

HOW ECONOMIC WELLBEING AFFECTED BY
INTERNAL CONFLICTS? ASSET LOSSES AND
RECOVERY FOR DISPLACED HOUSEHOLDS IN
AFGHANISTAN.



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PIDE2019FMPHILEAF27

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ISLAMABAD

2022



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CERTIFICATE

This is to certify that this thesis entitled: “**How Economic wellbeing affected by Internal Conflicts? Asset losses and recovery for displaced households in Afghanistan.**” submitted by **Mr. Muhammad Idrees** is accepted in its present form by the School of Economics, Pakistan Institute of Development Economics (PIDE), Islamabad as satisfying the requirements for partial fulfillment of the degree in Master of Philosophy in Economics and Finance.

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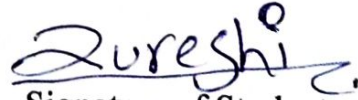
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At any time if my statement is found to be incorrect even after my Graduation the university has the right to withdraw my MPhil degree.

Date: 31/03/2022


Signature of Student

Name of Student

Dedication

Dedicated to my parents. Anything good that has come to my life has been because of your
love and prayers.

Acknowledgement

First and foremost, I am really thankful and gratitude to Almighty Allah from the depth of my heart who is the real creator of this astonishing and wonderful universe. This was His mercy and blessing, which lead me to successfully accomplish my dissertation. And secondly, I would appreciate the worthy effort of the prophet Muhammad (S.A.W) in enlightening the universe via Islam. His guidance in monitoring the daily activities was really beneficial and helpful to me in fulfilling worldly and hereafter tasks. This was central reason of prosperous completion of my thesis. I am honestly thankful for hard effort of my well behave supervisor, Dr. Saud Ahmed Khan. Particularly, I don't have words to express his valuable advices, encouragement, comments, suggestion, well attitude and sacrificing his precious time. Luckily, these characters made my dissertation more and more interesting. Allah never make you upset and fulfil your worldly and hereafter desires. Likewise, I couldn't acknowledge to my dear beloved parents due to non-existence of appreciation words in my heart. However, I tried a lot to acknowledge them. The ones who always stand like a wall to fight against any impediments and problems faced by me throughout my life and tried to come up with a proper solution. Beside this, their prayers were a strong weapon which not only lead me to accomplish my thesis but also face several other success in other aspects of life. I would always rise hand for them to Allah to grant them paradise (Janaah). Eventually, I would highly appreciate my siblings for their prayers, motivation, distinct opinions and their worthy respect toward me. Resultantly, it really bless me patience in completion of my thesis. Thank you all of you.

ABSTRACT

A true and real picture of Afghanistan and the Afghan civilians is difficult to be captured in single research work, because of decades of war and continuous internal conflicts. As a result of which every single person is influenced in one way or another and therefore every part of the country is affected badly and has caused losses to every sector. Political instability, a sluggish economy, vast security issues, high crime rate, corruption, and target killings are the true evidence of the war-torn Afghan society. However, this research is to find out the main causes of loss of assets and the possibility of recovery of the asset losses. This research is based on primary data and is therefore mainly focusing on the determinants of asset losses and asset recovery for displaced households due to internal conflicts in Afghanistan. We have employed descriptive statistics which show the percentage information regarding loss of some major assets like human capital, physical assets, financial assets and the percentage information of asset recovery like land, building, vehicle etc. The data depicts that most of the families lost their heads of family in the conflict, which has caused the entire family to suffer the rest of their life in a miserable condition. In the same way loss of physical assets and financial assets has been an unfavourable factor for the economic wellbeing of the Afghan families. In addition to that, the multinomial logistic regression is employed to find out the determinants of asset losses and asset recovery the determinants of most of the variables are significant and are explained in detail in the results section.

Key Words: Afghanistan, Internal conflicts, Political instability, Asset losses, Asset Recovery

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List of Abbreviations

UNAMA	United Nations Assistance Mission in Afghanistan
ISI	Inter-Services Intelligence
USA	United States of America
USSR	Union of Soviet Socialist Republics
PDPA	People's Democratic Party of Afghanistan
KHALQ	A faction of People's Democratic Party of Afghanistan
PARCHAM	A faction of People's Democratic Party of Afghanistan
KHAD	Khadamat-e Aetla'at-e Dawlati
UN	United Nations
US	United States
NATO	North Atlantic Treaty Organization
NSAG	Non-State Armed Group
ISAF	International Security Assistance Force
USAID	U.S. Agency for International Development
OCHA	Office for the Coordination of Humanitarian Affairs
UNICEF	United Nations International Children Emergency Fund
ODA	Official Development Assistance
IDP	Internally Displaced People
ANDSF	Afghan National Defence and Security Forces
SIGAR	Special Inspector General for Afghanistan Reconstruction
GSDRC	Governance and Social Development Resource Centre
DNR	Do Not Respond
AFN	Afghani Currency

CHAPTER 1

Introduction

1.1. Introduction

Afghanistan is a land lock country and connects South with Central Asia and the Middle East with Far East countries. During the Cold War, Afghanistan's strategic, political, and economic importance was the primary interest of both the Soviet Union and the USA. Both countries wanted to gain a foothold in Afghanistan through economic and infrastructure investment and then through military intervention to control the region. During the 19th and 20th centuries, Afghanistan has faced several economic, political, and natural disasters. Most paramount is a series of wars and suffered ruinous effects of prolonged interference of Russia and then by the United States. The nation had faced several internal and external hurdles for development, and sometimes, due to the swindled role of the kingdom, usurer and landowner led to poverty, unemployment, and conflict. Due to this, the process of development could not strengthen its roots within society for an extended period.

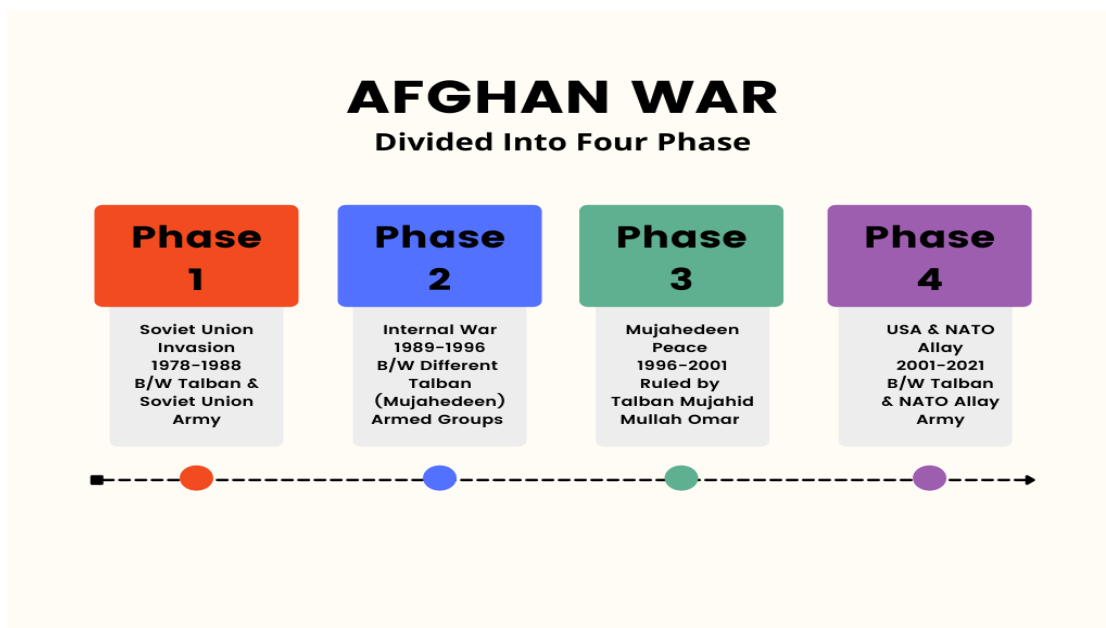


Figure 1. Afghan war divided into four phases, each phase describes a different war period in Afghanistan.

In 1978, the internal conflict between Islamic Mujahideen and the communist party led to the invasion of Soviet troops in 1979. Then conflict began with the Soviet Union and Mujahideen through Guerrillas attack with civilian help. The mujahideen fought against the Soviet Union army with Muslim countries' support and sympathy from the USA (Elbadawi, 1999). The Soviet troops tried to control the nation and to reduce the guerrilla attacks by bombing civilians and depopulating the rural area. This led to internal and international displacement to neighbouring countries. In 1982, around 2.8 million people fled to Pakistan as migrants, and another 1.5 million people had fled to Iran (Tronc & Nahikian, 2018). Despite these losses, the Soviet period in Afghanistan saw a massive “brain drain” as talented professionals and educated people moved to neighbouring nations and beyond. During the Soviet era, an estimated 3.5 million Afghans perished due to strife and bloodshed. Conflict and a poor harvest in 1982 contributed to a fall in agricultural productivity in the 1980s. Food shortages led to widespread stockpiling, a thriving black market, and a 95% spike in basic commodity prices between 1981 and 1982. After the complete withdrawal of the Soviet Union in 1980, the country entered into a new internal conflict between different armed Taliban groups till 1996. While licit revenue in Afghanistan declined throughout the 1990s, the Taliban continued to make income from natural gas and other sources by controlling major routes, cities, airports, and border crossings (where customs are collected). According to Conrad Schetter of Bonn University, “the Taliban made USD 2.1 billion through trade in 1997” by charging 6% on each item brought into Afghanistan. As the Taliban gained power, they “implemented a state power based on resource extraction and a criminalised open economy.” Simply put, the Taliban shifted from decentralised leadership by local “strongmen” to a more hierarchical government funded by “criminal” operations like narcotics manufacturing and trafficking. However, the Taliban used the revenue from opium growing to create a national security apparatus. Warring parties profited from the drug trade by taxing opium at 20%. The Taliban's security boosted

opium trading condition, and opium production increased 9% in 1998. Estimates show that as Pakistan's border for travellers was more accessible, transit trade income actually surpassed opium trade revenues. By 2000, Afghanistan's economy was still based on transit, drug, and diamond trades, with service industries supporting their expansion. Until 2001, Afghanistan was under the control of Taliban leaders, but the 9/11 terrorist attack caused the US and their NATO allies to enter Afghanistan. The Afghan people faced civil war consequences. Due to war, the financial market was volatile, destruction of houses led to a rise in houses price, and loss of human capital is substantial (Blomberg & Hess, 2002).

The cost of war lasts for several decades even after peace is achieved. It can be seen in extreme poverty, loss of physical assets, unemployment, School interruption, drop-in mal nutritional status, increase in corruption, serious illness, significant decrease in agricultural productivity, and displacement (Ibanez & Moya, 2010). During 5 to 6 decades of Afghan war, a severe violation of human rights, violence, and natural disasters according to a survey shows that 76 percent displaced due to forcibly in the last three decades, 41 percent were internal at once, 42 percent were displaced as refugees, and 17 percent were internally and internationally displaced. Nowadays, the country has big hurdles that hamper its ability to flourish within the non-availability of any helping partner and global assistance actors and donors, sustainability, and state reform. For the civilians in a poor and third-world country like Afghanistan, it is very difficult to overcome and absorb any exogenous shock such as conflicts and war, which will resultantly cause poverty that will be difficult to overcome. In addition to the loss of physical assets, there is the possibility of a loss of family members and destruction of social networks of the victim families.

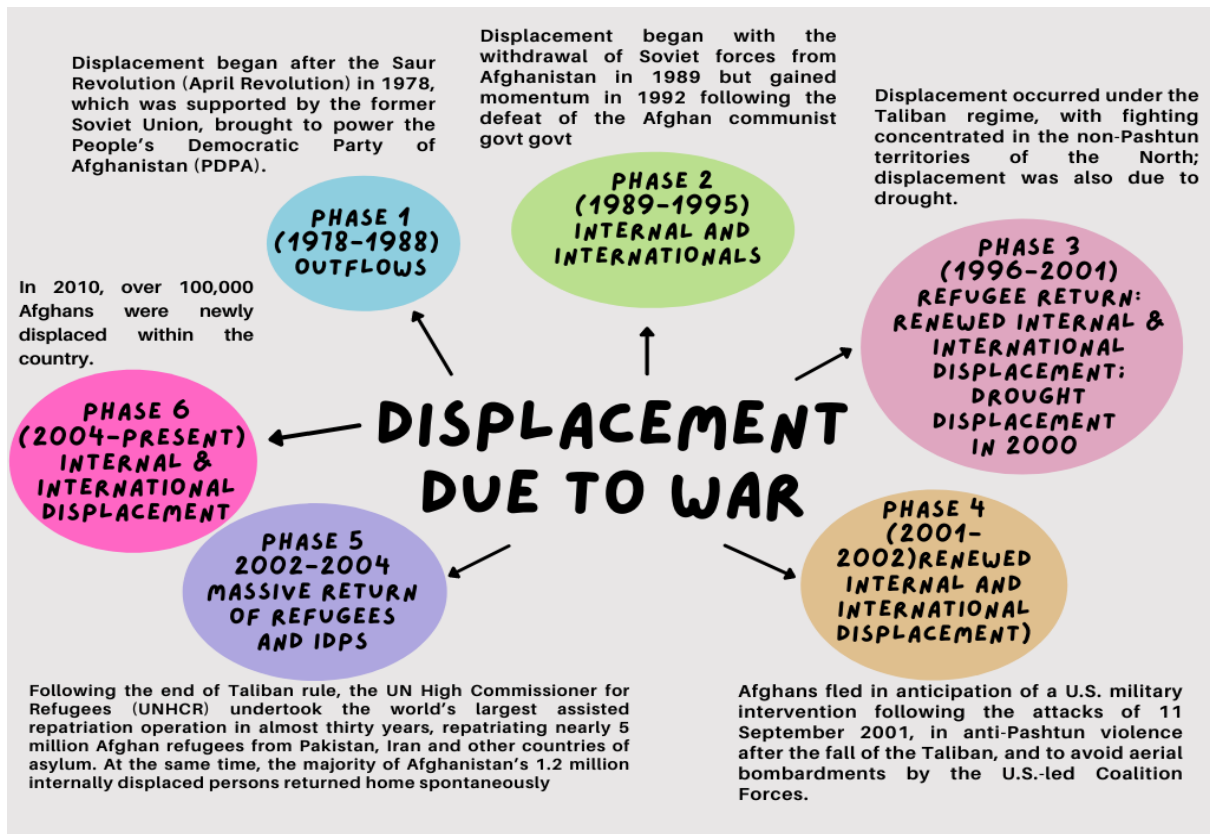


Figure 2. Displacement due to war in Afghanistan is described in six different phases.

