

Case Study Series

**SEARCHING FOR
SECURITY:
Urban Livelihoods
In Kabul**

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About the Afghanistan Research and Evaluation Unit

The Afghanistan Research and Evaluation Unit (AREU) is an independent research organisation that conducts and facilitates action-oriented research and learning that informs and influences policy and practice. AREU also actively promotes a culture of research and learning by strengthening analytical capacity in Afghanistan and by creating opportunities for analysis and debate. Fundamental to AREU's vision is that its work should improve Afghan lives.

AREU was established by the assistance community working in Afghanistan and has a board of directors with representation from donors, UN and multilateral organisations and non-governmental organisations (NGOs).

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Stefan Schütte, April 2006

* Names of respondents have been changed to protect their anonymity.

Glossary

<i>Afghani (or Afs)</i>	official Afghan currency; US\$1≈50 Afs
<i>ashar</i>	communal, reciprocal work (typically around life cycle events)
<i>chador</i>	long cloth used to cover a woman's body
<i>esphand</i>	wild rue; believed to ward off evil spirits
<i>gharibkar</i>	work activities carried out by the poor
<i>kaffan</i>	white funeral cloth used in burying the dead
<i>kitabche barq</i>	municipal electric bills
<i>kitabche safahi</i>	municipal sanitation papers
<i>ograyi</i>	form of credit in which goods are loaned to seller and paid for after final sale
<i>mozarebat</i>	partnership agreement in which one person provides money or assets and the other time and labour, from which profits are shared
<i>pardah</i>	cultural practice of separation of women from men; literally "curtain"
<i>qawm</i>	from Arabic, meaning people, nation, tribe, group and indicating a solidarity group
<i>shura</i>	local/community council
<i>wakil-e gozar</i>	neighbourhood representative
<i>wasita</i>	relations to powerful people
<i>zor abad</i>	informal settlement, literally "place taken by force"

Acronyms

ACF	Action Contre la Faim
AKTC	Aga Khan Trust for Culture
AREU	Afghanistan Research and Evaluation Unit
GoA	Government of Afghanistan
HH	household
IDP	internally displaced person
NGO	non-governmental organisation

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1. Introduction

All major cities in Afghanistan have experienced significant population growth during the last decade. This trend is ongoing, with estimates expecting a doubling of urban populations by the year 2015.¹ Given these accelerated urban growth rates and the attendant challenges they pose for urban planning and management, astonishingly little is known about the actual situation of urban residents in Afghanistan, and the realities regarding how poor urban dwellers lead their lives.

The Afghanistan Research and Evaluation Unit (AREU) has carried out an urban livelihoods research programme in three major Afghan cities to address this crucial knowledge gap. The research attempts to develop a detailed and comprehensive understanding of the diverse livelihood strategies of the urban poor and vulnerable, and how and why adopted strategies change over time. This is done with the overall objective to inform a policy formulation process that builds on the capabilities, needs and priorities of poor and vulnerable urban populations and to assist aid actors to develop appropriate, effective and practical interventions that strengthen the livelihoods of the urban poor. To achieve these objectives, AREU conducted long-term research documenting the changing livelihood strategies of poor urban households in the cities of Kabul, Jalalabad and Herat over the period of one year, as well as two complementary short-term case studies carried out in the cities of Mazar-i-Sharif and Pul-e Khumri.²

The present case study deals with the livelihoods of the urban poor and vulnerable in the Afghan capital of Kabul and is the first in a series of three studies exploring conditions in the long-term study sites. It focuses on five interconnected themes:

1. **Access to services:** identifying how basic services (i.e. water, health, education, housing and land) are accessed on the household level.
2. **Household economic activities:** exploring the sources of livelihoods and types of work in different households and assessing patterns of labour market participation, household income, production, consumption and investment activities.
3. **Household resource bases:** exploring the shape of asset portfolios among urban households and relating them to risk experiences.
4. **Household exposure to risks and response strategies:** identifying the most common risks to urban livelihood security in Kabul from a household perspective and investigating how people cope with and manage those risks.
5. **Intra-household dynamics:** investigating households' internal division of labour, internal allocation of time and resources, and internal decision-making processes.

These themes have been longitudinally investigated through recurrent visits to the same households over a period of 12 months. Consequently, the question of *change* over time becomes a crucial aspect of the analysis permeating these themes. Economic changes and livelihood trajectories of households can be reconstructed, and their movements in the continuum of livelihood security and vulnerability documented. Drawing on this analysis, a central aim of the study is to establish viable indicators that explain these movements and to isolate characteristics and determinants that shape and differentiate the situations of the urban poor and

¹ Government of Afghanistan (GoA), 2004, *Securing Afghanistan's Future*, Kabul: GoA.

² Schütte, S., 2006, *Poor, Poorer, Poorest: Urban Livelihoods and Vulnerability in Mazar-i-Sharif*, Kabul: Afghanistan Research and Evaluation Unit; and Schütte, S., 2006, *Dwindling Industry, Growing Poverty: Urban Livelihoods in Pul-e Khumri*, Kabul: Afghanistan Research and Evaluation Unit.

vulnerable in Kabul. This will not only help to explain the heterogeneity of urban poverty and why some households manage to achieve longer term well-being while others have to endure poverty, but also will supply policymakers and practitioners with a tool that will assist in developing programmes and interventions aimed at addressing the needs of the urban poor and vulnerable in Afghanistan to an extent and with a diversity that is appropriate.

2. The City of Kabul

The Afghan capital is by far the biggest city in the country and one of the fastest growing cities in Asia. With an estimated population of about three million in 2005, growth rates reached as high as 17 percent in recent years, and currently the city continues to grow annually by five percent.³ This dramatic urban expansion took place in an unplanned fashion, giving way to the emergence of so-called informal settlements that lack legal status and municipal acceptance. Recently the World Bank estimated that these informal settlements in Kabul account for 70 percent of its total urban area, accommodating 80 percent of the total city population. While this development surely has prevented homelessness on a greater scale in Kabul, so that unlike in most Asian metropolitan centres lack of housing does not pose an overly serious problem in the capital, there are multitudes of other problematic issues connected to widespread informality and population growth, which are putting the livelihoods of the urban poor at risk. These include:



- **Tenure insecurity for a majority of Kabul dwellers.** While a majority of people living in the Afghan capital are able to construct their own solid housing, this more often than not does not come with any legal status and most urban households in Kabul subsequently have to face some measure of irregularity in their land tenure. This leaves people with a strong sense of insecurity, which in many cases may discourage them from improving their housing, as it appears irrational to invest under such conditions. However, it also has been observed during the study that investments in housing improvement serve as an explicit strategy to secure tenure.

