood coping strategies are often used due to food shortages.
  - **2022–2025:** I=1 when the HH has used or exhausted at least two Livelihood Coping Strategies (LCS). The list of LCS is that in WoAA 2022, where the LCS in WoAA 2023–2025 were selected according to those in WoAA 2022.

Evaluation of SII headcount ratio, intensity and index

The indicators I_{ij}, j=1,...,J are evaluated for each household i=1,…,n.[105] The SII score for household i is calculated as $S_i=\sum_{j=1}^{J} w_j I_{ij}$, where w_j, j=1,...,J are the weights for the indicators.[106] If the SII score exceeds the threshold value of 33%, $S_i \geq 33\%$, then the household i and its members are classified as subsistence insecure. The SII headcount ratio, SII[H], is the ratio of individuals that are subsistence insecure over the total number of individuals (taking into account sampling weights). The SII intensity, SII[A], is the average SII score of individuals that are subsistence insecure (taking into account sampling weights). The product of the headcount ratio and the intensity (SII[H]×SII[A]) provides the Subsistence Insecurity Index (SII).

Robustness of SII to changes in indicators

In 2022–2023, the indicators were the same. In 2024, the indicator of Blankets (BL) is not available and the indicator of Adverse event (AE) is different. To check the robustness of the results, the indicators of 2024 were used to evaluate the results for 2022–2023. For 2022, SII[H]=85% and SII[A]=54%. When the indicators of 2024 are used then for 2022, SII[H]=85% and SII[A]=55%. For 2023, SII[H]=69% and SII[A]=51%. When the indicators of 2024 are used then for 2023, SII[H]=67% and SII[A]=52%. In 2025, the indicator of Electricity (EL) is not available and there were more differences across the indicators compared to 2024. Some of these different indicators were not available in 2024, so a full robustness check is not feasible. To partially check the robustness of the results, the indicators of 2025 were used wherever possible to evaluate the results for 2024. For 2024, SII[H]=75% and SII[A]=52%. When the indicators of 2025 are used (whenever possible) then for 2024, SII[H]=78% and SII[A]=51%.

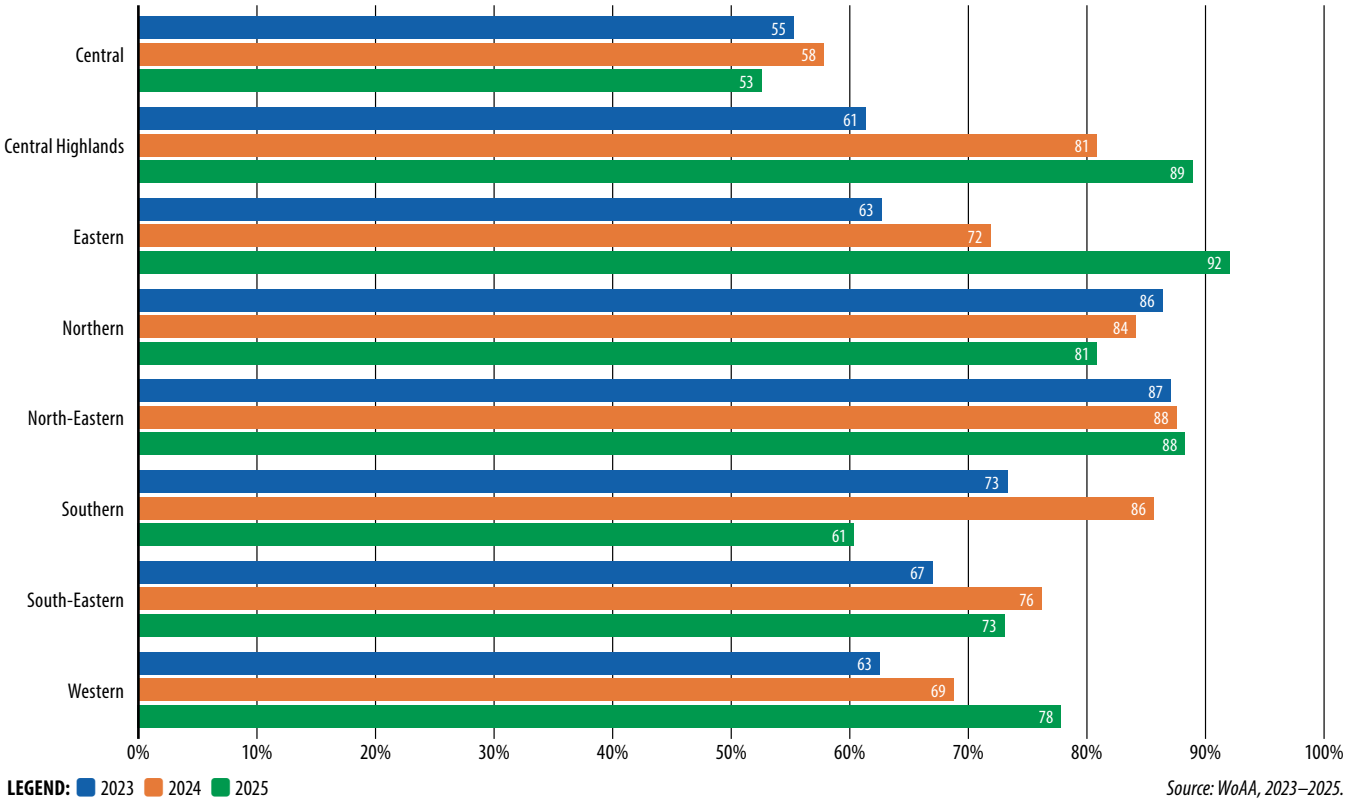
[104] In 2022–2023 adverse events are avalanche/heavy snowfall, drought, earthquake, flood, economic shock or active conflict/violence given that they had financial impact. In 2024, adverse events are avalanche/heavy snowfall, drought, earthquake, flood and economic shock. In 2025, adverse environmental events are avalanche/heavy snowfall, drought, earthquake and flood.