1.2. Research Gap

Previous findings recommend that the impact of internal conflict on asset loss and asset recovery remains a gap in the existent literature. A sufficient number of empirical and theoretical studies have carried out to document the link between internal conflicts and asset losses and recovery in developing economies. The studies that have been carried out on developing economies, namely the Columbia (Ibanez, 2010).

As it is a well evidence that developing countries are more stable as compared to under developed countries on the basis of several grounds. Developing countries has more potential to absorb any exogenous shock such as war and conflict in contrast to the under developed

countries like Afghanistan. Therefore, this area research becomes more interesting and fascinating in case of Afghanistan.

1.3. Objective of the Study

The economic wellbeing of Afghan displaced households are worsening day to day unemployment and sluggish markets are the only reasons behind the increasing number of beggars on the streets of the main cities of Afghanistan.

The objective of this research is to find out the impact of internal conflicts on the asset destruction and economic welfare of the Afghan displaced households, and analyse the possibility of recovery of the victims to their initial economic status.

Our research has two objectives.

- To explore the effects of internal conflicts on economic wellbeing of the afghan displaced households based in capital city Kabul.
- To examine the effects of internal conflicts on asset losses and asset recovery.

1.4. Significance of the Study

Afghanistan has been in war for the last four decades, millions of people were killed, disabled, displaced, and pushed into severe economic and financial problems. Due to internal and external conflicts lots of people lost their financial, physical and human capital either destructed with the weapons, bombs and snipers or people were obliged to flee the region to at least save their lives and their families.

So it is of great significance to conduct a study on the war torn civilians of Afghanistan and explore how difficult it was to loss all the wealth and ownership of the assets they possessed. And how were they able to recover some of their assets after working hard day and night.

This research will be of great importance to represent and analyse the loss of displaced households and victims of war and estimate their financial, social, physical and human losses.

1.5. Research Question:

- How does internal conflict affect the economic wellbeing of the displaced households in Afghanistan?
- How does internal conflict affect the asset loss and asset recovery of the displaced households in Afghanistan?

1.6. Contribution of the Study

This research will analyse how economic wellbeing of afghan civilians is affected by internal conflict activities in Afghanistan. In this research, particularly our focus will be on the asset destruction, asset losses and asset recovery due to the conflict activities. Yet, according to our knowledge there is lack of research in this area in case of Afghanistan, so it will be an addition of literature on Afghanistan study.

CHAPTER 2

Afghan War History and Internal Displacement

2.1. Existence of Afghanistan

The current geography where the afghan nation lives were named Afghanistan in 1747 by Ahmad Shah Abdale the king of Afghanistan at that time and the territory of Afghanistan was surrounded by Baluchistan, Sindh, Punjab, Kashmir, and Iran until the king died in (1772). However, after his death, the empire was completely destroyed due to patrilineal cousins (Tarburwali). Because of strategic location and the access to trade for many of the advanced and prosperous countries of that time in the region Afghanistan attracted the attention of western occupiers in the early 19th century where Russia and Britain were hustling to bring an intermediary state. So, the Britain started supporting the tribal ruler with cash funding and lands but when they observed it was a corrupt and useless strategy they saw that it needed reform and have to find an alternative so they started supporting the central government and immediately involved where the local chief stimulate the local public to stand against the British system, and then they went for another option and started supporting Amir Abdul Rahman khan one who signed Durand agreement (Barfield, 2010).

2.2. Independence from British

Another big issue that was prevailing at that time between the people of Afghanistan and the contemporary state in Afghanistan in 1919 was prompted when king Amanullah Khan came into power. King Amanullah Khan was a revolutionary ruler, development and modernization in Afghanistan was his high motive. However, due to the ruling system which was completely contradictory with the afghan culture, custom and tradition it just become a pipe dream for him. The main objectives of his system was Women empowerment, Co-education, secular and modern education, changing holiday from Friday to Thursday, and veil banned, but due to

religious priests and conservative people of society these modernization plans were not warmly welcomed therefore some parts of the society started disturbances to his government and finally, his government was overthrown in 1929 (Barfield, 2010).

2.3. 7th & 8th of Sour

The era of Zahir Shah Kingship was known as a peaceful era in Afghanistan. After the peaceful and prosperous period of Zahir Shah, the situation of the country started to change by a bloodless coup in 1973 when the king was overthrown by the prime minister of his cabinet and his cousin Sardar Mohammad Dawood Khan, Sardar Dawood was a reformist nationalist and pro-socialist, therefore could not maintain the good ties with religious clerics and tribal leaders, instead, he gave priority to the liberal intellectuals “Marxists, Leninist” and offered them important positions in government posts. As the Dawood regime started to implement some socio-economic reforms “land reform policies” most of the tribal leaders and religious scholars who were the landowners of the country too, began a resistance against such policies. And this was the time when the distance between government and elites of society was created.

During Dawood’s regime, the university campuses particularly Kabul University were the hub for major ideological disputes between left and right, and the clashes between Marxists who studied in Russia and rightists who mostly studied in Al-Azhar and other areas were on the brink. And Dawood could not keep his neutrality, by repressing the rightist group and accusing them of all the mess and conspiracies against his government.

Because of Dawood’s pro-leftist policies, the first group of the anti-regime rightists “students and teachers of Kabul university” fled to Pakistan, and it was a great opportunity for Prime minister Zulfikar Ali Bhutto and ISI (Inter-Services Intelligence) of the country to use them for the benefits of Pakistan against Dawood’s regime because of issue of Pashtunistan and Pashtun liberation movements.

As Dawood's policies were not in favor of Pakistan he had also condemned the American supply of military equipment through Pakistan and called it a threat to the region(Rubinstein, 1919), On the other hand, the Marxists of Afghanistan “Peoples’ democratic party of

Afghanistan” had a long history of having a secret relationship with the Soviet Union, and they used to get financial support from the country.

To bring about the development of the country and bringing reconstruction projects from the USA (United States of America) and the USSR (Union of Soviet Socialist Republics) he strengthened his relationship to enter into a more reliable stage with both the countries, but his policy changed when he was questioned by USSR about the sovereignty of the country and his relationship with rest of the world, particularly with the USA, which led to opposing relationship of Dawood with PDPA (People's Democratic Party of Afghanistan) also, that reason for Dawood to lose his life, power and 39 members of his family.

The communist party PDPA (People's Democratic Party of Afghanistan) took charge of the government in 1978, and the party itself was divided into two groups in this year, namely “KHALQ” controlled by Pashtuns who were hustling to bring socialist reforms, and “PARCHAM” controlled by moderate Tajiks. And Noor Mohammad Taraki became president, who was a socialist leftist.

PDPA after achieving power tried repressing all their rivals by killing them and detaining the bureaucrats of king Zahir shah’s regime, religious scholars, and all the tribal leaders who were against their rule.

Provision of military, political, and economic support to the regime by the Soviet Union including sending several thousand military advisors was part of the great mission. But the policies adopted in the regime created widespread opposition in different areas of the country. Religious, cultural, and nationalist forces resented the centralized control coming out of Kabul which led to the opposition of the Kabul regime.

There were huge differences within the PDPA itself, Hafizullah Amin by executing Noor Mohammad Taraki became the president and that was reported by Kabul Times in its 10 October 1979 report that due to a critical health condition he lost his life

(H. S. Bradsher & Bradsher, 1999), Amin who studied in USA and was once associated with the south Asia foundation was not in favour of USSR, and the soviets were not pleasant about him, and were suspicious in December 1979, by installing Babrak Karmal instead of Hafizullah Amin backed by 100000 soviet troops (H. S. A. Bradsher, 1983)

Babrak Karmal was now blamed for not being able to continue through the changes to be brought in the regime and was replaced as a PDPA leader in May 1986 by Dr. Najibullah the former head of the Afghan intelligence KHAD (Khadamat-E Aetla'at-E Dawlati).

Najib was known for his harsh behavior against the opponents, however, after becoming president he started the policy of national reconciliation and peace. And the significant change he successfully brought from 1986 was the policy of local truces with tribal and guerrilla leaders, a process that to some extent enabled him to enhance his power and led to an augmentation of parallel security organizations and militias under his personal control.

Najib visited Moscow for the first time in 1986, and in 1987 for the second time, and USSR discussed the withdrawal of their troops from Afghanistan with him, but there were some disagreements on withdrawals between USA, USSR, and Pakistan country. As Soviet countries needed to increase their military support to the pro-communist regime of Kabul once their withdrawal, however, USA and Pakistan needed a transition government in Asian countries and bring the mujahadeen to power. The USA tried to increase its support to mujahedeen if the country failed to cut its military support to the Kabul regime.

The UN (United Nations) negotiators for Asian countries Benon Savon sought after an agreement for a transfer of power from Najib to a broader government. However, these negotiations couldn't succeed.

Najib's powerful ally general Dostum defected from the regime and Najibullah's government fell in April 1992. Once Najib's regime there have been expectations that stability would come back to the country, however, these hopes remained a dream.

Finally, when the Geneva accord was signed on April 14, 1988 between the Islamic State of Afghanistan, the USA, and the USSR, countries determined to withdraw from the Islamic State of Afghanistan and commenced their withdrawal method after the month of the conference. Their deployment was conducted in 2 broad phases. From the beginning of summer through the end of the year, the country's southern parts were evacuated, and from October 1988 to the Gregorian calendar month 1989, the country's major cities and northern regions were deeded, and a period of two years during which the withdrawing country split into a number of nations (Halliday, 1999). After a decade of war, when the Soviets failed in Asia, they withdrew their forces in 1989, Afghans succeeded in destroying the country but failed to deliver peace and stability; this 9-year war cost at least one million Afghans their lives and forced 5 million people to flee their homes; the calculated cost was around \$152 (H. S. Bradsher & Bradsher, 1999). However, it was not the end of the war; rather, it was the beginning of civil wars 1st through mujahadin against Dr. Najibullah's government; mujahadin ousted him from power in 1992, and took the facility; however, they failed to control and rule the country, and they began another warfare upon assuming power; they used ideology, and sectarianism therefore they succeed in their target and found the facility; truly, these were the sources for the facility, not the particular setting. This warfare was between 2 major parties specifically Jamiat-e-Islami led by Burhanuddin Rabbani with the support of Ittihad-e-Islami headed by Abdul Rasul Sayyaf. Ahmad Shah of Iran Masoud was the key military figure during this coalition that was the dominant national capital and it's around space, Ismail khan that belongs to Ittihad –e-Islami management Herat province. Gulbuddin Hekmatyar, the leader of Hizb-e-Islami was in the opposing side, He has the support of three parties: The National Monotheism Movement by Abdul Rashid Dostum, the Hezb-e-Wahdat (Shiite parties) by Ali Mazari, and therefore the Jabh-e-Nijat-e-Milli by Seghatullah Mujaddedi, Hekmatyar and mujaddedi were the leader of Monotheist Movements whereas

Dostum was a general in Afghan army throughout the soviet occupation and then became an ally with Rabbani leader, in 1992 and 1993 war began between these 2 parties that in the national capital, death of a hundred, folks and migration of 600,000 from the national capital (Khalilzad, 1995) Seghatullah Mujaddedi and Hekmatyar, Mujaddedi was the leader of Monotheist Movements whereas Dostum was a general in the Afghan army throughout the soviet occupation and then become an ally with Rabbani leader, in 1992 and 1993 war began between these 2 parties that in the national capital, death of hundreds of people and migration of 600,000 people were recorded in the national capital (Khalilzad 1995) major places in the national capital was destroyed, electricity system was broken, education centers, as well as national capital university, remained shut. Military unit commanders robbed national capital, as different militant clusters took different parts of national capital and became native military leaders, acting like robbers and plundering people, especially when they crossed high ways of the opposing party(Ackerman *et al.*, 2003). People were facing economic and food shortages as a result of these two parties' blocking of the traffic of the capital roads of Jalalabad , and the national capital Salang road, and Afghanistan has become a battleground for competing countries, particularly Russia, West Pakistan, which supports Hekmatyar, and Asian countries, which support Rabbani. Asian countries and Saudi Arabia were both active in this area (Khalilzad, 1995).

2.4. Emergence of Islamic Emarth of Taliban

The country, which was in extreme chaos in 1992, has since been a battleground among mujahadein for deed and retentive power. In the year 1994, a new militant group known as the Taliban emerged in the city province, consisting of disgruntled former mujahadein and students of non-secular studies from madrassas, particularly Darululoom Haqqania, which is located in Akora Khatak run by Mwalana Samiul-Haq and Fazal Rahman.(Mahapatra, 1997).

Most of the Taliban were refugees in Pakistan and they were trained by ISI officers under colonel Imam and many others, and were headed by mullah Omer a former mujahideen fighter during the Russian occupation.

Taliban defeated hizb e Islami and control two third of the country. Hizbi e Islami, that party which was seeking to take Kabul from Jamiat-e-Islami headed by Rabbani and Masood. In 1995 they took over Herat province from Amir Ismail Khan commander of Ittihad-e-Islami headed by Abdul Rasul in 1996 they seized Kabul and much of eastern Afghanistan they dominated 90% of Afghanistan, except 10% areas under the control of northern alliance (Khalilzad, 1997) After the conquer of Kabul Taliban hanged Najib with his brother in “Arina Jada” in the year 1996.