The issues of informality, [missing] regularisations and their attendant problems cannot be considered the fault of people seeking shelter in the city and their obvious need for space to erect homes. Rather, a malfunctioning planning system does not cater to these needs or allow the release of sufficient land for legal occupation. However, in spite of their unclear and often dubious status, the informal settlements of Kabul are there to stay. Consequently, tenure regularisation and settlement upgrading remain high priorities, along with the development of a legal framework for formalisation that subsequently guarantees property rights and thus makes the illegitimate legitimate and facilitates a sense of security among poor urban dwellers. Further, the need to release new land for a steadily growing population has to be acknowledged and addressed.⁴

- **Lack of service provision and infrastructure development.** Along with insecurity of tenure comes a severe backlog of service provision. Many informal areas in Kabul are still not supplied with basic infrastructure such as electricity,

³ World Bank presentation at MUDH on 11th July 2005.

⁴ See also Gebremedhin, Y., 2005, *Preliminary Assessment of Informal Settlements in Kabul City*, USAID – Land Titling and Economic Restructuring in Afghanistan; and Gebremedhin, Y., 2005, *Legal Issues in Afghanistan – Land Titling and Registration*, USAID – Land Titling and Economic Restructuring in Afghanistan.

safe water supply and adequate sanitation systems, and the constant new influx of people puts additional pressure on the already overloaded service infrastructure. A study carried out by Action Contre la Faime (ACF) in 2003 mapped the city of Kabul according to different “livelihood zones”, which have been characterised by spatial access to infrastructure, housing, health services, water, sanitation and job opportunities. Not surprisingly, the areas identified as “highly vulnerable” neighbourhoods all have an informal status. All this is not a very recent problem. Informal housing on the mountain slopes that carve Kabul started to appear on a large scale in the late 1960s, and by now virtually all hillsides in the city are covered with self-built shelters. Service delivery backlog is not confined to, but is most apparent in, those hillside communities, which is paired with an increased exposure to environmental hazards and often long distances to central markets.

- **Erratic and saturated urban labour markets.** Informality as the central feature of urban life in Kabul does not restrict itself to land and housing. Job opportunities for the unskilled and less literate labour force in Kabul (and for that matter also in other cities) are unreliable, irregular and subject to high seasonal variance. Access to opportunities is usually limited to the heterogeneous sector of informal employment and is prone to high competition, and many poor residents of the Afghan capital have huge difficulties or never succeed in finding constant and secure sources of income, which keeps their available cash at an erratic and chronically low level. As such, the fluctuating nature of labour supply and demand along with the quality of work opportunities the urban labour market in Kabul provides – characterised by low wages, often precarious working conditions, and insecure job tenure – is a crucial constraint to improving the livelihoods of the urban poor and vulnerable in the city.
- **Seasonality and winter-related hazards.** Ecologically, Kabul poses the threat of very harsh winters. This is the time of the year that is the most difficult to bear for poor and vulnerable populations. Prices of foodstuffs rise, high expenditures for fuels are needed, children scavenge the streets in search of burnable garbage, many people are exposed to cold temperatures due to having only insufficient shelter or limited capacities to afford fuel, health risks rise dramatically and job opportunities reach a bottom line. Winterisation programmes carried out by NGOs try to address the immediate needs of people under stress by providing income opportunities mainly through cash-for-work initiatives. Though these provide important sources of regular income through the winter months and thus enable participants to cope better with attendant difficulties, there seems to be no lasting effect beyond the project end.⁵

Given all of these problematic areas, Kabul does face a lot of challenges from a policy and administrative perspective, with planning for a rapidly growing urban agglomeration certainly being on the forefront. Old planning instruments, such as the outdated Master Plan for the city, are in their current shape not fit to deal with contemporary urban dynamics and the overwhelming problem of informality. Rather, their mere existence poses latent threats on people living in informal settlements.

⁵ See Grace, J., 2003, *One Hundred Households in Kabul. A study of winter vulnerability, coping strategies, and the impact of cash-for-work programmes on the lives of the “vulnerable.”* Kabul: Afghanistan Research and Evaluation Unit.

3. Methodology

The approach of this study was longitudinal. It is based on intensive fieldwork in a sample of 40 poor and vulnerable households in Kabul, who were visited by researchers on a monthly basis over the period of one year. This approach allowed for an in-depth investigation of change over time, as the urban environment evolved, and produced detailed evidence of livelihood and coping strategies carried out by different types of households. The rationale behind this approach stems from the awareness that long-standing interaction is required to understand urban poverty thoroughly, to understand why it persists in so many cases, or why and by what means some people find ways to move out of poverty. By mapping people's livelihood trajectories over time and by observing and documenting processes and changes to which people are exposed, how they cope with them, or how they attempt to induce change themselves, this study is able to provide a more nuanced understanding of causal factors that work in relation to poverty and vulnerability. However, given the approach of working in a comparatively small and not randomly selected household sample, the survey will not be able to claim that it is representative.

The initial identification of households taking part in the study was accomplished by means of focus group discussions in different neighbourhoods and with local community councils, as well as through collaboration with NGOs working in the areas. Often the communities suggested potential research participants by applying their own indicators for poverty such as:

- Households that are not able to afford the white piece of cloth (*kaffan*) to cover the dead, required for a funeral;
- Households with no male income earners, or those in which children or people with disabilities are the main breadwinners;
- Households that cannot afford proper treatment in case of illness;
- Households that rely on irregular work opportunities (e.g. in the bazaar or by waiting on the crossroads for work); and
- Those households living in tents or inadequate makeshift housing.

In addition to applying these local criteria, the researchers sought to include different types of households in the sample: different ethnicities, female-headed households, returned refugees, and internally displaced persons (IDPs). This way, a broader sample was selected at first, then gradually reduced to 40 based on principles such as diversity of household types, but also a household's commitment to long-term participation in the research.

The recurrent visits to households included in the final sample commenced in February 2005 and were continued up through January 2006, and included the following:

- Collection of narrative household histories and household activity profiles using semi-structured questionnaires.
- Assessment of inter- and intra-household relations, credit relations, physical asset bases and access to basic services, migrational activities, and urban-rural

linkages with the help of a set of structured questionnaires implemented once during the 12 month period.

- Assessment of economic changes through detailed monthly monitoring of labour market participation, income and consumption figures, credit and indebtedness and self-help and support activities among all 40 households, with the support of a structured questionnaire.
- Detailed qualitative monitoring of changes in activity and asset portfolios and livelihood conditions among 10 selected households in the sample. These narrative interviews, guided by a checklist, were typically very time-intensive, which is why it was decided to carry them out in a sub-sample of households. Criteria applied to identify participating households related to:
 - a) Household commitment to cooperation: given that these narrative interviews were conducted in addition to the more standardised monthly monitoring of economic changes, a higher frequency of visits was required. This is why only the most cooperative households could be included in this specific sub-sample.
 - b) Household structure and composition: researchers sought to include a range of different types of households in the narrative monitoring in order to be able to cover differences in applied livelihood strategies and activities.
 - c) Household's relative poverty status: while all households in the broader sample were economically poor, there were differences in individual situations. As such, the researchers attempted to work with those who were comparatively poorer in economic terms than others in the sample.
 - d) Spatial distribution: in order to detect probable spatial differences, households living in different neighbourhoods were included in the sub-sample.⁶

This research programme was rather ambitious, and working with the same households over an extended period with such a high frequency of visits posed some difficulties for both researchers and respondents and certainly encountered problems. Most obviously, these related to the crucial challenge of keeping the sample together over the entire study period. This challenge was largely met, and although a few households dropped out and the sample size diminished slightly towards the end of the study, these incidences were kept to a minimum. It was fortunate that virtually all households showed a high degree of patience and happily cooperated with the research team over the whole period, a fact which was facilitated by the high interpersonal skills of local research assistants who were able to develop a constructive relationship with most participating households.