[105] The total number of indicators is J=17 for 2022–2023, J=16 for 2024 and J=15 for 2025. HHs that didn't answer or replied 'other' or replied 'don't know/don't want to answer' to at least one of the questions related to the indicators were removed from the sample.

[106] The weights add up to 1; the three dimensions are equally weighted and the indicators within each dimension are equally weighted. For 2025, they are given in Table 2.

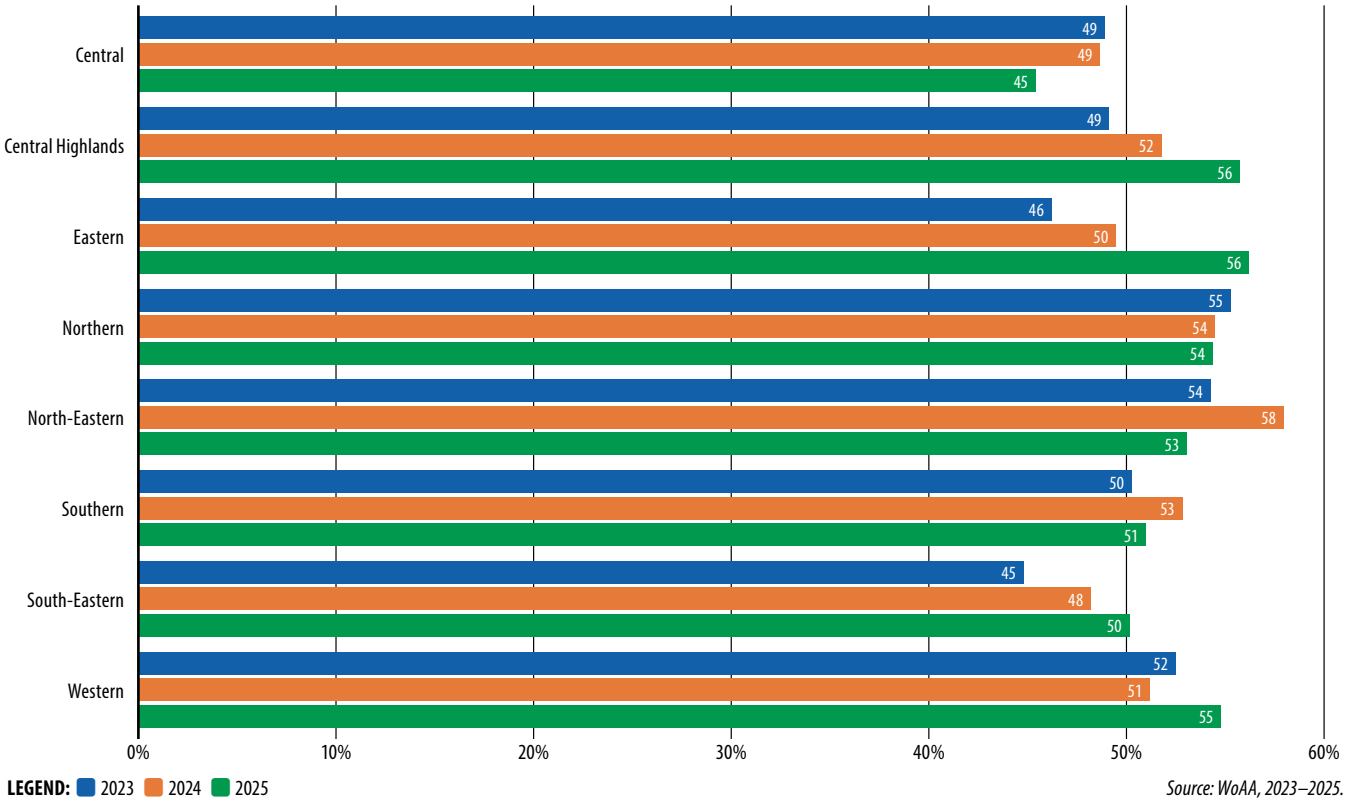
Annex 2: Statistical Indicators

Figure 76: Subsistence insecurity: headcount ratio; by region



Source: WoAA, 2023–2025.