Taliban announced an Islamic State by electing Mullah Omer as Amirulmomineen. They wanted to establish a unified state and disarm all the factions was a key factor behind the support of the Taliban among many Afghans specially Pashtuns. Taliban established a despotic theocratic regime ordering all the women to stay at home and not to come out without any male member of the family (Wali, 2018) , and male have keep beard. Must perform five times prays at Mosques, all the shops and super market must be closed during pray times, established department to propagate virtue (Amro bil marouf), and most of the people were punished due to not following their rules and regulation (Khalilzad, 1997).

It is stated by majority of civilized and educated people of Afghanistan that Taliban were slightly educated, and were not able understand and interpret Islamic laws correctly, they were the blind followers of their leaders, especially considering women rights.

2.5. Critical Juncture of 9/11

During the Soviet conflict, the Islamic State of Afghanistan became a hub for international Jihadist teams, with Jihadists traveling from all over the world to fight against the government. When the Islamic State of Afghanistan fell apart, the morale of those holy troops was shattered,

and they adopted a policy of war and Pan Islamism in order to seize the globe and establish a Muslim state within the world.

In 1989, Osama bin Laden and his mentor Abdullah Azam founded a terrorist group in the city, and they were influenced by Muslim Brotherhood ideals. Terrorists declared Jihad against the United States and all infidels, calling for Muslims all around the world to attack non-believers. Al-Qaeda members began attacking US embassies around the world.

In this sense, the Islamic State of Afghanistan provided a safe haven for nearly 20,000 Arab Jihadists, mostly terrorists, in 1996. The US has repeatedly demanded that the Taliban cut ties with terrorist groups, but the Taliban has always refused. Finally, in December 2001, at the critical juncture of 9/11, the federal government and international organization forces, with the help of the United Front, overthrew the Taliban administration by assaulting Islamic State of Afghanistan through the operation enduring freedom. After 20 years of war and violence, Hamid Karzai was elected as the head of an interim government at the city conference in December 2001, and the Islamic State of Afghanistan became a relatively calm and democratic country. The Taliban gradually retaliated against the US invasion and began fighting them; as a result, the Taliban and mujahidin, who had previously been sponsored by the US, have become a pain for them, posing a threat to the harmony and peace of Western nations. It affects the Islamic State of Afghanistan's security, human rights, and international relations. There have been significant improvements in education, infrastructure, and care in the decade following the US invasion in 2001, with roughly eight million children and three million women enrolled in colleges. Within the education sector, they require a significant increase in achievement acquisition rate to four hundredth, as well as the establishment of a large number of private public institutions, where the concept of private universities was developed in response to market demand. We can conclude that the scenario was unstable in the last four to five years, and it began with a coup against the Dawood regime, Russian direct intervention,

and other people stood against Russian and also the regime of the time, when Russian mujahideen withdrew, overthrowing Najib, and the door opened for another war between mujahideen until American intervention, when the intervention was amended because it didn't completely end the conflict, but it did to some extent.

2.6. Cost of Internal Conflict on Human Lives

Internal conflicts in Afghanistan have dragged the Afghan people into circles of atrocity and devastation for more than four decades, reshaping the country's political, social, and economic systems. Between 1979 and 1989, the Afghan population was systematically segregated, armed, and destroyed, resulting in the deaths of 800,000 to 1.5 million Afghan citizens.

2.7. Severe Insecurity

Data suggest that "heavily loaded and suicide attacks are the primary cause of death," particularly in army-controlled major cities and cantonments. In 2016, attacks linked to rebel groups increased, particularly by truck or automobile bombings in Afghanistan's capital and other key cities. These strikes appear to be aimed at pinpointing NATO military bases and government buildings, yet they result in a large number of civilian deaths. People living in central cities are subjected to persistent violence that disrupts their access to services, security, and livelihoods on a daily basis. "In 2017 there have been over ten thousand people who lost their lives, over 800 of that were children". From January to September 2018, there were eight thousand and fifty casualties of local residents (2,798 civilians were killed and 5,252 others wounded) in all over Afghanistan it was the highest number of civilian casualties recorded since the first quarter of 2014, according to the "United Nations Assistance Mission in Afghanistan" (UNAMA) out of this data 829 recorded casualties were female (250 deaths and

579 injuries) and the remaining 2,136 were recorded child casualties (653 deaths and 1,483 injured) (Tronc & Nahikian, 2018).

Doctors, Humanitarian Assistants, instructors, anchors, and civilian infrastructure are, and keep to be often attacked by “non-state armed groups” (NSAGs). The risks due to insecurity for local "Non-state armed organizations" (NSAGs) frequently attack doctors, humanitarian assistants, instructors, anchors, and civilian infrastructure. Local "humanitarian organizations" continue to face considerable dangers as a result of insecurity; yet, NATO forces and foreign militant groups have low morale when it comes to suppressing this violence. The "Taliban" warriors assault both "Afghan national security forces" and city police units, reducing authorities' ability to protect citizens. Civilians are constantly at risk of forced labour, child labour, and underage marriage, prohibitions on traveling from one state to another within the country, as well as gender-based violence and violence linked to criminal activity. Due to insecurity and a lack of safety assurance, girls, children, and women have been disproportionately influenced as a result of previous wars, particularly when the area for free and freely accessible civilian safety programs is severely taxed. Furthermore, the dangers inherent in other "negative confronting mechanisms" such as child labor, early marriage, begging, human trafficking, NSAG employment, and illicit business that civilians turn to in order to mitigate the effects of insecurity for themselves and their families exacerbate these protection risks. In recent years, the security situation for Afghans has deteriorated drastically. Since the withdrawal of the "International Security Assistance Force" (ISAF) troops in 2014, as well as the massive loss in financing for Afghan security equipment, Afghan officials have reported that the surge in violence has accelerated. "When the presence of foreign armed forces was unexpectedly reduced in 2014, various regions and major cities were all too weak to govern peace and became victims of the war," according to an Afghan military speaker interviewed for this article. The retreat has resulted in an influx of targets. Although there was a risk of an increase in disputes,

this also demonstrates the lack of proper strategic planning and actions to offset the effects of the settlement on people." However, improvements to the Afghan defence and police forces, particularly the increased allotment of Afghan border police, have had little impact on the security of people's lives, with many people feeling safe and unrestricted when traveling to other parts of the country.

2.8. Weakened Public Health System

The regular attacking on local residents and public places has caused huge disasters for communities, not solely because of the sudden shock of air strikes, however conjointly based on the long-term implications of destroyed infrastructure. This part had been particularly important within the health sector.

Some of the reports show that, in the year 2017, twenty-four health centres were attacked and damaged either deliberately or as casualties through attacks directed at targets, disrupting access to health facilities for around three million Afghans. Trauma care represents an associated increasing part of health and humanitarian action, notably given the increase in suicide attacks in densely inhabited, urban areas. Between January and September 2017, over 69,000 trauma cases were recorded, a twenty-one per cent increase within the exact amount of time throughout the past year.

In contrast yet, the cooperation and investment created within the health sector from 2001 have had a major positive effect for Afghans, representing a symbol of hope for long-run development, notably in consideration of the decrease of maternal death, the fatality of children below five years of age, the introduction of, and accessibility to the "basic package of health services" (BPHS) in just about all provinces, as well as the institution of regional medical centres. The capacity of the health authority and clinical centres, on the other hand, stay totally

reliant on external financing for coaching, equipment, and required health supplies. The "United States Agency for International Development" (USAID) goals of making the healthcare system more self-sufficient have had minimal impact in most parts of the country so far.

Because of the health sector, public health has been unstable with current initiatives to combat polio, an increase in tuberculosis-related fatalities, and significant dietary deficiency in different regions. There are no or very few health facilities and long-term medical programming for Afghan citizens in Afghan communities across the country, whereas the quality of services provided by international actors and also the native communities have permanently been inconsistent and contributed to systems of substitution, instead of supplementing and providing native systems. Local medical services and processes are also underutilized, and there is little communication about health-related programming within communities. Finally, the significance of developing psychosocial support as a major perspective of medical and health programming must not be underestimated.

2.9. Inaccessible Education

In 2017, the office for the Coordination of Humanitarian Affairs (OCHA) and also the Afghanistan Education in Emergency Working Group (REACH) conducted a joint Education and child Protection Needs Assessment (JENA) to spot the challenges and barriers to education across Afghanistan as a result of the conflict. This survey found that, for girls and boys alike, insecurity and violence portrayed the fundamental barrier to accessing education.

In 2015, UNAMA and also the United Nations International Children's Fund (UNICEF) recorded 132 cases during which college and college personnel were vulnerable or attacked, which represents a surge of eighty-six per cent from 2014, and a 110 per cent rise from 2013.

This caused the closing or part of over 369 colleges, ‘affecting a minimum of 139048 students and 600 academics.’ In Nangarhar, for instance, continual threats forced all colleges and schools to close for a couple of months. Various other reports cite that once the Taliban attacked north-eastern Baghlan province, for instance, a principal of the elementary school in Baghlan province was warned to shut the school... even after the attack they were not allowed to resume academic activities. Today, Afghanistan is among those countries in the world which has the lowest literacy rate for people having ages 15 and above, whereas the male literacy rate is about 62 per cent and the female literacy rate is 18 per cent.

Internal war, bribery, and a weak academic system have caused about 3.7 million kids (between the ages seven and 17) to be discharged from school and college and liable to forced labour, employment, and abuse. Almost 50 per cent of school-aged kids between six and fourteen years are engaged in child labour. Those living in rural parts of the country are considerably less seemingly to have access to education if they are involved in employability and labour activities ‘whose mothers are illiterate (49%) are less seemingly to join college compared with their counterparts whose mothers have attained education or higher (88%),’ demonstrating the declining implications of lack of education for women within the country.

Attacks on colleges, schools, academies and also the occupation of academic facilities by armed forces have progressed across the country. Decades of highly investment within the education sector in Afghanistan have frequently been broken and lost as a consequence of conflict. An important sector is the education sector where the US invested a great amount in the education sector in Afghanistan the US invested more than \$759.6 million in education, between 2002 and 2014, and the official development assistance (ODA) disposed to \$449.8 million in 2013 from \$22.75 million in 2002. And yet, persistent insecurity, dismal college structures (forcing some students to attend college outdoors or in tents), poor water and sanitation facilities, low-

quality curricula, lack of room materials, and bowed down academics don't replicate the expected impact on this investment.

2.10. Food Insecurity

According to the United Nations 1.9 million individuals are experiencing 'emergency' levels of food insecurity, with 5.6 million experiencing 'crises' and almost ten million experiencing 'stressed' levels of food insecurity. Malnutrition is still prevalent, especially among children. In 2018, 1.6 million children under the age of 5 years are estimated to be suffering from acute malnourishment, with about half of them living in conflict-affected parts of the country. Ladies, kids, and female-headed families are particularly vulnerable, as cultural values and constraints severely restrict their access to services.

2.11. Forced Displacement

Almost 507,000 displaced Afghans have been documented indicated estimates who were forced to leave their homes and flee their country because of conflict over the course of the year by the end of 2017. Nangarhar province, for instance, registered a 310 per cent increase within the numbers of internally displaced persons (IDPs) in 2016 because of the "Afghan National Defence Security Forces" (ANDSF) and coalition forces' escalating campaign against NSAGs with the eastern zone. Repeated or violent combat in conflict-affected areas has pushed many communities to relocate to metropolitan areas, where prospects for livelihood and access to services are stronger. Several internally displaced persons (IDPs) have been forced to move numerous times in order to avoid conflicts. Women, as in many other situations, are particularly vulnerable to displacement, not just because of violence, but also because they have a lower likelihood of receiving assistance than men. The issue of repatriation to Afghanistan adds to the strain of migration. According Estimates shown that almost 160 thousand individuals from

Pakistan have come to Afghanistan in 2017, in addition to over 450 thousand from the Islamic Republic of Iran. Several returnees return to their homeland having very few resources and rely upon their relatives and friends for sustenance, putting burden on already poor groups and on humanitarian assistance. Returnees, of course, face a number of security dangers, as well as absence of credentials and the threat of deportation. Returnees also are significantly prone to looting, human trafficking, labour, and employment into armed teams, significantly anticipating that almost twenty per cent of all displaced people are currently living in what OCHA calls as 'restricted to reach far areas.

CHAPTER 3

Literature Review

3.1. Literature Review

During internal conflicts, civilians face a considerable loss, their homes, businesses, and precious assets are destroyed and abandoned due to terror activities. When conflict occurs the economy is systematically impacted, first of all people leave their residential zones due to conflict which creates both internal and external displacement. Further, their economic level and standard of living is being affected which causes their social and cultural values, finally there is the possibility to lose their economic assets, physical assets and human capital in the conflicts. (Engel & Ibáñez, 2007). During conflicts, it's difficult to protect and carry physical and heavy assets along with the number of children and family members so one has to bear the material loss to save their life. Civilians are terrorized by the illegal armed forces and government because they need the loot to use the resources of the general public and the inhabitants of the region in conflict activities (Azam & Hoeffler, 2002).

In a research study of Economics and violent conflict it is found that there is interdependence between war and poverty, he found that poverty helps war occurrence more likely in return war increases poverty. He also finds that during internal conflicts investment collapses and will take more time to recover. They also find that it is more likely that war remains for a longer period in poor countries (Humphreys, 2003). A research conducted to analyse how individuals were able to recover psychologically after conflict by examining their subjective wellbeing. They found that life satisfaction scores are not statistically significantly associated with the exposure to armed conflict measured at a person's home municipality. (Shemyakina & Plagnol, 2013)

In a study of economic development in fragile and conflict-affected states it is found that there is a complex relationship between fragile/conflict and economic development because low

economic growth causes high risk to conflict and on the other hand conflict reduces economic growth and development. (McIntosh & Buckley, 2015).

After NATO forces invaded Afghanistan it has been almost two decades. By the time NATO forces invaded Afghanistan a new chapter of war has begun. Taliban and the NATO forces engaged in conflicts. During the conflict, millions of people have left their homes, either as refugees, asylum seekers abroad, or internally displaced who need to survive and resettle in their home country. The socioeconomic impacts of the conflict on the economic wellbeing and on the destruction of precious assets of civilians were in great amount. The consequences of the conflicts for the affected civilians and affected countries are severe. Which causes an increase in the unemployment level, violence and conflict on land ownership and distribution, resource allocation inefficiencies, and a strong unplanned inflow of civilians to the urban cities of the country (Ibáñez & Moya, 2010).