Another challenge was relocating households who moved their residence at some point during the study period in the vast urban space of Kabul. This was the case for six households, but the research team in all cases succeeded in tracking their movement, locating the new residence and subsequently continuing the research. Three households, however, moved to rural areas during the study period and needed to be excluded from the sample, and one household split, but the separated

⁶ A brief profile of each of these households is provided in the appendix of this paper.

unit was included as a new member of the sample. There was only one household that refused to be further questioned after eight months into the study, and on rare occasions the monthly monitoring of economic changes could not be carried out with some households as people were not available at that specific time, or because backtracking their residential movement took a while longer. However, overall only 38 out of the possible 485 recurring economic change monitoring interviews consisted of dropouts, refusals or months when some respondents temporarily left the sample, which means that there was a 92 percent success quota in carrying out the structured longitudinal interviews during the 12 months of the study.

4. Urban Livelihoods in Kabul from a Household Perspective

Urban livelihoods are complex, and their analysis needs to take into account a variety of factors. This study approached the subject with a focus on poor and vulnerable urban households,⁷ and consequently puts people themselves at the core of analysis: their actions and efforts, their possessions, their needs, their interests, their priorities, and the ways they pursue opportunities and cope with change.

But what is a household? This seemingly easy question requires closer examination. Especially in the context of urban Afghanistan, where war, violence, and conflict disrupted families, and where fast growing cities accommodate a continually rising number of people returning from exile or drought-stricken village sites, households tend to be very dynamic, changing shape often.

Usually defined as a group of people, whether relatives or not, who live together and share dwelling and food, the term household may encompass a wide range of different residential forms, groupings of people and functions which are subject to alteration. Membership and boundaries are highly flexible and responsive to outside changes; resources and decision-making processes are organised differently in different households; and most importantly, households are not unitary actors, but made up of individuals who may have differing interests.⁸

As such, apart from consisting of people sharing a “roof and cooking pot”, households also are “...social units organised...around the complex task of generating incomes and managing labour”⁹ – and in order to understand and analyse how exactly these social units are working and changing, the household needs to be “opened up” and looked at in closer detail.

Approaches to household analysis need to consider three major aspects:¹⁰

- 1) In addition of emphasising the view of a household as being solely a unit of sharing, cooperation and altruism, the strong possibility of internal negotiation, bargaining and conflict has to be taken into account, which leads to a continuum of possible intra-household arrangements (i.e., pooled vs. non-pooled income, cooperative vs. non-cooperative decision-making, etc.)

⁷ By vulnerability is meant a condition in which people face a high risk of experiencing serious forms of deprivation that threaten their well-being, and a limited capacity to cope with those threats. Although vulnerability is very closely connected with poverty, they are not the same thing. Vulnerability reflects a state of being characterised by a certain degree of probability – the probability not to be able to cope adequately and to become poor in the future. The inclusion of a time factor is an important aspect distinguishing vulnerability from poverty, and whereas the poor are usually among the most vulnerable, not all who are vulnerable are poor. See also a concept paper to this project that describes the livelihoods framework and existing research that forms the foundation of the longitudinal study available at: www.areu.org.af/download_pub.asp?id=254.

⁸ See also Peterson, J. T., 1994, “Anthropological Approaches to the Household” in Borooah, R., Cloud, K., Seshadri, S. et al., *Capturing Complexity. An interdisciplinary look at women, households and development*. Sage: 87-101; Beall, J. and Kanji, N., 1999, *Households, Livelihoods and Urban Poverty*. Urban Governance, Partnership and Poverty, Theme Paper 3; and Dupree, N., 2004, “The Family during crisis in Afghanistan” *Journal of Comparative Family Studies*, 35(2): 3-11.

⁹ de la Rocha, M., 2000, *Private Adjustments: Household Responses to the Erosion of Work*, UNDP/SEPED Conference Paper Series, 27.

¹⁰ See also Chen, M.A. and Dunn, E., 1996, *Household economic portfolios*, Washington: Assessing the Impact of Microenterprise Services (AIMS).

- 2) Households are not bounded units but represent permeable structures that are embedded in wider social units, networks and processes that influence internal decision-making and resource allocation processes. In the context of Afghanistan, these most importantly refer to the extended family or wider kinship networks as well as social norms, all of which influence and to a degree determine household behaviour.
- 3) Consequently, households may have enormous variability in terms of structure and composition and they may remain fluid in size. There is the need to ask as to how best to define a household as opposed to the family or kin. The most common definition which also is followed here in defining urban households in Afghanistan refers to the household as a unit of consumption that shares the same roof and cooking pot. However, in addition to this primary focus on consumption units, household behaviour in relation to individuals and functions that are not encompassed in this unit, for instance interactions with co-residential relatives, needs to be examined more closely, since they can be important sources of social and economic support.

4.1 The shape of things: households, their contexts and access to basic services

4.1.1 A variety of households

Households come in diverse forms and shapes and can be classified according to a range of different demographic features. In order to capture that diversity, the study aimed to include a variety of different household characteristics in the study sample:

- ***Different ethnicities.*** The 40 study households in Kabul were of Tajik (24), Pashtun (8) and Hazara (8) origin.
- ***Different forms: the conjugal family vs. extended households.*** It is apparent that conjugal (nuclear) households are much more widespread in urban areas than extended households, comprising more than two generations. This is reflected in the sample, where out of 41 households (including one household that split and formed a separate unit) 29 were nuclear, i.e. only made up of parents and their children. [On a number of occasions during the study, it was observed that extended households in the sample split to form conjugal units, often out of economic necessity, as it appears much easier to maintain smaller household sizes in the commoditised urban environment.] In the Kabul sample, however, splits frequently took place as a response to internal conflicts arising out of growing household sizes. These often appeared between female household members – for instance when the spouse of a newly married son does not get along with her in-laws (see Box 1). Similarly, adjustments in household sizes, structure and composition may occur frequently, such as when relatives from the countryside are accommodated temporarily in urban households during a labour migration period, or when younger household members are sent away to relatives living in village sites to release pressure on household budgets and unfavourable dependency rates (see Box 2).

- **Different structures and compositions.** The sample included 11 female-headed households and four households headed by a person with a disability, as well as four households with a disabled member. Further, there are 12 households without any adult male income earner. The overall age composition of sample households reveals a high share of children in households, with about 65 percent of all individuals below 18 years of age, and ~20 percent below seven years. Only six percent were over 50 years, and 29 percent were between 19 and 50 years old.
- **Different status.** The sample comprised 12 households who returned from a neighbouring country, 15 households of so-called internally displaced persons (IDPs) who came to Kabul from a different city or rural site inside Afghanistan, and 13 households of long-term residents whose native place is Kabul or who had their homes there already for decades, who did not leave the city in the times of conflict.