Figure 77: Subsistence insecurity: intensity; by region



Source: WoAA, 2023–2025.

Table 3: Subsistence insecurity by indicator: headcount ratio by region, 2025

Indicator	National	Central	Central Highlands	Eastern	Northern	North-Eastern	Southern	South-Eastern	Western
Insufficient nutrition (NU)	20%	20%	28%	20%	23%	20%	19%	15%	21%
Healthcare unaffordability (HF)	60%	31%	64%	78%	77%	74%	38%	61%	70%
Healthcare unavailability (HV)	27%	13%	52%	23%	30%	33%	27%	25%	37%
Water insufficiency (WA)	61%	48%	70%	71%	67%	68%	62%	44%	71%
Sanitation inadequacy (SA)	19%	2%	11%	31%	14%	15%	33%	25%	18%
Heating inadequacy (HT)	60%	53%	60%	76%	56%	65%	55%	60%	58%
Housing inadequacy (HO)	70%	56%	80%	79%	81%	82%	71%	58%	64%
Cooking items insufficiency (CI)	38%	28%	48%	49%	40%	49%	28%	32%	42%
Seasonal clothing insufficiency (SC)	55%	38%	82%	81%	55%	63%	47%	59%	42%
Lack of working men (WO)	2%	4%	0%	1%	3%	1%	0%	3%	3%
High dependency (DE)	29%	32%	6%	33%	29%	26%	24%	30%	28%
Unaffordable food prices (FP)	70%	66%	80%	74%	70%	71%	67%	68%	72%
Food consumption insufficiency (FC)	35%	35%	41%	64%	33%	40%	14%	21%	36%
Environmental event (EE)	68%	39%	93%	70%	77%	75%	69%	75%	81%
Frequent use of coping strategies (CO)	72%	55%	75%	90%	80%	79%	53%	75%	76%
SII[H]	74%	53%	89%	92%	81%	88%	61%	73%	78%

LEGEND: 0–10 11–20 21–30 31–40 41–50 51–60 61–70 71–80 81–90 91–100

Table 4: Subsistence insecurity by indicator: headcount ratio by region, 2024

Indicator	National	Central	Central Highlands	Eastern	Northern	North-Eastern	Southern	South-Eastern	Western
Insufficient nutrition (NU)	17%	10%	27%	6%	32%	29%	13%	10%	17%
Healthcare unaffordability (HF)	70%	75%	64%	62%	70%	77%	70%	63%	67%
Healthcare unavailability (HV)	15%	7%	31%	15%	14%	31%	15%	8%	17%
Water insufficiency (WA)	59%	49%	58%	53%	72%	71%	68%	45%	66%
Sanitation inadequacy (SA)	30%	8%	20%	37%	26%	37%	51%	39%	29%
Insufficient electricity (EL)	24%	25%	62%	6%	9%	28%	11%	39%	39%
Heating fuel inadequacy (HT)	52%	24%	42%	30%	71%	62%	84%	68%	47%
Housing inadequacy (HO)	69%	61%	59%	72%	79%	84%	68%	67%	51%
Cooking items insufficiency (CI)	34%	19%	15%	30%	40%	57%	32%	22%	50%
Winter clothing insufficiency (WC)	84%	83%	77%	81%	85%	85%	88%	81%	82%
Lack of working men (WO)	4%	4%	2%	4%	8%	2%	2%	6%	2%
High dependency (DE)	31%	27%	20%	38%	36%	33%	27%	35%	23%
Unaffordable market food prices (MP)	71%	70%	75%	68%	67%	72%	85%	77%	56%
Food consumption insufficiency (FC)	39%	30%	37%	47%	45%	57%	50%	18%	32%
Adverse event (AE)	95%	88%	99%	98%	100%	98%	100%	97%	90%
Frequent use of coping strategies (CO)	68%	58%	69%	67%	83%	71%	78%	63%	60%
SII[H]	75%	58%	81%	72%	84%	88%	86%	76%	69%

LEGEND: 0–10 11–20 21–30 31–40 41–50 51–60 61–70 71–80 81–90 91–100

United Nations Development Programme

www.undp.org/afghanistan
@UNDPaf
undpafghanistan.exposure.co
undpafghanistan
UNDPinAfghanistan
undpinafghanistan
@undpafghanistan
undpafghanistan
partnership.communication@undp.org