A comprehensive conference proceedings is indicating that war victim households are obliged to pick very risky coping strategies in post-war coping techniques. Conflicts have long-term consequences for a country's economy and financial institutions. Internal disputes create poverty traps that persist even after peace is achieved (Brück, 2003). (Bellows & Miguel, 2006). This means that there are little or no safe options for the households to adopt, therefore, they may opt for illegal and risky coping strategies which will further affect their social wellbeing.

CHAPTER 4

Methodological Framework

4.1. Introduction

Last part of this study will provide an overview of the model specification, variable definitions, sources of data and estimation technique. We will examine the impacts of internal conflicts on asset losses and asset recovery incurred to the afghan civilians over the past decades of war in Afghanistan. For this purpose, this section is to provide a detailed information on how a severe shock namely, internal conflicts and forced displacement, causes asset loss and households are able to recover from this shock. We adopt both quantitative and qualitative approaches in order to achieve our objective, inclusive of: (a) a detailed description of the losses stemming from forced displacement; (b) qualitative evidence that enables us to understand the complex process by which a displaced population recovers its assets; and (c) Multinomial Logistic Regressions, so as to identify the determinants of asset losses as a consequence of displacement, as well as asset accumulation after displacement.

4.2. Theoretical Framework

In recent years, the people of Syria migrated to Turkey and nearby regions as refugees. As a result, people have to leave their homes, assets, animals, etc. (Aisch & Almukhtar, 2015). For several decades, the consequences of the Afghan War have been directly or indirectly linked with internally and internationally displacement. For Afghan people, the displacement and misery caused by civil war to flee from their homes, communities and leave assets are not new phenomenon. Due to economic downturn or transition, social, cultural, and economic displacement-related vulnerabilities exist.



THEORETICAL FRAMEWORK

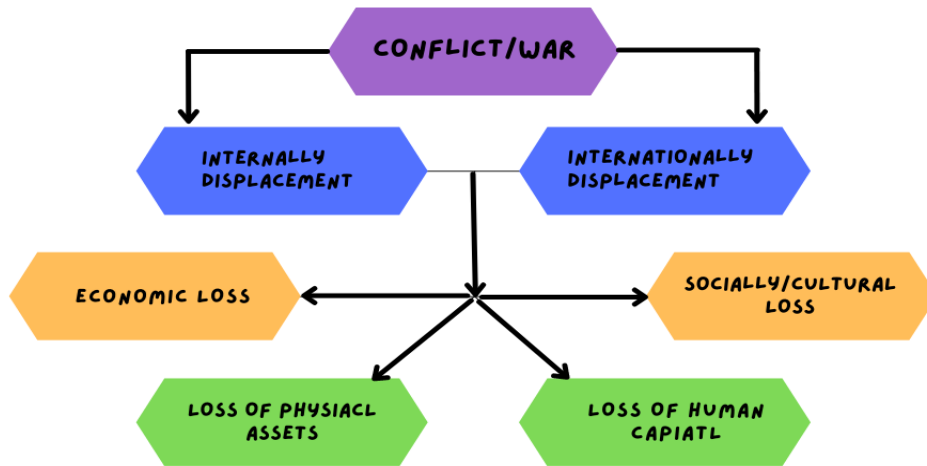


Figure 3. Impact of war is theoretically depicted on different aspects of

4.3. Models:

Asset Loss and Asset Accumulation; A simple Reduced-Form Model for identifying Determinants.

4.3.1. Model 1; Asset Loss

The purpose of this section is to provide evidence concerning the impact of internal conflict upon asset trajectories, and the ability of households to recover from conflict-related shocks. First I examine the process of asset loss stemming from forced displacement and how the dynamics of conflict determine asset losses. Second, we identify the determinants of asset accumulation once those forcefully displaced resettle at their destination points.

$$\begin{aligned}
 AL = & \beta_0 + \beta_1(\text{GEN}) + \beta_2(\text{S}) + \beta_3(\text{EXP}) + \beta_4(\text{MS}) + \beta_5(\text{ETH}) + \beta_7(\text{FS}) + \beta_7(\text{EDU}) + \beta_8(\text{L}) \\
 & + \beta_9(\text{OS}) + \beta_{10}(\text{I}) + \beta_{11}(\text{MI}) + \beta_{12}(\text{HC}) + \beta_{13}(\text{LAP}) + \beta_{14}(\text{AID}) + \beta_{15}(\text{FAL}) + \beta_{16}(\text{COS}) + \\
 & \beta_{17}(\text{LSDS}) + \beta_{18}(\text{WV}) + \mu.
 \end{aligned}$$

AL= Asset Loss

GEN = Gender

S= Age Structure

EXP= Experience

MS= Marital Status

ETH = Ethnicity

FS= Family Size

EDU= Education

L= Land Ownership

OS= Occupational Status

I= Income

MI = Migration

HC= Human Capital

PAL= Loss of Physical Asset

AID= Humanitarian Aid

FAL= Loss of Financial Asset

COS = Control of Origin Site

LSDS= Length of Settlement at Destination Site

WV= War Victims

4.3.2. Model 2: Asset Accumulation/ Recovery

$$AR = \beta_0 + \beta_1(GEN) + \beta_2(S) + \beta_3(EXP) + \beta_4(MS) + \beta_5(ETH) + \beta_7(FS) + \beta_7(EDU) + \beta_8(L) + \beta_9(OS) + \beta_{10}(I) + \beta_{11}(MI) + \beta_{12}(HC) + \beta_{13}(AID) + \beta_{14}(COS) + \beta_{15}(LSDS) + \beta_{16}(WV) + \mu.$$

AR= Asset Recovery

GEN = Gender

S= Age Structure

EXP= Experience

MS= Marital Status

ETH = Ethnicity

FS= Family Size

EDU= Education

L= Land Ownership

OS= Occupational Status

I= Income

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HC= Human Capital

AID= Humanitarian Aid

COS = Control of Origin Site

LSDS= Length of Settlement at Destination Site

WV= War Victims

The above two models are previously employed in a research work in Columbia. I will be employing the same models in my research work in case of Afghanistan. Because the situation of every country after conflict is the loss of assets either physical, financial or human capital. So both of the models best suit to calculate the asset loss and asset recovery of the afghan civilians which incurred due to internal conflicts.

4.4. Data Collection

The data for this research work is primary in nature and the data is collected using questionnaires, the target population will be afghan civilians because each and every afghan is affected by internal conflict in one way or another.

Comparatively educated people participation is high than uneducated people, and Kabul is comparatively educated than rest of the provinces and different ethnicity is also living in Kabul. We collect data using the questionnaire method, which has its own set of advantages and disadvantages. For example, it allows for adequate time for someone to respond, and it is inexpensive because it can be sent via email. However, it has some drawbacks, such as being difficult for an uneducated person to fill out, and there is a high likelihood of it being lost. There is also the question of whether the respondents are truly representative (KOTHARI, 2004). Before it that we distribute our questionnaire among people we have to run a polite survey among some individual because their feedback and comments will help us in proper designing of our questionnaire.

I employed stratified random sampling method because we can divide afghan population into different groups like Pashtun, Tajik, Uzbek Hazara and others.

4.4.1. Sample Size

As we know that for collection of sample size we have to do a survey and Aim of every survey is to collect data which presents the population, and one of the advantage that we take sample is to save our time and money and through it we can predicate for population (Holton & Burnett, 1997). Sample size should select with keeping this three criteria, Level of accuracy second level of risk and the degree of variation. (Miaoulis & Michener, 1976).

Collection of sample was taken from different ethnicity and different cultures, Pashtuns, Tajik, Hazara and others. Cross culture sample will be useful because every culture has different experience. Cross culture ethnicity refers to majority which speak different language and govern by different political unit. (Brislin, 1973).

I distributed 800 questionnaires for data collection, however I received back only 650 filled questionnaires, 150 questionnaires were missing and not filled out. Therefore, I took a sample size of 359 questionnaires.

4.4.2. Sample Techniques

Sampling is a technique for collecting information about entire population to examining only on a part of it, it is a best way to get our result about population and save time and money, we have different techniques for obtaining the sample like cluster, stratified and some others, and we should apply one of it for obtaining our sample. In our work we divide population into different sub groups or sub population and then we select sample from different groups so here we have to use stratified random sampling methods, and if we look to its name strata refers to different sub population. We use stratified sampling method because we can divide population of Kabul in to different group, Pashtons, Tajak, Hazara and others.

It is an advantage of stratified random sampling that it gives us deep information about subpopulation hence it is not applicable in some sampling, and it is more efficient then random sampling when the sample is internally homogenous and have difference in groups, here applicable for ethnicity. (Barreiro & Albandoz, 2006).

4.5. Estimation Technique

For estimation technique we will look to nature of data, so we have four main model, in all four model dependent variable is categorical, also the categorical variable is not in proper order, so in such case we use Multinomial Logistic (Mlogit) Regression, while Multinomial logistic regression is a simple extension of binary logistic regression that allows for more than two categories of the dependent or outcome variable. To evaluate the probability of categorical membership, like binary logistic regression, multinomial logistic regression uses maximum likelihood estimation and interpret the coefficient relatively to that reference category in dependent variable.

Descriptive statistics are brief representation of data that help us to summarize a given data set, which may either represent the entire population or a sample of a population.

CHAPTER 5

RESULTS AND FINDINGS

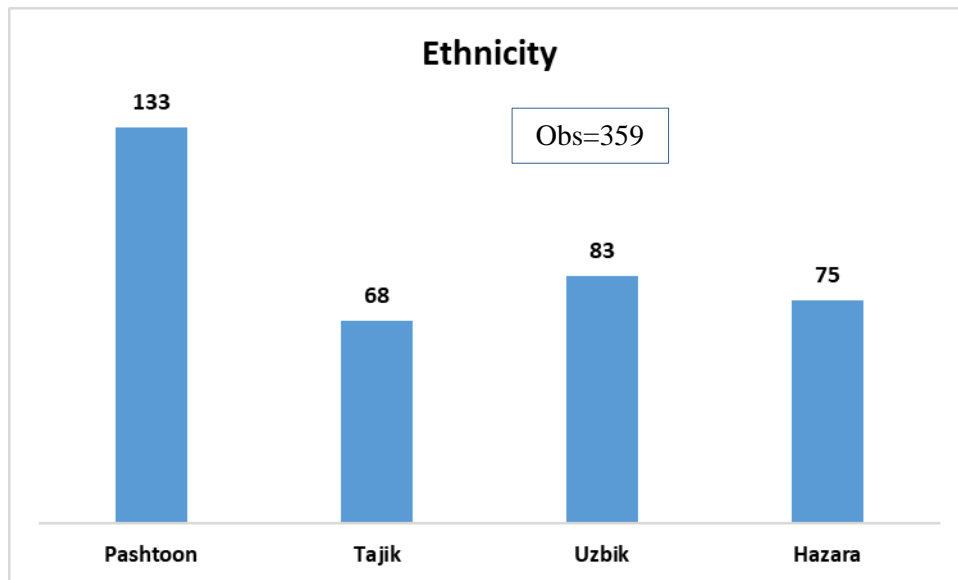
5.1. Descriptive Statistics Using Frequencies.

The second important statistics that can give us a detail information of our primary data is using the frequency distributions. Frequency distribution will give us a percentage wise information of each segment and category of the data.

Table 5.1
Ethnicity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pashtoon	133	37.0	37.0	37.0
	Tajik	68	18.9	18.9	56.0
	Uzbek	83	23.1	23.1	79.1
	Hazara	75	20.9	20.9	100.0
	Total	359	100.0	100.0	

The above frequency table shows the percentage information of different ethnicities of Afghanistan. The most affected ethnic group is the Pashtoon people, in the data sample the contribution of pashtoon ethnic group is **(37%)** the valid percentage is also 37% because we do not have any missing values in our sample. The least affected ethnic group in our data sample is Tajik people which is indicated **(18.9%)**.

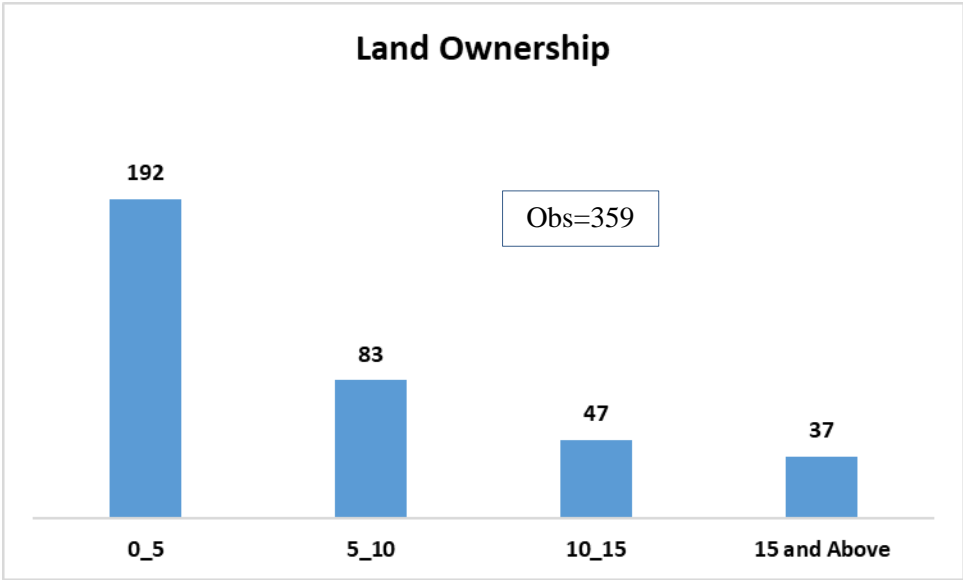


5.2. Land Ownership

Table 5.2
L

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0_5	192	53.5	53.5	53.5
	5_10	83	23.1	23.1	76.6
	10_15	47	13.1	13.1	89.7
	15 and Above	37	10.3	10.3	100.0
	Total	359	100.0	100.0	

The above frequency table shows the land ownership status of the afghan people of our sample data. The table indicates that 53.5% people have very little land in Afghanistan this is a signal of loss of their possession of land in their origin site which will be described later. The second category shows that 23.1 percent people own 5 to 10 acres of land while the smaller percentages of people 13.1% and 10.3% own 10 to 15 acres and 15 and above acres of land respectively.