Box 1. To split or not to split?

Among the 40 households studied in Kabul, three decided to split during the research period. Economic reasons were decisive on one of these occasions, which happened just before the first visit of the research team. Mir Agha (HH 9), 58 years old, came to Kabul about two years ago with his chronically sick wife from Maidan Wardak, where they had been busy in livestock trade. They have no children, and the head of household is already aged and has bad eyesight, so he faced difficulties in continuing his work and decided to permanently settle in the city. Consequently, husband and wife joined his elder brother's household, which has their own house. Mir Agha's brother and his sons initially provided for the aged couple, but after a while, this put pressure on their budget, and it was decided that Mir Agha needed to separate and form a new nuclear entity, while still living in the same compound. The decision was taken jointly, and in fact, seeing that Mir Agha was not able to provide solely for himself, the elder brother gave his support and sent one of his sons (16) to live with his childless uncle and be the main breadwinner. In addition, one of his daughters (14) was sent over to help her chronically sick aunt in performing the reproductive household chores.

The other two occasions were triggered by conflicts between female household members who could not get along. In one case this was a permanent decision where the split unit started living in another neighbourhood, but in the case of Shirin Agha (HH 6), 20 years old, things were reconsidered after a while, and his example shows nicely the fluidity of urban households and the adjustments and readjustments in size and structure that may take place. The household returned from Pakistan in early 2003, living in a tent colony on encroached land, with a mentally disabled head of household who is not able to work for an income and is in need of constant care. The eldest son is the main breadwinner, who generates a sparse income through home production of wooden birdcages. He is supported by his mother, Koko Gul, who occasionally trades cosmetics in the suburbs and rural vicinity of Kabul, together with other women from the same colony. The son, Shirin Agha, was married soon after their return, and ever since then there was conflict in the family between the new bride and her mother- and sister-in-law. Problematic issues were food preparation, allocation of household tasks and a somewhat patronising attitude towards the new household member, at times resulting in physical violence. Finally, Shirin Agha decided to split and to maintain his own unit in a separate tent with his wife and small baby to avoid further fighting, while his mother took total responsibility of generating an income for her household by increasing the frequency of her sales trips to the villages around Kabul. But this decision was premature and reconsidered after three weeks: Koko Gul developed a serious sickness and had to suspend her trips; subsequently she was not able to maintain her household and asked her son to rejoin the family, and after some discussion with his wife he readily agreed. Now Koko Gul's daughter-in-law joins the group of women going out of town to work for an income, which endowed her with a higher status and mitigated the internal conflict. Both she and Shirin Agha are now the income providers for this re-united and extended household, but Koko Gul as its head takes most of the money and is in control of household expenditures.

What is similar among these households is the fact that most of them are engaged in a relentless struggle to secure their livelihood in the face of adverse social, economic and political circumstances. They live in cramped neighbourhoods facing a backlog of basic infrastructure, lack of adequate housing and high population density. Their lives are shaped by widespread illiteracy and a high incidence of child labour; the work they are able to access is restricted by almost saturated and too small labour markets that do not provide many employment opportunities and that are characterised by high competition, unreliability, irregularity, low incomes and great seasonal variance. In addition, the evolving and largely uncoordinated policy environment so prevalent in Kabul gives rise to incidences of poor governance and widespread insecurity of tenure and housing. All of these issues critically shape the lives of the urban poor and vulnerable in Kabul and strongly influence their capacities to act and shape their livelihoods.

Box 2. Give and take – the fluid household of Dil Jhan

Dil Jhan (HH 11) is the female head of a household that currently consists of four widows and her two small sons. At first, she and her four children formed a household after her husband died of cancer five years ago. They have their own house, purchased on credit for 65,000 Afs some 15 years ago, when her husband was a casual worker. After his death, she mortgaged the house, and started a neighbourhood bakery, which is still functioning today and provides the most important source of income for the household, in addition to a regular loan of 2,000 Afs per month from her nephew that is to be repaid when her small sons are able to work. Soon after that her mother, who had three husbands that all died, moved in with her, on top of that bringing her blind, aged and widowed friend to live in the same household. This not enough, Dil Jhan accommodated the mentally ill wife of her deceased brother plus her two children in her house. As such, there were suddenly six small children plus two disabled widows crowding the two-room house, with Dil Jhan as the single income earner. It was impossible to cope with this high dependency rate, and accordingly four children were sent away to live with relatives in their native province of Logar. First, both children of her sister-in-law started living with a relative, and later her own two daughters were accommodated by her elder, village-based brother. Now with six members it is still difficult for Dil Jhan to make sufficient money from her small tandoor (brick oven), and she heavily relies on the monthly loan she receives from her nephew, which is a heavy burden lingering in the future. Also, she will need to repay the mortgage eventually, in spite of the mortgager being a wealthy and honest man who does not claim the money immediately. A lot of responsibility is going to be placed on her two sons, now 6 and 8 years old and going to school, with their potential labour power being the main collateral for the two long-term loans, in addition to potential bride prices eventually to be received for her daughters.

4.1.2 Neighbourhoods and household access to basic services

Spatially, the study households spread all over the city of Kabul, covering nine city districts and 14 neighbourhoods (see Figure 1). Most of these neighbourhoods have in common their informal status: they are *zor abad*, a local term used for informal settlements, literally meaning “a place taken by force”, where people encroached public lands and built without seeking official permission. People are aware of this problem, often referring to the fact that they are living “outside the map”, i.e. the Master Plan for Kabul City, and accordingly, achieving long-term tenure security is perceived as one of the highest priorities among those households who managed to construct their own (albeit insecure) housing, as it would give them legitimate standing in the urban environment. This does not only apply to the settlers living in an emerging new settlement, but also to long-term dwellers residing in self-built

houses on land which has been encroached upon sometimes decades ago. Documents indirectly proving ownership of a house in a few of those cases are for instance electricity bills issued by the municipality (*kitabche barq*), or more often municipal sanitation papers (*kitabche safahi*), but in fact nobody in the sample held an official title for the land on which their house was constructed. In addition, many neighbourhoods are haunted by rumours suggesting that houses are going to be destroyed because they do not conform to the Master Plan for Kabul, leading to increased and somewhat dubious feelings of insecurity. A slight majority of studied households however did not manage to afford their own housing and need to live on a rent or charity basis (see Figure 2).

Figure 1. Location of study areas in Kabul (map provided by AIMS)

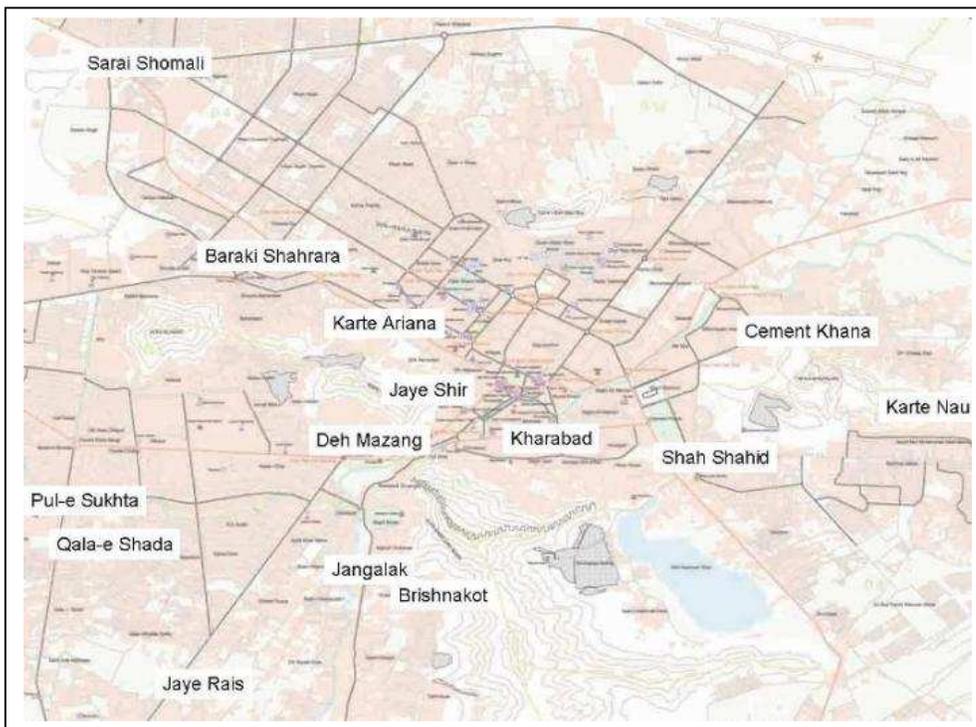
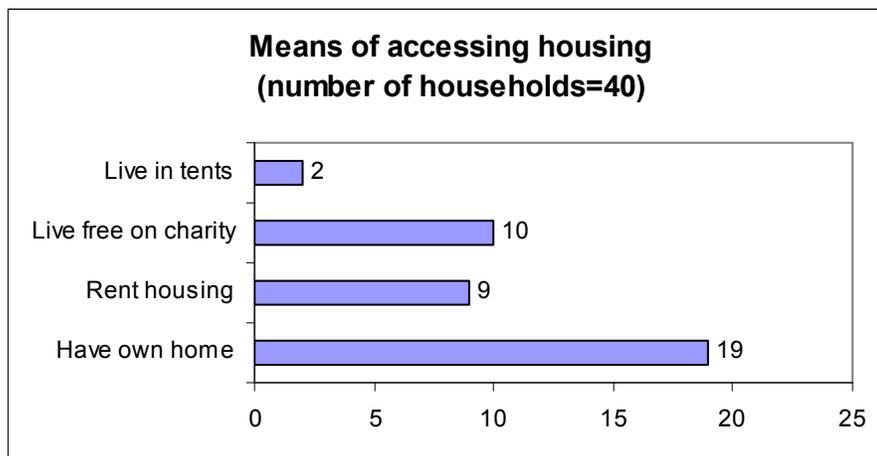


Figure 2. Types of housing among study households



Not surprisingly under these conditions, most neighbourhoods studied face a backlog in basic infrastructure provision, often requiring settlers to endure severe hardship in establishing access, for instance, to water or health facilities. This is especially apparent in the new emerging settlements of Kabul, where construction of mud shelters is ongoing and where hillside dwellers are not provided with any type of basic infrastructure. However, settlements with a longer history also are not always endowed with services, and if existent, their availability and proximity does not automatically imply access for the poor and vulnerable. For instance, people may not be able to afford running costs for electricity in spite of its provision in their neighbourhood, or treatment at the health care centres next to their residence may not be accessible because of too high expenses – critical issues that are very much reflected in the experience of the study households.

Similarly, there is evidence of access to basic services being widely channelled through functioning social relations. For instance, access to encroached land and to rental housing is often enabled through social networks, and there are a significant number of people (10 households) living free from rent in housing provided by relatives (see Figure 2). Likewise, many households are provided free access to electricity and water by co-residential relatives (10 households) or by neighbours (four households) with whom they have established a good relationship, because they cannot afford to pay running or construction costs.

Looking more closely at water as a critical issue reveals a wide range of possible access strategies that occurred in the study sample:

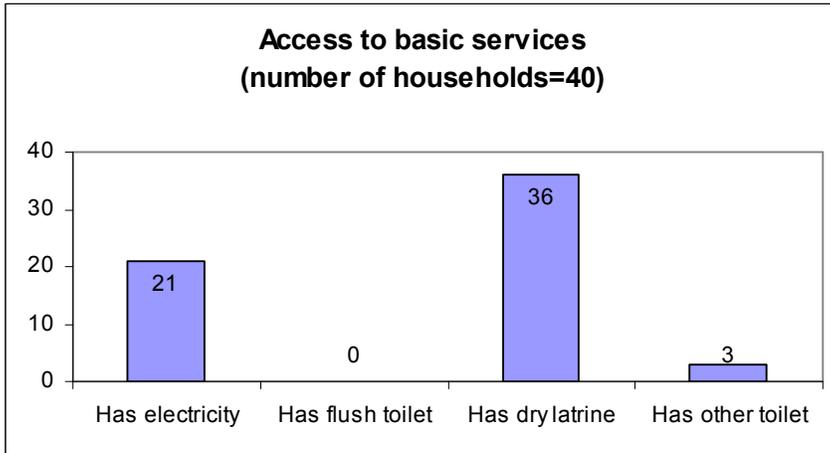
- Thirteen households had their own wells for water supply.
- Eleven households received water from neighbours or their landlords who had their own well.
- Eight households used a public hand-pump in the vicinity of their residence.
- Two households who live on remote hillsides needed to purchase water from small entrepreneurs who carry water for sale with their donkey.
- Two households shared a donkey with neighbours for hauling water.
- Three households who live in areas where well water is not potable depended totally on water from a tanker sent by an international NGO.
- Only one household had private access to tap water.



Establishing access to water can also become a serious conflict issue, as was the case in one particular study area, where a new hillside community used the public water source of an adjoining older neighbourhood, leading to huge crowds at the single hand-pump and explicitly voiced complaints of the original community. There was, however, no alternative for the hill dwellers, and the issue only calmed down when an international NGO eventually installed another hand-pump at the foot of the hill to serve the new arrivals.

As regards access to other services, Figure 3 shows the relatively poor access to electricity among the urban poor in Kabul (relative to access in other regional capitals) and the absolute poverty of sanitation facilities. Those with a latrine are likely to have dry latrines, due to the above mentioned problems in accessing water and the lack of sewerage facilities in Kabul overall.

Figure 3. Kabul households' access to services



4.2 Activity portfolios: what households do to make their living

A central focus of the study was the documentation of household activity portfolios and how they change over time. Activity portfolios refer to *all* activities pursued in the process of securing a livelihood and as such include income generating as well as reproductive activities. Different households thereby may take different courses of action, i.e. they apply different livelihood strategies, despite being in comparable situations. Such choices may considerably influence household livelihood security, although the scope of individual action – like access to assets or to basic services – is ultimately constrained by broader environmental and socio-economic conditions.