5.3. Frequency Table for Migration

Table 5.3
MI

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Internally Migrated (Within Municipalities)	118	32.9	32.9	32.9
Migrated To Pakistan	140	39.0	39.0	71.9
Migrated To Iran	93	25.9	25.9	97.8
Migrated to European Countries/ USA/Others	8	2.2	2.2	100.0
Total	359	100.0	100.0	

This is a very important table in our study which shows the percentage information of the people which have migrated to different countries including internal migration.

This table indicates that the highest percentage of afghan civilians in our sample of 359, who have migrated to Pakistan, which is exactly 39% of the migrants. Pakistan was host country of almost 3 million afghan refugees for the last 40 years and still refugees are living in Pakistan.

The second largest percentage of civilians are internally migrated within the municipalities of the country which is 32.9% in the frequency table, because some of the provinces and districts have remain in war forever, therefore people of those provinces have migrated to other safe and central municipalities and capital provinces.

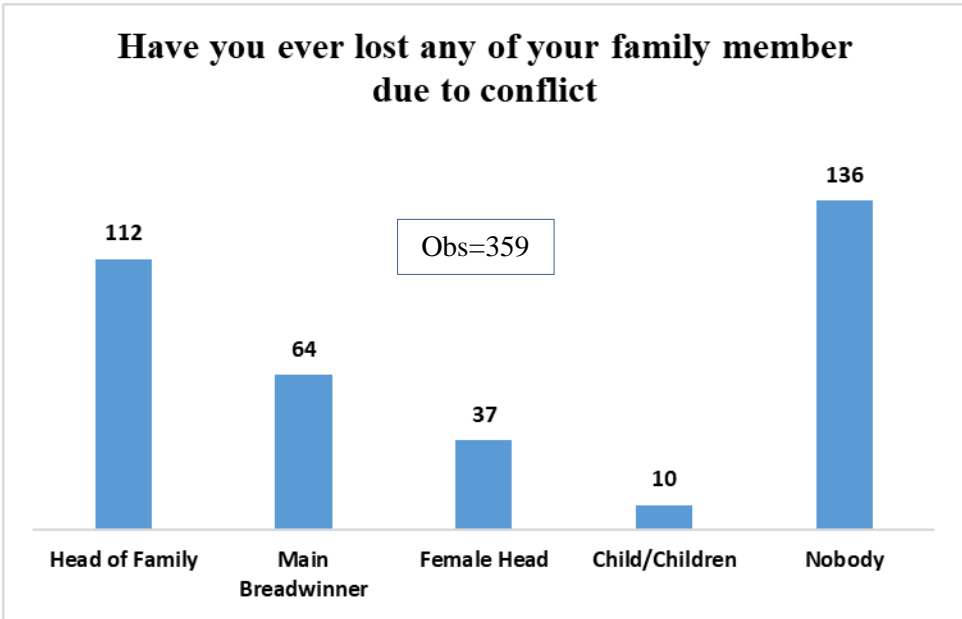
Likewise, a great amount of civilians have migrated to Iran in our 359 sample data, which is shown 25.9% in the frequency table. While a small portion of our sample have also been migrated to European countries/USA and some other countries.

5.4. Frequency Table for Loss of Human Capital

**Table 5.4
HC**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Head of Family	112	31.2	31.2	31.2
	Main Breadwinner	64	17.8	17.8	49.0
	Female Head	37	10.3	10.3	59.3
	Child/Children	10	2.8	2.8	62.1
	Nobody	136	37.9	37.9	100.0
	Total	359	100.0	100.0	

This frequency table shows the important demographic information regarding loss of family members during internal conflict. Most of the families have lost their head of families in the internal conflict which is indicated 31.2% in the above table from the 359 sample data. This incredible loss is because head of the families in afghan community have most of the responsibilities, they work for their families, run the important businesses and daily routines, visiting city and caring for the other members in the family.



The second largest loss of the family members has been the main breadwinner, this is a true representation of afghan families, because most of the families have lost their main breadwinners those who had the responsibility to work on the daily basis in the large cities of Afghanistan to earn some of money to buy some food for their families. This is a bitter reality of afghan society that often people having some amount bread and vegetables carrying along them towards home had been victim of blast or shootings on the roads. This table indicates 17.8% of the main breadwinners in sample data, who lost their lives during the internal conflicts.

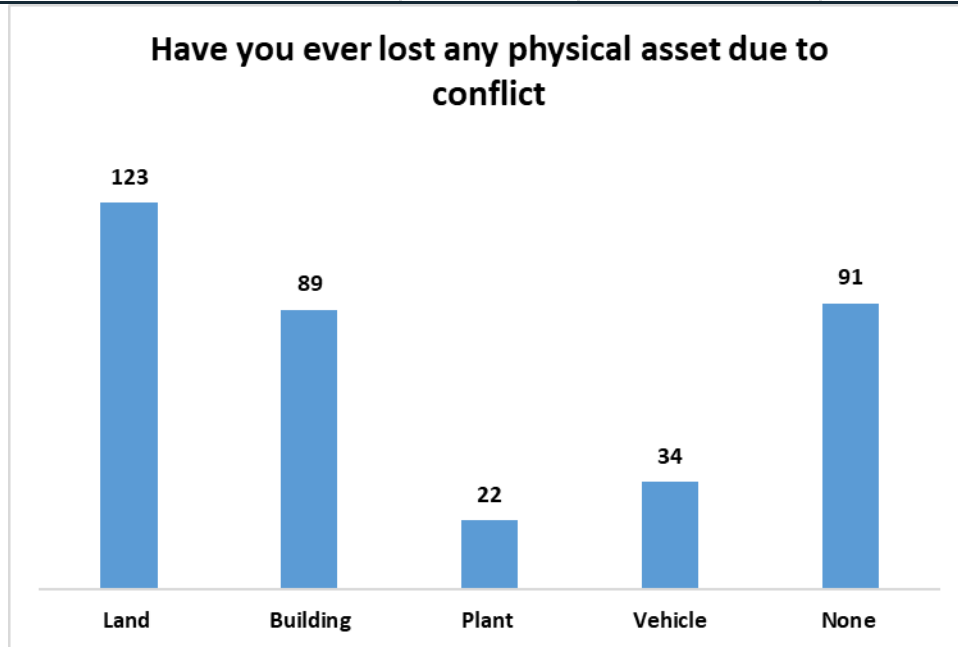
Female heads of the family are the third largest category which have been victims of internal conflict, which is indicated 10.3% in the frequency table. While the least vulnerable category is afghan children which is almost 2.8% which had been victim of internal conflict and lost their precious lives.

5.5. Frequency Table for Loss of Physical Assets

This frequency table shows the loss of physical assets of afghan civilians during the internal conflict. The table indicates 34.3% of people lost their land ownership, the reason could be migration of people from their origin sites. Because most of the people who were displaced from their homes for a long time, after returning to their districts their land and buildings had been occupied by other people.

Table 5.5
PAL

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Land	123	34.3	34.3	34.3
	Building	89	24.8	24.8	59.1
	Plant	22	6.1	6.1	65.2
	Vehicle	34	9.5	9.5	74.7
	None	91	25.3	25.3	100.0
	Total	359	100.0	100.0	



The second largest asset lost by the afghan civilians during internal conflict is their buildings, most of the people lost their buildings, and houses, because their buildings were destroyed with weapons, bombs and other heavy machines used during war like tanks, air strikes and motor bombs. This table shows that 24.8% people have lost their buildings during internal conflict, while 9.5% have lost their vehicles and 6.1% have lost their plants.

Obs=359

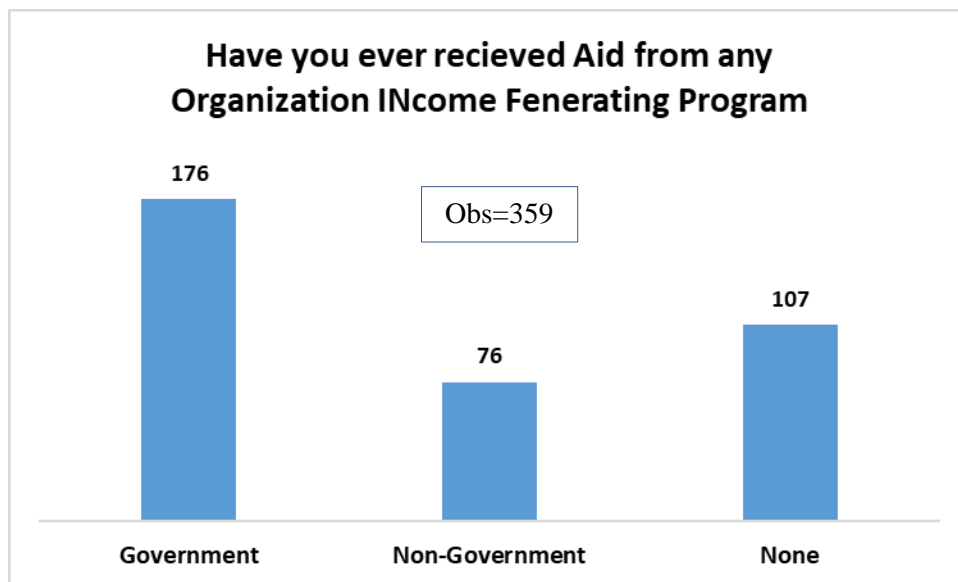
5.6. Frequency Table for Receiving Aid.

Table 5.6
AID

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government	176	49.0	49.0	49.0
	Non-Government	76	21.2	21.2	70.2
	None	107	29.8	29.8	100.0
	Total	359	100.0	100.0	

There were too many international organizations which had been providing aid to the war affected civilians in Afghanistan and in other neighbouring countries. Afghan government also had a scheme of aid for those people who were displaced due to war.

This table shows that 49.0% people have received aid from afghan government and 21.2% of people have received aid form international donors in the sample based population. There were different aid schemes in Afghanistan including to but not limited to providing access to education, health, food, clean drinking water, and shelter and providing facility to run small businesses to support their families.

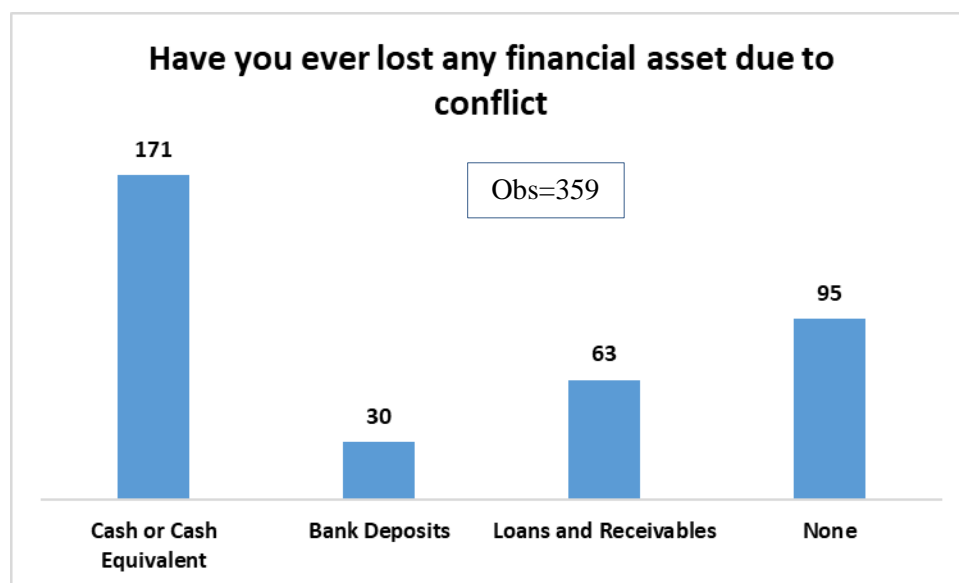


5.7. Frequency Table for Loss of Financial Assets

Table 5.7
FAL

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Cash or Cash Equivalent	171	47.6	47.6	47.6
Bank Deposits	30	8.4	8.4	56.0
Loans and Receivables	63	17.5	17.5	73.5
None	95	26.5	26.5	100.0
Total	359	100.0	100.0	

Internal conflict had multi-dimensional effects on the civilians of Afghanistan, loss of financial assets is no exception. This frequency table shows that 47.6% civilians have lost their cash or cash equivalent because of internal conflict. The second largest portion of afghan civilians have lost their loans and receivables which covers almost 17.5% of war affected civilians and the remaining 8.4% shown in the table indicates loss of bank deposits.