For the urban poor and vulnerable in Kabul, the most important constraint to engage in productive activities certainly stems from the specific shape of the urban economy and its labour markets in Kabul, characterised by an almost complete commoditisation of virtually all aspects of life and the steady need to generate sufficient cash to make a living. Subsistence production is virtually non-existent, and housing, food, health care, fuel and transport require ready amounts of currency, which puts constant pressure on poorer households to achieve an income that meets their needs. For the unskilled and less literate labour force, access to opportunities is largely limited to the heterogeneous sector of informal employment, which is characterised by high competition, unreliability, irregularity, low incomes and great seasonal variance. Informal employment includes self-employment in activities such as cart pulling or street vending, as well as home-based, piece-rate contract work and much wage labour, both skilled and unskilled. All of these attributes of informal urban labour markets are thus multiple facets of a singular issue: *insecurity* of work and income, rooted in the limited absorption capacity of a small and stagnant labour market that cannot support the growing urban population of Kabul.

On a very general level this report distinguishes between occupational (income generating) and non-occupational (non-income generating) activity areas, taking on the following forms:

- **Non-occupational activity areas:** reproduction (child care, cooking, etc.), social activities.
- **Occupational activity areas:** regular employment, self-employment, casual wage labour, home-based production.

4.2.1 Non-occupational activity areas

Reproduction

“Reproduction” is the most important non-occupational category and refers to the many activities which are carried out to maintain a household and to reproduce its labour force. Such activities range from child bearing and child rearing to cooking, washing, cleaning and repair work to firewood collection, scavenging the streets for burnable materials and carrying drinking water to the house. Reproductive labour is fundamental to any economic system and to a household’s well-being, and it is clearly separated by gender and age, with women and children being overly busy in carrying out household tasks in the majority of the study sample. Across all of the households, only females were reported as engaging in the tasks of cooking, cleaning, washing clothes and child care, while 69 percent of households reported only females engaged in fetching water. Often downgraded as not being a work of value, reproductive work underlies virtually all other activity areas. As such, it is invariably *needed*, which is why patterns of people’s productive (i.e. income generating) activities cannot be understood without looking at their reproductive activities at the same time.¹¹

This is particularly evident when acknowledging that insufficient reproductive standards may negatively affect a household’s human asset “health” and thus potentially the capacity to be productive, i.e. to generate an income. The need for reproductive labour force in the household is also exemplified by the widespread evidence of girls being kept from school in order to run the household (e.g. in the case of HH 16), which negatively affects a household’s human asset “education”. In addition, women are often charged with the double burden of performing income generating and reproductive activities at the same time, which tends to make those female household members in particular vulnerable to health problems. The latter seems obvious in HH 28, where the female head started a neighbourhood bakery to support her husband’s irregular income as a goods-loader in the bazaar, while all three daughters attended school and supported their mother in the afternoon. In the beginning, this worked out without major problems and even endowed this household with a considerably higher income. Gradually though, the female head of household developed a sickness most likely resulting from her constant exposure to the fume environment of her small tandoori room, along with a certain general sensitivity she developed after an induced miscarriage prevented her from giving further childbirth. This stopped not only her income activity, but partly also that of her husband, who accompanied her when going to see doctors and visit hospitals as a consequence of women’s constrained mobility in the Afghan context. While it is not

¹¹ See also van Dillen, S, 2004, “Different Choices. Assessing Vulnerability in a South Indian Village”, *Studies in Development Geography*, Saarbrücken: Verlag für Entwicklungspolitik.

possible to ascertain a direct causal relationship between her sudden sickness and her working for income (in addition to being responsible for household maintenance), it is indisputable that the extra task of running a home-based bakery did put a heavy burden on her time as well as on her already constrained physical ability to perform manual labour.

More generally, two points seem especially significant with regard to the actual interplay between household maintenance and the need to realise a sufficient income: first, it is positive for a household if reasonable reproductive standards can be maintained throughout the year, as such minimising health risks. Second, it is beneficial if a maximum workforce can be allocated towards income generating activities, although the latter may lead to children working or to a double burden on female household members. Again, size and gender composition of a household as well as internal labour allocation are decisive as to how this actually works out in practice.

Social activities

Social activities are pivotal for maintaining or generating “social assets” and as such may assume critical importance for livelihood security, especially with regard to poor and vulnerable populations, whose social relations often work as a resource of last resort (see Section 5 for more details). This is even more so in light of the virtual absence of any state-based social security system being in place in Afghanistan. Under these conditions, the close and extended family, as well as kinship and community-based informal security arrangements, form the basic social safety net and provide an overly important fallback system for poor urban households.

In light of the crucial significance such informal social support systems may assume and especially so in times of crisis and emergency, maintenance of social relations certainly becomes an important activity. Although poverty conditions and survival situations certainly put constraints on the time investment capacity of poor urban households, there is strong evidence of sample households committing to networking as a livelihood strategy.

Therefore, the following patterns of social activities taking place on a regular or irregular basis can be distinguished among the studied households:

- Participation in collective activities such as constructing a mosque for the neighbourhood, helping in manual labour related to a funeral event, making collective claims towards the government to establish tenure security, or participating in community council meetings. These are irregular activities helping to maintain neighbourhood cohesion and to inject a feeling of commonness and solidarity. However, not all neighbourhoods seem to have such a cohesive structure, and for instance the incidence of submitting a petition that e.g. demands the provision of service infrastructure or the allocation of land seems to be largely restricted to emerging new settlements in Kabul and itinerant camps of returned refugees.
- Attending life cycle festivities, both among the extended family and in the neighbourhood. Sometimes, these require considerable investments of time and money, as events can be located far away in different cities or provinces. All households studied participate in those events regularly.

- Supporting neighbours in preparing life cycle events.
- Giving and taking assistance in child care to enable, especially female, household members to leave the house for work or other issues. This was a very widespread practice in particular study settlements, and more generally carried out among co-residential neighbours or relatives who share a single compound.
- Occasionally cooking together to save on food expenses. This was particularly evident among the community of kin-related refugees in the tent colony.
- Accommodating members of the extended family who visit Kabul for a labour migration period. In a number of households this occurred rather frequently, with the temporary household members sharing household expenses.
- Participating in self-organised and neighbourhood-based literacy groups among females. There was evidence of this practice in a few neighbourhoods studied, where some literate women ran neighbourhood classes. Women gathered in a private house, chat, learn and also brought some of their housework to be accomplished at the same time.
- Regularly visiting relatives and neighbours. This in some cases may happen even on a daily basis and is the most casual and probably most important form of maintaining social relations.
- Engaging in mutual obligatory neighbourhood works in house construction or maintenance. This is an institutionalised practice indigenously referred to as *ashar*. It is particularly widespread in emerging new settlements where the construction of self-built housing is ongoing and this practice helps to save labour costs.

All of the mentioned activities resemble investments – notably of time and money in form of transport expenses, gifts or opportunity costs for missed income activities. This again exemplifies the fact that social networks require constant care and efforts to foster their maintenance, but if functioning social relations are in place, they may well mitigate effects resulting out of exposure to adverse conditions, making the investments of time and money worth it.

4.2.2 Occupational activity areas

The main occupational activity areas encountered in the study include regular employment, casual skilled and unskilled labour, self-employment (both vending and production) and home-based subcontracted production. These are discussed below, along with some indications of the range of outcomes from each type of activity and the gender and age composition of the workers.

Regular employment

The regularity of a certain income, its independence from seasonal variations, and not the least a regular work schedule are favourable factors in the process of securing a livelihood. Regular work allows for better planning, creates space for additional activities, and provides the strategic advantage of knowing something about the future. Further, it has been shown that regularity of income indeed is supportive or even crucial for overcoming poverty conditions.¹² However, only from a

¹² Schütte, *Dwindling Industry, Growing Poverty*, 2006.

low of four to a high of nine individuals per month reported access to such work, for a total of 73 such incidences across the 12 months (out of 718 total incidences of work). Most of these incidences of regular work went to men (63 percent of the 73 cases) and people in their prime work years (25 to 65 years of age; 82 percent of the incidences).

Regular work in this sample included government workers (two teachers, one cleaner, one driver), which implies that salaries are not very high, as well as some NGO workers who may earn more money, but often are only on shorter term contracts. Still, in both cases the work provided a base on which to build, not necessarily guaranteeing security but providing the foundation for it. This was the case in the household of Nasrullah: he worked as a cleaner in a government office and received a monthly salary of 2,000 Afghanis, and whenever there was the chance, he supplemented this income by working as a cook on festivity occasions. To keep the 11-member household going, his 16-year-old son needed to drop out of school and start working as a mobile vendor, showing that regularity alone may not be sufficient to guarantee livelihood security when dependency rates are unfavourable, and income levels are low.

There was substantial variation in the level of daily returns across the 73 incidences of regular work; the range is just under 3400 Afs, reflecting the lower salaries of government workers and higher salaries and benefits of NGO workers.¹³ The median daily earnings of this group was 115 Afs, the highest across activity groups, but not by much, as will become apparent.

Self-employment

Self-employment covers a very wide and diverse range of activities and represents the most important area of work for the study households in Kabul. Over the 12 study months a low of 17 to a high of 28 workers per month were self-employed, and self-employment made up 40 percent of the 718 incidences of work across the whole study. This makes it the most frequently reported type of work; more men than women reported being self-employed (84 percent are men) and 38 percent of work incidences that were self-employment across the 12 months were reported by workers under 18 years of age. Thus, just over one third of work incidences among children are in self-employment. Self-employment includes a range of possible activities falling into a variety of categories, as described below.



Many people engage in mobile street vending as an income opportunity; it trades off across the months, with self-employed service and manufacturing as the most common self-employment activity. Mobile vending is characterised by an especially high rate of competition. Vending accounted for about 17 percent of all recorded income activities and covered work carried out with differently sized wheelbarrows as well as on foot, the difference indicating varying capacities of households to get hold of a productive asset. In fact, in more than half the cases encountered, street vending was carried out without any vehicle,

¹³ This range includes one case of a woman working in an NGO who received maternity leave; she worked only 2 days in one month but received her full salary, making her daily earnings inordinately high. Without this case the range is 397 Afs.

indicating a lack of capacity to invest. However, either with or without vehicle, mobile vendors generally face a difficult situation. They are particularly exposed to weak governance and harassment by the police, they need to establish credit relations with a wholesaler in order to be able to trade goods, and their returns are especially irregular and fluctuating, besides being comparatively low at the same time. This is why whenever there appeared a chance, people involved in street vending aimed to take on casual wage labour, where daily incomes at least are more fixed (see Box 3). Likewise, this activity area had a high proportion of working children selling cigarettes, chewing gum, homemade foodstuffs or other easily tradable goods.

Box 3. Seizing opportunities as they come

Malalai's two young sons usually work as mobile street vendors and their income forms the basis of the functioning of their household (HH 16). The elder son has purchased a big and solid wheelbarrow on credit organised by his mother, and he is trading stuff like soap and shampoo which he gets on basis of ograyi from a wholesaler, i.e. he needs to pay for the goods only after he sells them, with the difference being the daily profit. His younger brother has no vehicle but carries a small bag from which he is selling tiny packets of yeast in the streets. The decisions of what goods to trade were not taken deliberately by the boys or their mother. Rather, they were the consequence of their acquaintances with two wholesalers who were introduced to them by friends from the neighbourhood and who provide them with goods on credit. Both boys now work about 12 hours daily in the streets and hardly get more than 100 Afghanis as a profit at the end of the day. The opportunity to be enrolled in a cash for work programme provided by an international NGO thus came at the right time, and both did not hesitate to drop their mobile vending and start digging ditches for a 200 Afs per day per head – an exorbitant rise in their daily income, to be realised for two full months. Most of the money earned was directly invested in their ongoing house construction, and by the time their assignment with the NGO had finished, the construction of a second room in their dwelling had been completed as well. In addition, they were able to afford a donkey in partnership with a neighbour, which made their access to drinking water much easier. This example once more shows the importance a regular income may yield, even if it was only for a limited period. As it is, however, the household is highly indebted – Malalai played out her networking capacities and accessed credit from various sources to afford starting house construction in the first place, and repayment of the loan will eventually put more pressure on the sons to produce incomes.

Pulling carts is the other lowly and insecurely remunerated self-employment activity that has special significance for the urban poor and vulnerable. It was carried out by a low of two workers and a high of nine workers across the study months and made up seven percent of all work incidences. In a number of these cases the activity was performed by children (i.e. in households 8 and 9 where children are main breadwinners). Pulling carts are the main goods-transport device in the local bazaars of Kabul and as such are a familiar sight all over the city. People engaged in the activity usually carry it out at the closest marketing spot to their residence and not necessarily in the central bazaar located in the old city. Nevertheless, competition is extremely high and returns irregular and low at the same time. Unless a fixed relationship with a shopkeeper or wholesaler allowing regular transport assignments is established, waiting times for customers may take up a considerable part of the working day. It is almost impossible to maintain household livelihood security by means of pulling a cart alone, and in fact all three households where the activity

represented the single source of earned income were endowed with social assets that channel access to other sources of material resources.

There are self-employment activities that are more stable than those previously reported; they include shop-keeping (fixed vending), tailoring, running a home-based bakery or building and selling birdcages (more on this below); this form of self employment comprised 11 percent of all reported work activities. In some cases, this form of self-employment can lead to a considerable betterment in livelihood conditions for the households involved, especially when it is a specialised enterprise involving skilled labour. This was the case with one household head who returned from Pakistan, enclosed land, and with the support of a loan from his cousin given on the basis of *mozarebat*¹⁴ opened a mechanic shop which generates a comparatively high income. In fact, this particular 17-member household was certainly the best off in terms of economic conditions among the 40 households studied, facilitated by a combination of skills and access to credit on soft terms. Other micro-enterprises, however, are only ephemeral, as was the case in HH 6, where a small grocery shop opened in the returnee colony could be sustained only for a couple of weeks because of a lack of customers, and the whole enterprise turned out to be a failure involving loss of investment. Likewise, two shopkeepers sold their businesses during the study period because they needed to repay debts. This shows that shopkeepers are not necessarily better off, with many having taken on debts to open the enterprise in the first place, but subsequently failing to generate sufficient returns from their investment. Between those extremes are the reasonably well-functioning though very tiny shops of two households (groceries, scissors repair), and the example of one charcoal seller who did not possess his own space, but was allowed to use the shop of a friend in order to diversify his income during the cold season.