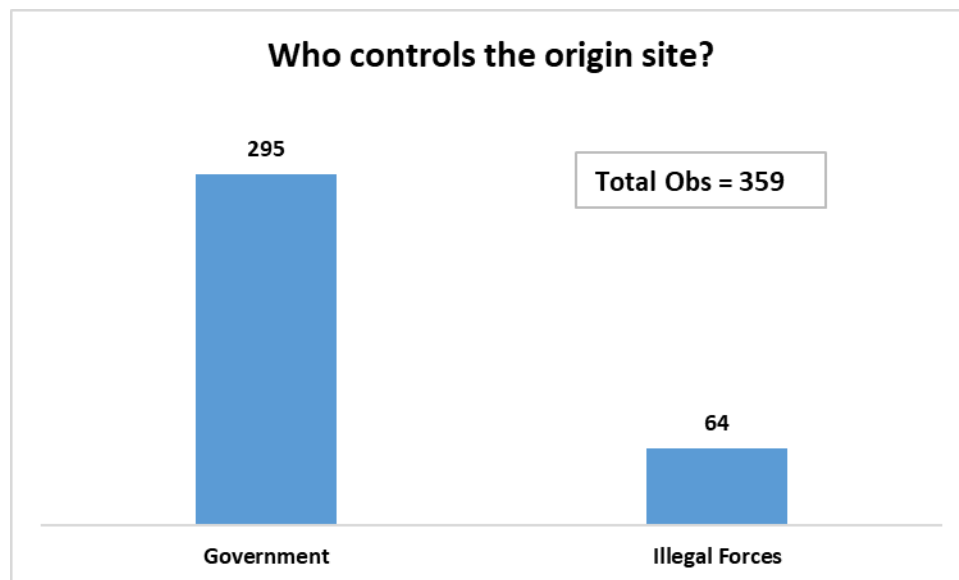


5.8. Control of Origin Site

Table 5.8
COS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government	295	82.2	82.2	82.2
	Illegal Forces	64	17.8	17.8	100.0
Total		359	100.0	100.0	

The above frequency table shows the control of origin site of afghan civilians, which indicates that 82.2% of the origin sites are controlled by afghan government while the remaining 17.8% is controlled by illegal forces. This does not mean that those areas which are controlled by the afghan govt are business centres or peaceful rather government has the control but it's difficult to live there, because of lack of facilities, schools, universities and hospitals. Therefore, most of the people have migrated to Kabul and other key provinces.



While those areas which under control of illegal forces it is dangerous to travel there, and the government authorities always have conflict with the illegal forces, so lives of civilians are in danger, therefore they have migrated to safe provinces.

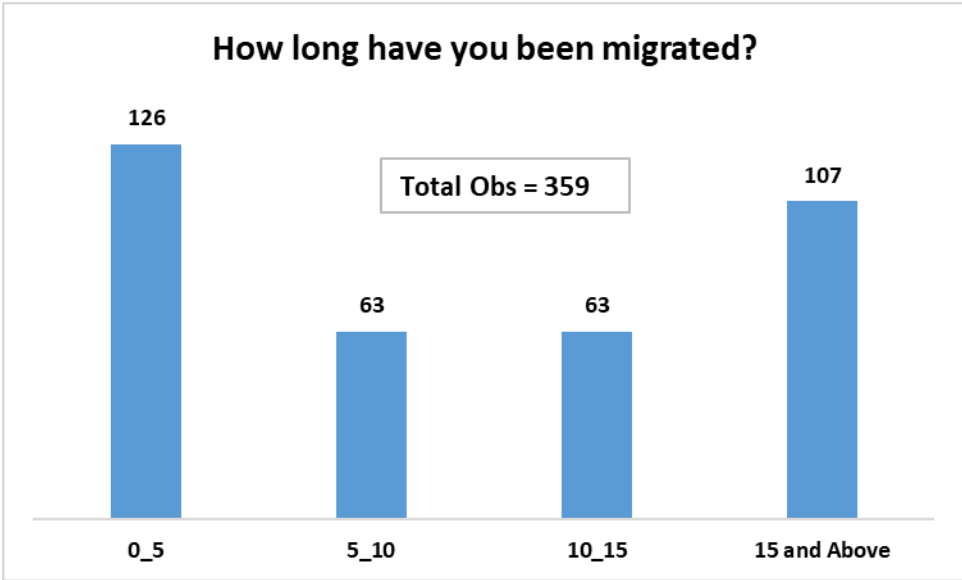
5.9. Length of Settlement in the Destination Site.

**Table 5.9
Length of Settlement Destination Sites**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0_5	126	35.1	35.1	35.1
	5_10	63	17.5	17.5	52.6
	10_15	63	17.5	17.5	70.2
	15 and Above	107	29.8	29.8	100.0
	Total	359	100.0	100.0	

The above frequency table shows that for how long civilians have been migrated. This table is useful because it illustrates the more people settle for long time in a destination site the more they will be able to find out ways to recover their initial living standard.

This table indicates that 35.1% civilians have been settled for less than 5 years in the destination site, which means that they have either returned to origin sites or to some other part of the country. While 17.5% people based on our sample have been settled in the destination site for above 5 years and below 10 years. Likewise 17.5% civilians have been settled in the destination site for 10 to 15 years.



The second largest category is 29.1% of civilians based on our sample, which have been settled in the destination site for more than 15 years, this is applicable for those refugees which migrated to Pakistan, Iran and other neighbouring countries.

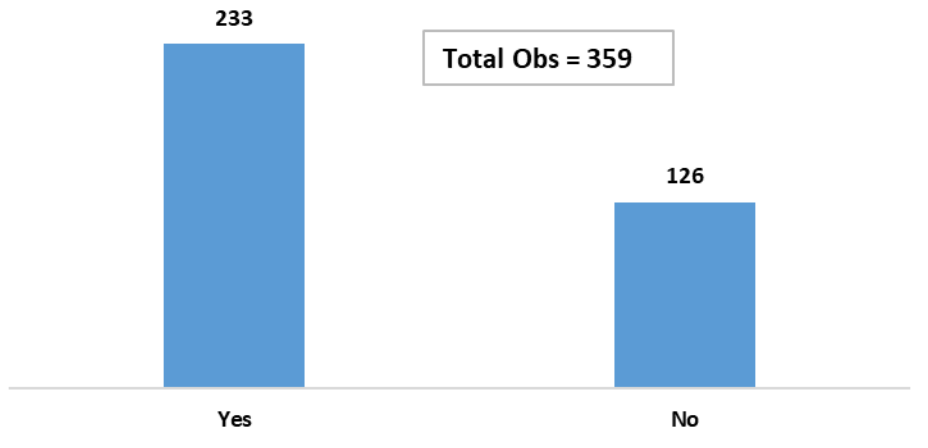
5.10. Frequency Table for War Victim Civilians

Table 5.10

WV					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	233	64.9	64.9	64.9
	No	126	35.1	35.1	100.0
	Total	359	100.0	100.0	

This table describes the percentage information of those civilians which have not been migrated anywhere, while had been affected by internal conflict within the country. The table indicates that 64.9% people have been affected by internal conflict in one way or another living in the sample based population, but these people have never migrated anywhere. While the remaining 35.1% are the luckiest people who have neither been migrated nor have been affected by internal conflict in either way.

**You did not migrate anywhere But still you
suffered from internal conflict in Y?**

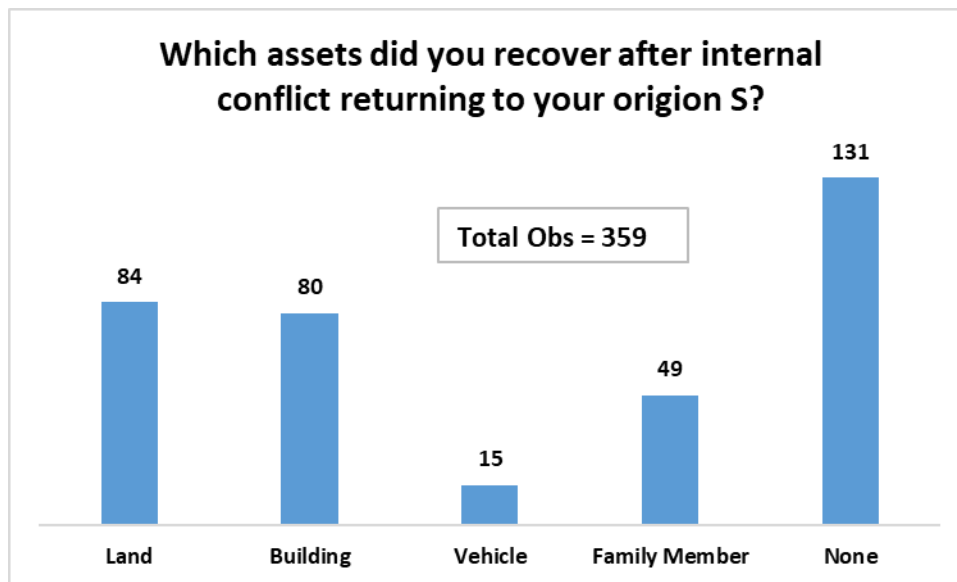


5.11. Frequency Table for Asset Recovery

Table 5.11
AR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Land	84	23.4	23.4	23.4
	Building	80	22.3	22.3	45.7
	Vehicle	15	4.2	4.2	49.9
	None	131	36.5	36.5	100.0
	Total	359	100.0	100.0	

The above frequency table shows the percentage information of assets recovery. The table indicates that 23.4% people have been able to recover their land after returning to their home country. The second category is building recovery which is indicated 22.3% in the table, this means that 22.3% people in our sample were able to recover their buildings after returning to the country and 4.2% were able to recover their vehicles.



The most important category is the last one which covers a great portion of the displaced population which is indicated 36.5% in the table, which shows that 36.5% people were unable to recover any of their assets after returning their home country, which is incredible loss to the displaced households.

Table 5.12
Model Fitting Information

Model	Model Fitting Criteria			Likelihood Ratio Tests		
	AIC	BIC	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	993.443	1008.976	985.443			
Final	662.647	1330.579	318.647	666.796	168	.000

In model fitting information we need to look at final model, in this multi-nominal logistic regression dependent variable is Loss of Human Capital and there are 17 independent variables, so the independent variables are impacting the Loss of Human Capital this is a model, and this model is called final model.

The null hypothesis is that there is no difference in Null Model and Final Model, null model will not have any independent variable, while final model will have all independent variables in the model.

So the null hypothesis is that there is no significant difference between null model and final model.

If the significance value is greater than 0.05 we reject null hypothesis, but in the result we can see that the (sig = 0.000) we say the null hypothesis is rejected. It means the final model is fit.

Table 5.13
Goodness-of-Fit

	Chi-Square	df	Sig.
Pearson	10235.257	1228	.000
Deviance	318.647	1228	1.000

The table of goodness-of-Fit also tell us that whether our model is fit or not, for goodness of fit the criteria is that the null hypothesis is that the model is adequately fit, according to the result of pearson we have to reject the null and conclude that the model is not adequately fit,

but according to the result of Deviance the value of significance is 1.000 so we reject the accept the null and conclude that our model is adequately fit.

Table 5.14
Pseudo R-Square

Cox and Snell	.844
Nagelkerke	.902
McFadden	.677

Pseudo R-Square tells us about the variation in dependent variable explained by independent variables. Pseudo R-Square take values between (0) and (1), zero tells that no variation in dependent variable is explained by the independent variables while (1) shows perfect variation in dependent variable is explained by independent variables.

We generally go for Nagelkerke value which is (0,902) which illustrates that the independent variables perfectly describes the variations in the dependent variable.

5.12. Determinants of Loss of Human Capital

In this research we are interested to find out the determinants of asset loss and asset recovery for the displaced households in Afghanistan. For asset loss we have employed the same model for three different types of loss, we have treated each loss as a dependent variable to find out their determinants. In the first model we have treated Loss of Human Capital (HC) as dependent variable, again for the same model we have treated Loss of Physical Asset as dependent variable (PAL), and in the third stage we have treated Loss of Financial Assets as a dependent variable. The reason why I did this while not creating a combined index was the Human Capital could not be an asset. Lastly, the Asset Recovery is treated as a dependent variable.

**Table 5.15 Revised Dependent Variable HC: Lost any Family Member due to conflict
(Base Category Nobody)**

VARIABLES	(1) Head of Family	(2) Main Bread winner	(3) Female Head	(4) Child Children
Gender	0.238 (0.356)	-0.329 (0.389)	-0.180 (0.703)	-2.929 (1,919)
Age Structure	-0.315 (0.489)	0.176 (0.514)	2.414** (1.200)	-538.0 (15,133)
Experience	0.0986 (0.174)	-0.153 (0.191)	0.226 (0.332)	289.2 (10,712)
Marital Status	0.612 (0.384)	0.186 (0.442)	1.007 (0.620)	-1,049 (18,768)
Ethnicity	0.0675 (0.139)	0.170 (0.149)	0.0244 (0.226)	0.112 (198.7)
Family Size	-0.613*** (0.234)	0.151 (0.272)	-1.072** (0.435)	-105.1 (7,493)
Education	-0.360 (0.245)	0.521 (0.320)	-0.644* (0.363)	262.4 (5,836)
Land Ownership	0.0347 (0.174)	0.108 (0.183)	1.254*** (0.325)	35.50 (3,935)
Occupational Status	0.204 (0.216)	0.257 (0.227)	-0.446 (0.408)	-94.76 (2,678)
Income	0.184 (0.163)	-0.486** (0.194)	0.0594 (0.265)	72.03 (4,837)
Migration	0.161 (0.204)	0.206 (0.229)	-0.321 (0.349)	108.3 (5,252)
PAL	-0.306*** (0.106)	-0.330*** (0.112)	-0.931*** (0.261)	60.29 (1,046)
Humanitarian AID	-0.388* (0.206)	-0.633*** (0.221)	-0.721 (0.468)	-547.5 (9,971)
FAL	-0.503*** (0.138)	-0.181 (0.139)	0.0747 (0.253)	54.61 (1,023)
Control of Origin Site	0.513 (0.428)	0.566 (0.440)	-22.76*** (3.377)	951.0 (15,213)
LSDS	0.0867 (0.135)	0.0296 (0.149)	0.655** (0.262)	246.3 (5,860)
War Victims	-0.953*** (0.364)	0.110 (0.380)	-1.105 (0.725)	-1,642 (26,345)
Constant	3.595* (1.839)	-1.881 (2.084)	21.02 (0)	679.0 (0)
Observations	359	359	359	359

Multinomial Logistic Regression for Loss of Human Capital (HC)

If we look at table 6.6, we have five different categories in dependent variable, such as Head of Family, Main Bread Winner, Female Head, Children and Nobody, nobody is taken as the reference category,

The results of multinomial logistic regression coefficients for the human capital are estimated, the important feature of the multinomial logistic regression is that it estimates $k-1$ models, where k is the number of categories in the outcome variable, in this case, nobody is treated as the reference category, head of the family as compared to nobody, main breadwinner relative to nobody, female head relative to nobody and children relative to nobody. so the parameter estimates are interpreted relative to the reference group, the standard interpretation of multinomial logistic regression is that for a unit change in the independent variable, the logistic outcome relative to reference group is expected to change by its respective parameter estimate, which is given in log odds ratio, given the variables in the model are held constant.

We will only interpret the significant coefficients in the model, Family size, PAL, Humanitarian AID, FAL War Victims.

One member increase in family size will decrease head of family loss as compared to nobody, which is statistically significant at 5% level of significance, The next significant variable is PAL, which is Physical Assets Loss, one unit increase in PAL will decrease the head of family loss as compare to nobody, which is statistically significant at 5% level, the next variable is Humanitarian AID, one unit increase in Humanitarian AID will decrease head of family loss as compare to nobody loss, which is statistically significant at 10%. FAL is another significant variable which means Financial Assets Loss, one unit increase in FAL will decrease head of family loss as compared to nobody, which is statistically significant at 1% level of significance, the last significant variable is War Victims, one unit increase in War Victims will decrease

head of family loss as compare to nobody, which is statistically significant at 1% level of significance.

In the second outcome case, the three predictors are significant which are Income, PAL and Humanitarian AID, one unit increase in Income will decrease the main breadwinner loss which is statistically significant at a 5% level of significance, one unit increase in PAL will decrease Main breadwinner loss as compare to nobody, which is statistically significant at 1% level of significance, one unit increase in Humanitarian AID will decrease main breadwinner loss as compare to nobody, which is statistically significant at 1% level of significance.

In the third outcome case of the female head, the significant variable predictors are Age Structure, Family Size, Education, land ownership, PAL, control of Origin Site and LSDS.

One unit increase in age structure will increase female head loss as compared to nobody loss, which is statistically significant at 5% level of significance, one unit increase in family size will decrease female head loss as compared to nobody loss, which is statistically significant at 5% level of significance, one unit increase in land ownership will increase female head loss as compare to nobody loss, which is statistically significant at 1% level of significance, one unit increase in PAL will decrease female head loss as compare to nobody loss, which is statistically significant at 1% level of significance, control of origin site if government than the female head loss decreases as compare to nobody loss. LSDS mean Length of Settlement Destination Sites increase by one unit then on average female head loss increase as compared to nobody, which is statistically significant at 5% level of significance.

In the last outcome case of children, no significant predictor is meaning that these all predictors have no role in children loss as compared to nobody loss, if we see table 6.6 there are very low frequency i.e 10 for children loss so children loss is only 2.8% of total loss so no any predictor have a significant role in the loss of children.

5.13. Determinants of Loss of Physical Assets

Table 5.16 Revised Dependent Variable PAL: Loss of Physical Assets due to conflict (Base Category Land)

VARIABLES	(2) Building	(3) Plant	(4) Vehicle	(5) None
Gender	-0.351 (0.364)	0.0688 (0.787)	0.0385 (0.546)	-0.129 (0.403)
Age Structure	0.611 (0.464)	0.709 (0.936)	0.643 (0.760)	0.588 (0.510)
Experience	-0.224 (0.174)	0.491 (0.373)	-0.614** (0.292)	-0.545*** (0.203)
Marital Status	-0.626* (0.372)	2.703*** (0.862)	0.325 (0.600)	-0.917* (0.485)
Ethnicity	-0.00647 (0.135)	-0.247 (0.233)	-0.138 (0.199)	0.0373 (0.154)
Family Size	0.0877 (0.237)	0.614 (0.481)	-0.304 (0.380)	-0.121 (0.273)
Education	-0.0334 (0.219)	-0.346 (0.393)	-0.831** (0.385)	0.943*** (0.355)
Land Ownership	0.00191 (0.171)	0.903*** (0.316)	0.431* (0.249)	-0.409** (0.206)
Occupational Status	0.773 (0.619)	1.539 (1.448)	0.708 (0.615)	0.172 (0.261)
Income	0.107 (0.153)	-0.0547 (0.250)	-0.288 (0.257)	0.388* (0.213)
Migration	0.188 (0.203)	-0.0362 (0.366)	0.101 (0.290)	0.00878 (0.241)
Human Capital	-0.00645 (0.100)	0.0852 (0.222)	-0.250 (0.161)	0.577*** (0.117)
Humanitarian AID	-0.627*** (0.227)	-1.988*** (0.665)	0.889*** (0.321)	0.116 (0.228)
FAL	0.398*** (0.142)	-0.0119 (0.286)	0.862*** (0.218)	0.740*** (0.146)
Control of Origin Site	0.918* (0.482)	2.116*** (0.739)	2.272*** (0.600)	0.287 (0.546)
LSDS	0.591*** (0.140)	0.316 (0.220)	0.0769 (0.202)	0.0999 (0.163)
War Victims	0.276 (0.369)	2.071*** (0.763)	0.0361 (0.577)	-0.101 (0.413)
Constant	-4.346** (1.853)	-16.55*** (4.258)	-8.572*** (2.964)	-7.141*** (2.098)
Observations	359	359	359	359

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

Multinomial Logistic Regression for Loss of Physical Assets (PAL)

If we look at table 6.7 we have again five different categories in dependent variable, such as Building, Plant, Vehicle, None and Land, in this model land is taken as a reference category,

The results of multinomial logistic regression coefficients for the loss of the physical asset are estimated, the important feature of the multinomial logistic regression is that it estimates k-1 models, where k is the number of categories in the outcome variable, in this case, the land is treated as the reference category, building as compare to land, plant relative to land, vehicle relative to land and none relative to land. so the parameter estimates are interpreted relative to the reference group, the standard interpretation of multinomial logistic regression is that for a unit change in the independent variable, the logistic outcome relative to reference group is expected to change by its respective parameter estimate, which is given in log odds ratio, given the variables in the model are held constant.

We will only interpret only the significant coefficients in the model, marital status, Humanitarian AID, FAL, control of origin site and LSDS.

If a person is married, the loss of building will decrease as compared to land, which is statistically significant at 10% level of significance, the next significant variable is Humanitarian AID if Humanitarian AID is taken from the government then loss of building decreases as compared to land loss, next is FAL,

FAL is another significant variable which means Financial Assets Loss, one unit increase in FAL will increase building loss as compared to land, which is statistically significant at 1% level of significance, the next significant variable is control of origin site is good then loss of building will increase as compared to land, significant at 10% the last significant variable is LSDS, which means Length of Settlement at Destination Site, one unit increase in LSDS will

increase building loss as compared to land, which is statistically significant at 1% level of significance.

The second outcome case of loss of plant the five predictors are significant which are marital status, land ownership, Humanitarian AID, Control of origin site and war victims.

If a person is married one unit increase in Income will decrease the main breadwinner loss which is statistically significant at a 5% level of significance, one unit increase in PAL will decrease Main breadwinner loss as compared to nobody, which is statistically significant at 1% level of significance, one unit increase in Humanitarian AID will decrease main breadwinner loss as compare to nobody, which is statistically significant at 1% level of significance.

The third outcome case of loss of vehicle the significant predictors are experience, education, land ownership, FAL and control of origin site.

Experience, education and the married person will decrease vehicle loss significantly, while humanitarian AID and control of origin site will increase the loss of vehicle significantly with a positive sign.

The last outcome is loss of none, so experience, land ownership is negative and significantly related to none loss, while education and human capital are positive and significantly related to none loss as compared to the land which is our reference category.

**Table 5.17 Revised Dependent Variable FAL: Financial Assets Loss due to conflict
(Base Category Cash or Cash Equivalent)**

VARIABLES	(2) Bank Deposits	(3) Loans and Receivables	(4) None
Gender	0.000784 (0.562)	0.643 (0.405)	0.219 (0.393)
Age Structure	-0.562 (0.777)	-0.833 (0.512)	-0.436 (0.515)
Experience	0.564** (0.254)	0.0198 (0.206)	0.322* (0.194)
Marital Status	0.512 (0.610)	1.036*** (0.400)	0.299 (0.471)
Ethnicity	-0.0295 (0.207)	-0.0676 (0.150)	0.0374 (0.153)
Family Size	-0.996** (0.407)	0.284 (0.273)	-0.00462 (0.263)
Education	2.123*** (0.666)	-0.157 (0.234)	0.610 (0.386)
Land Ownership	0.733*** (0.268)	0.489*** (0.182)	-0.369* (0.201)
Occupational Status	-0.105 (0.346)	-0.317 (0.221)	0.232 (0.255)
Income	-0.575* (0.300)	-0.398** (0.174)	-0.00836 (0.190)
Migration	0.0975 (0.306)	-0.235 (0.207)	0.238 (0.248)
Human Capital	0.482*** (0.162)	-0.0805 (0.118)	0.569*** (0.114)
Humanitarian AID	-0.0969 (0.302)	-0.424 (0.270)	0.274 (0.217)
FAL	0.521*** (0.159)	0.231* (0.131)	0.710*** (0.113)
Control of Origin Site	0.623 (0.653)	0.309 (0.450)	-1.454*** (0.535)
LSDS	-0.345 (0.211)	-0.289** (0.142)	0.108 (0.154)
War Victims	-0.567 (0.552)	-0.944* (0.484)	1.145*** (0.387)
Constant	-10.87*** (3.147)	0.685 (2.049)	-8.533*** (2.351)
Observations	359	359	359

Standard errors in parentheses

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

Multinomial Logistic Regression for Loss of Financial Assets (FAL)

If we look at table 6.9 we have four different categories in dependent variable, such as bank deposits, loans and receivables, none and cash equivalent which is our base category, the table above shows the multinomial logistic regression results.

The results of multinomial logistic regression coefficients for the loss of the financial asset are estimated, the important feature of the multinomial logistic regression is that it estimates k-1 models, where k is the number of categories in the outcome variable, in this case, cash equivalent is treated as the reference category, bank deposit as compared to a cash equivalent, same as loans and receivables relative to a cash equivalent, none relative to cash equivalent

In the above result, we can see that Experience (EXP), Marital Status (MS), family size, Education (EDU), Land Ownership (L), Income (I), Human Capital (HC), Loss of Financial Asset (FAL), Control of Origin Site (COS), Length of Settlement in the Destination Site, and Victims of War are the significant determinants of loss financial Assets, all the above-mentioned variables are significant at 5% significance level. We will only interpret the significant coefficients in the model

In Bank deposit loss case as compared to cash equivalent

Experience, Land ownership, Human capital, FAL, have a positive and significant loss in bank deposits, while the family size and income have a negative and significant loss, meaning that if income and family size increases bank deposit loss will decrease as compared to a cash equivalent.

Loans and receivables case as compared to cash equivalent

If a person is married, having land ownership then loans and receivables loss will be high, positive and significant, while if person income, FAL, LSDS and war victims increase then

loss of loans and receivables will be significantly decreased because the sign is negative and significant as compared to a cash equivalent.

None case as compared to cash equivalent

If a person is having experience, human capital, FAL and war victims then no loss will be increased significantly, while if family size, land ownership, income, control of origin site increase then no loss chance will be decreased significantly as compared to cash equivalent.

5.15. Determinants of Asset Recovery

**Table 6.18 Revised Dependent Variable AR: Asset Recovery due to conflict
(Base Category None)**

VARIABLES	(1) Land	(2) Building	(3) Vehicle	(4) Family Member
Gender	-0.228 (0.363)	-0.307 (0.361)	0.167 (0.835)	0.349 (0.458)
Age Structure	0.368 (0.481)	0.0823 (0.470)	-1.071 (0.977)	0.104 (0.602)
Experience	-0.476*** (0.183)	-0.339* (0.185)	-0.164 (0.391)	0.0787 (0.219)
Marital Status	0.815** (0.395)	0.453 (0.401)	2.553*** (0.974)	1.171** (0.481)
Ethnicity	0.0303 (0.140)	-0.0329 (0.140)	0.0489 (0.309)	-0.0551 (0.173)
Family Size	0.353 (0.249)	-0.292 (0.237)	0.131 (0.574)	-0.197 (0.307)
Education	-0.371 (0.261)	-0.00881 (0.267)	0.862 (0.688)	-0.459 (0.295)
Land Ownership	0.272 (0.168)	0.133 (0.173)	0.528 (0.391)	0.492** (0.214)
Occupational Status	0.197 (0.221)	-0.0241 (0.220)	0.847 (0.535)	0.484* (0.272)
Income	0.142 (0.165)	0.328** (0.165)	-0.301 (0.357)	0.106 (0.197)
Migration	-0.225 (0.214)	-0.343 (0.209)	-1.195** (0.507)	-0.448* (0.255)
Human Capital	-0.161 (0.100)	-0.314*** (0.0984)	-0.727** (0.318)	-0.306** (0.132)
Humanitarian AID	0.00342 (0.216)	-0.0123 (0.204)	0.0683 (0.449)	-0.580* (0.302)
PAL	-0.357*** (0.107)	-0.190* (0.102)	-0.845** (0.346)	-0.484*** (0.157)
Control of Origin Site	-0.244 (0.483)	0.386 (0.425)	1.566* (0.827)	0.857 (0.544)
LSDS	-0.0773 (0.140)	-0.357** (0.140)	0.727** (0.355)	0.0582 (0.169)
War Victims	-0.997*** (0.370)	-0.590* (0.354)	-0.312 (0.873)	-1.014** (0.506)
Constant	2.015 (1.817)	3.194* (1.790)	-7.643 (5.345)	0.837 (2.316)
Observations	359	359	359	359

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Multinomial Logistic Regression for Assets Recovery (AR)

If we look at table 6.13 we have five different categories in dependent variable, such as land, building, vehicle, family member and none recovery, none is the base category, the table above shows the multinomial logistic regression results.

The results of multinomial logistic regression coefficients for the assets recovery are estimated, the important feature of the multinomial logistic regression is that it estimates $k-1$ models, where k is the number of categories in the outcome variable, in this case, none is treated as the reference category, land recovery as compared to none, building recovery as compared to none, vehicle recovery as compared to none, family member recovery as compared to none.

In the above result, we can see that Experience (EXP), Marital Status (MS), Land Ownership (L), Income (I), Migration, Human Capital (HC), Loss of Financial Asset (FAL), Control of Origin Site (COS), Length of Settlement in the Destination Site, and Victims of War are the significant determinants of assets recovery, all the above-mentioned variables are significant at 5% significance level.

We will only interpret the significant coefficients in the model

In Land recovery case as compared to none

Experience, PAL and war victims are negative and significant meaning that as one unit increases in these variables land recovery will negative and significant impact, while marital status is positive if a person is married then positive impact on the recovery of land as compared to none.

Building recovery case as compared to none recovery

Experience, human capital, PAL, LSDS and war victims have a negative and significant impact on building recovery as compared to none, while income is the only predictor which has increased building recovery as compared to none recovery.

Vehicle recovery case as compared to none recovery

If a person is having married and LSDS then positive and significant impact on vehicle recovery as compared to none recovery, while if migrated family, human capital and PAL has a negative and significant impact on vehicle recovery as compared to none recovery.

Family Member recovery case as compared to none recovery

If a person is having married, land ownership and occupational status good then family member recovery will be positive and significant as compared to none recovery, while if the family is migrated, human capital, PAL and war victims are a negative and significant impact on family member recovery as compare to none recovery.

Chapter 6

Conclusion and Recommendations

6.1. Conclusion

The situation nowadays in Islamic State of Afghanistan suggests a state thoroughly broken. In fact, if the situation remains so called and economic and political activities do not resume, the country can swing into a more extensive spiral of decomposition, and disorder, because of the international community.

During 19th and 20th centuries, Afghanistan has faced several economic, political, and natural disasters. Most paramount is a series of wars and suffered ruinous effects of prolonged interference of Russia and then by the United States. The nation has faced several internal and external antidevelopment shambles, and sometimes, due to the swindled role of the kingdom, usurer and landowner led to poverty, unemployment, and conflict. Politicians, officials and non-state actors still seek their freelance and adverse benefits and interests at the expense of local residents and vast population of Afghanistan. The main reasons behind the insecure life of the Afghans who are confronting with the daily issues regarding their security and loss of opportunities within the face of dreadful conflict, the fore most inculcate feature has been an absence of admission and taking the responsibility for this reality, and in fact, a tacit acceptance to still ignore the unnatural destructive, and inefficient programming that has carried the country since the U.S. invasion in the year 2001. Therefore a SIGAR report states that, “The government of the United States extremely overstated its military involvement to make and rebuild the broken state and its institutions in Islamic State of Afghanistan as a part of the sustainability policy, which “under great enforcement to rapidly stabilize insecure parts, the government of the United States and its agencies spent way an excessive amount of money, way too quickly, and during a country deplorably unprepared to soak up it.” Thus, the expertise in Islamic State of Afghanistan needs an important prospect on the disaster created

by years of dependency on the international communities and new considering potentialities for the country to get out of the crisis and to make new policies and long-term agreements with the regional counterparts to achieve peace and freedom. In fact, it's necessary to directly show efforts toward strengthening native leadership while not hidden issues in security or hidden political agendas. These exercises need the sincere leadership of the country and therefore the Afghans must accept each other and let them all to begin a peace settlement in the form of a dialogue and reconciliation processes among the entire ethnicities and political and tribal leaders to build a new and peaceful Afghanistan for themselves, setting apart international missions to coordinate to foreign agendas, priorities, interests, indirectly interference or values. Moreover, despite internal conflicts, every referendum amount gives a new hope for real, inclusive, and powerful governance, with practical tools to gauge achievements and defaults, and to limit bribe and explicatory enterprises. The humanitarian and development communities should incredibly review the connectedness and effect of their programming, the consequences and limitations of their operations, and help powerfully controlled actions, with a strict time deadline and missions to favour management, distribution, and national development programs, to control competition and self-confidence, and to help the process of transformation of rights from expectation to reality.

6.2 Policy Implication and Recommendations

Our findings suggest that internal conflict has affected every afghan national in one way or another; however the government of Afghanistan must ensure protection of civilians' wealth and assets.

- The Government of Afghanistan and international community should provide funds or financial support to the people to start their new life in migrated region.

- The migrated people are unable to carry their heavy assets, building and land, so government or security agency should ensure security of these assets.
- It is now important to secure a guarantee that Afghan refugees will not be forcibly returned to their country.
- The international community must also accept that voluntary repatriation is unlikely to occur at any scale for the foreseeable future.

6.3 Future Research

For further research I would recommend that one can explore this topic to analyse the role of neighbour countries including Pakistan, Iran, and India in the peace process and conflict dynamics. These countries have an important regional impact on the Afghan soil, their bilateral relationship, trade, refugees, military presence, foreign policy and mutual interest.

6.4 Limitation of the Study

Several limitations were identified during this study process; these are given below:

Firstly, Due to shortage of time and MPhil degree requirement we keep sample size 359, which I think can be limitation of our study.

Secondly, due to time scarcity, this research work was limited to only Afghanistan, it also possible to do for Pakistan and compare results for better understanding.

Thirdly, majority of the respondents were reluctant to communicate openly during survey time, the respondent were feeling fear of Asset and recovery related questions.

Lastly, mostly respondents were also reluctant to speak truth and trying to veil the truth which may not explain the true picture of the story.

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Appendices

Appendix. A

Questionnaire

Assalam-o-Alaikum! I am Muhammad Idrees, student of Mphil Economics and Finance at Pakistan Institute of Development Economics (PIDE), Islamabad. I am conducting my Mphil research work on the “How Economic Wellbeing Affected by Internal Conflicts. Asset Losses and Recovery for Displaced Households in Afghanistan” therefore, I need the following information. I shall be thankful to you if you spare some of your precious time to fill the questionnaire. I honestly assure you that all of your provided information will be kept confidential, and will only be used for research purposes.

ID No _____

Name of Province _____

I. General Information about the respondents:

1. Name
2. Gender
 - (a) Male (b) Female
3. Age (years)
4. Experience
 - (a) 1-3 Years (b) 3-5 Years (c) 5-10 Years (d) >10 Years
5. Marital Status
 - (a) Married (b) Single (c) Divorced (d) Widowed
6. Religion.....
7. Ethnicity
8. Household Size
 - a) 2_4
 - b) 5_8
 - c) 9 and above
9. Education (years)
- a) Illiterate
 - b) 1-6
 - c) 6-12

- d) Bachelor
- e) Master and above

10. Total hectares of land owned.....

- (a) 0_5
- (b) 5_10
- (c) 10_15
- (d) 15 and Above

11. Occupational status

- (a) Have a job
- (b) have Business
- (c) Jobless
- (d) Don't know the response DNR

12. Income level (AFN)

- a) 0_9000
- b) 9000_15000
- c) 16000_22000
- d) 23000 and above.

1. Migration Due to Conflict

Have you ever been migrated due to conflict? [Read out options].			
	Yes	No	Don't know [DNR]
A. Internally Migrated (Within Municipalities)			
B. Migrated to Pakistan			
C. Migrated to Iran			
D. Migrated to European Countries/ USA/Others			

2. Loss of Human Capital

Have you ever lost any of your family member due to conflict? [Read out options].			
	Yes	No	Don't know [DNR]
A. Head of Family			
B. Main Bread Winner			
C. Female Head			
D. Child/ Children			
E. Nobody			

3. Loss Of Physical Asset

Have you ever lost any physical asset due to conflict? [Read out options]			
	Yes	No	Don't know [DNR]
A. Land			
B. Building			
C. Plant			
D. Vehicle			
E. None			

4. Humanitarian Aid

Have you ever received Aid from any Organization/ Income Generating Program? [Read out options]			
	Yes	No	Don't know [DNR]
A. Government			
B. Non-Government			
C. None			

5. Loss of Financial Assets

Have you ever lost any financial asset due to conflict? [Read out options]			
	Yes	No	Don't know [DNR]
A. Cash or Cash Equivalent			
B. Bank Deposits			
C. Loans and Receivables			
D. None			

6. Presence of Government/ Illegal Forces

Who controls the origin site? [Read out options]			
	Yes	No	Don't know [DNR]
A. Government			
B. Illegal Forces			

7.

How long have you been migrated? [Read out options]			
	Yes	No	Don't know [DNR]
A. 0_5			
B. 5_10			
C. 10_15			
D. 15 and more years			

8. Victims of War at Origin Site

You Did not Migrate Anywhere, But Still you suffered from internal Conflict in your Origin Site?			
	Yes	No	Don't know [DNR]

9.

What did you recover after returning to your home country/ origin site? [Read out options]			
	Yes	No	Don't know [DNR]
A. Land			
B. Building			
C. Plant			
D. Vehicle			
E. None			

Appendix. B

Pashto Questionnaire

پوښتنلیک

السلام علیکم! زه محمد ادریس یم ، د پاکستان د پراختیایي اقتصاد انستیتیوت (PIDE) ، اسلام آباد کې د Mphil اقتصاد او مالیې زده کونکی یم. زه زما د Mphil څیړنې کار پرمخ وړم "څنگه په اقتصادي هوساینې داخلي شخړې اغیزه کوي. په افغانستان کې د بې ځایه شویو کورنیو لپاره د شتمنیو له لاسه ورکول او بیرته تر لاسه کول "له همدې امله زه لاندې معلوماتو ته اړتیا لرم. زه به ستاسو ډېر منندوی یم که تاسو د پوښتنلیک ډکولو لپاره خپل ځینې قیمتې وخت ضایع کړئ. زه په صادقانه ډول تاسو ته ډاډ درکوم چې ستاسو ټول چمتو شوي معلومات به محرم وساتل شي ، او یوازې به د څیړنې موخو لپاره وکارول شي.

د ولایت نوم _____

ID شمیره _____

د ځواب ورکونکو په اړه عمومي معلومات:

1. نوم _____

2. جنس

(الف) نارینه

(ب) بنځینه

3. عمر (کلونه) _____

4. تجربه

(الف) 0-3 کاله

(ب) 3-5 کاله

(ج) 5-10 کاله

(د) >10 کاله

5. مدنی حالت
(الف) واده شوی (ب) مجرد (ج) طلاق شوی (د) کونډه

6. مذهب _____

7. قوم _____

8. د کورنۍ د غړواندازه

(الف) 2_4

(ب) 5_8

(ج) 9 او پورته

9. تعلیم (کلونه) _____

(الف) بی سواده

(ب) 1_6

(ج) 6_12

(د) لیسانس

(ه) ماسټر او پورته

10. په هیواد کې ټول څو جریبه شخصي زراعتي ځمکه لری؟

(الف) 0_5

(ب) 5_10

(ج) 10_15

(د) 15 او پورته

11. مسلکي حالت

(الف) دنده ولری

(ب) سوداگری ولری

(ج) بی کاره

(د) خُواب نه پیژنی

12. د عاید کچه (AFN)

(الف) 0_9000

(ب) 9000_15000

(ج) 16000_22000

(د) 23000 او پورته

1. د شخړو له امله مهاجرت

ایا تاسو کله هم د جگړو له امله مهاجر شوي یاست؟ [اختیارونه ولولئ].			
نه پوهیږئ	نه	هو	
			الف- داخلي مهاجرت (په ښاروالیو کې)
			ب- پاکستان ته مهاجر شوی
			ج- ایران ته مهاجر شوی
			د- اروپایي هیوادونو/ متحده ایالاتو/ نورو ته مهاجر شوي

2. د انساني پانگي له لاسه ورکول

	ايا تاسو کله هم د جگړو له امله د کورني کوم غړي له لاسه ورکړي؟ [د اختيارونه ولولئ].		
نه پوهيږئ	نه	هو	
			الف- د کورني مشر
			ب- ږوډي (نفقه)گټونکي
			ج- د کور بنځينه مشره
			د- ماشوم/ ماشومان

3. د فزيکي شتمني له لاسه ورکول

	ايا تاسو کله هم د شخړي له امله کومه فزيکي شتمني له لاسه ورکړي؟ [د اختيارونو لوستل]		
نه پوهيږئ	نه	هو	
			الف- ځمکه
			ب- وداني
			ج- ماشين
			د- موټر

4. بشري مرستي

	ايا تاسو کله هم د کوم سازمان/ عايد توليد برنامي څخه مرسته تر لاسه کړي؟ [د اختيارونو لوستل]		
نه پوهيږئ	نه	هو	
			الف- دولتي
			ب- غير دولتي

5. د مالي شتمنيو له لاسه ورکول

	ايا تاسو کله هم د جگړو له امله کومه مالي شتمني له لاسه ورکړي؟ [د اختيارونو لوستل]		
نه پوهيږئ	نه	هو	
			الف- نغدي يا نغدي مساوي

			ب- د بانک زیرمی
			ج- پورونه او د تر لاسه کولو وړ

6. د حکومت/ غیر قانوني ځواکونو شتون

	څوک ستاسې د اصلي استوګنځي کنټرول په لاس لري؟ [اختیارونه ولولئ]		
نه پوهیږئ	نه	هو	
			الف- حکومت
			ب- غیر قانوني ځواکونه

7. د مهاجرت دوران

	د څو کلونو لپاره په بل هیواد کې مهاجر وئ؟ [اختیارونه ولولئ]		
نه پوهیږئ	نه	هو	
			الف- 0-5
			ب- 5-10
			ج- 10-15
			د- 15 کاله یا پورته

8. په اصلي استوګنځای کې د جګړې قربانیان

	تاسو هرچیرې مهاجرت ندی کړی، مګر بیا هم تاسو په خپل اصلي استوګنځي کې د داخلي شخړې سره مخ یاست؟		
نه پوهیږئ	نه	هو	

9. د جنگ نه وروسته خپل قیمتي وسایل بېرته لاس ته راوړل

	ایا د جنگ نه وروسته توانېدلی یاست خپل قیمتي وسایل بېرته لاس ته راوړئ؟ که هو تاسې لاس ته راوړي وي نو لاندې ځوابونو کې خپل ځواب اختیار کړئ		
نه پوهیږئ	نه	هو	
			الف- ځمکه
			ب- ودانې
			ج- د کار ماشین

			د- موټر
			ه- د کور ورک شوی غړی