Other forms of self-employment in the sample refer to marketing activities of home-produced goods, for instance in the case of the birdcage constructors (HH 6) who trade their product with shopkeepers in a specific street of Kabul (Koch-e Kauk Forushi) or roam different parts of town in search of customers. One household was specialised in a small business, where female household members cook Afghan food varieties, which are subsequently traded in the streets by men, and the main income source of HH 38 was selling phone calls with a mobile phone, which has been purchased on a credit basis (see Box 6).

Self-employment is not highly remunerated in the Kabul environment of high competition and weak governance (see Box 4). There again was a wide range of reported daily incomes (range of 1181 Afs, with the latter amount being generated just one time by a home-based electrician occasionally repairing goods brought to him by neighbours), and the median daily income was only 80 Afghanis across all self-employment work incidences, which was considerably lower than that of regular salary workers. Thus, as mentioned previously, many who are self-employed seek other opportunities when possible, moving particularly into casual work.

¹⁴ *Mozarebat* refers to a partnership agreement, in which one party will provide money or productive assets, the other time and work, with the profit being shared, but the potential loss lying solely on the side of the person providing cash. It is a very widely used form of credit, requiring a lot of trust because of the risk being distributed one-sidedly.

Box 4. Bad governance and mobile vending

Mobile vendors in Kabul are exposed to multiple threats and difficulties. They work in an occupation providing uncertain outcomes and are embedded in an insecure policy environment, which does not provide them with any legal rights to carry out their small businesses. Likewise, finding a space to trade can be difficult. As an effect, many repeatedly have to suffer police harassment and need to indulge in regular bribing of officials in order to be left on their own. However, that does not help at times, as the example of Jamil, the small son of Malalai (HH 16) trading packets of yeast, shows. In the last study month, he was beaten by the police, coming back home with a wounded face. What happened was that he gave a small baksheesh to a police officer, but still was made to leave his place. Accordingly, he demanded his bribe money back. That was when all his goods were taken and thrown in the ditch, and he was taken away to a police office and apparently treated like a criminal. It was a situation characterised by defencelessness and loss – all goods destroyed, the boy injured and frightened, his bribe gone, and still needing to pay the wholesaler for the wasted stock – and he had no right and means to do anything against this type of public harassment.

Casual wage labour

Casual wage labour accounted for about 32 percent of all income-related activities carried out in the sample during the study period. It was even more male dominated than other activities reported (96 percent men) because many of the activities were conducted in public, barring women's access. Twenty-three percent of incidences of casual work involved children under 17 years of age. Casual wage labour includes the following occupations:

- Occasional unskilled work opportunities accessed from the crossroads, by word of mouth or with help of friends or relatives, represents a main source of casual wage labour. Often, the activity is carried out in addition to mobile vending or other areas of self-employment, since it promises at least a fixed daily income and is as such more reliable and often also more beneficial. However, in spite of the current construction boom in Kabul, employment opportunities for unskilled labour in this sector are scarce, highly seasonal, and characterised by huge competition. In terms of skilled labour, chances to find employment appear to be equally low, but if succeeded incomes are realised, can be considerably higher. However, among the study households only two cases of skilled wage labour were recorded. In addition, three households relied on loading and unloading trucks in the central bazaars of the city as their main source of income, which again is a very erratic and lowly remunerated source of income (see Box 5).
- Other casual work that has some importance as a livelihood source is to work as a shop employee for a small income. Again, working children have a significant role here, but altogether these activities appear to be temporary in nature rather than representing a permanent source of small incomes for the five households involved. Similarly, children in three households worked as conductors in private busses or aimed to earn an income by washing cars in the middle of urban traffic, and there was also some evidence of people working for food in urban agriculture. Likewise, seasonal agricultural wage labour in rural provinces was a readily taken option for three households, indicating the importance that rural work opportunities may assume for urban livelihoods, even in case of the capital city Kabul.

Casual work is relatively well remunerated, justifying workers' interest in accessing it or moving into it from self-employment. Median daily earnings across all incidences of casual work in the study period were 110 Afs, essentially equal to earnings from regular salary work, and 30 Afs more than the median for the self-employed.

Box 5. Work is all there is....

Mohammad Ajan is goods loader in the bazaar – he has done this job for a number of years now, working almost every day for 12 hours or longer to make a living for his five-member household (HH 28). It is a very strenuous job – if there is work, that is. He goes to the same place every day and waits for the trucks to arrive, but very often there is only an insufficient number coming in for all the potential labourers waiting for an assignment. In summer the situation usually is tolerable, and he can manage between 100 and 150 Afghanis a day – which is hardly enough in view of 2,000 Afghanis rental payment he has to produce every single month for his small two-room flat in Deh Mazang. In winter the situation gets even worse, because fewer trucks are coming, and accordingly his daily income falls rapidly. This is why his wife started working by opening a small home bakery, with the women of the neighbourhood as her customers. This did not last long, however – she fell seriously sick and they needed to take on new credit from Ajan's brother to cope with the medical treatments. On top of this, the landlord raised the rent to 3,000 Afs in the last month of the study period. Now they are looking for another place to live, because there is no way they can ever afford to pay this amount regularly, seeing that they became indebted to cope with the former rental payments. The solid neighbourhood relations they managed to maintain, the regular gatherings of the women of the neighbourhood, their self-organised literacy courses, the bakery of Ajan's wife, the nearby school for their three daughters – all of these things are now suddenly endangered. Their hope now is to find a new place in the same neighbourhood in order to be able to keep up their existing social relations.

Home-based subcontracted production

Home production includes a broad range of activities as well, comprising about 19 percent of all the income activities reported in the study period. This area predominantly is the domain of women (83 percent women), and includes work such



as embroidery, spinning wool, carpet weaving, quilt making, but also washing clothes or processing dried fruits. Home-based work can encompass both self-employment (a worker establishes a market and sets prices) as well as subcontracted work, where remuneration depends on piece rates and quantities accomplished, as in carpet weaving where subcontractors pay workers per meter, or in wool spinning where the payment is per kilo.

However, remunerations for home-based work activities are very low as a rule, with the median daily earnings reported to be 46 Afs across all reported incidences of this work in the study period. Such low pay makes it very difficult for women to substantially contribute to household income. This work is characterised by a young labour force, with 55 percent of all incidences of home-based work done by children (largely girls) under 18 years of age.

This diverse range of activities does not translate into a sustainable diversification of income sources at the household level. Twenty-seven percent (11 households) of the

households studied only had a single source of paid income, and 39 percent (16 households) had two sources of paid income, but the secondary source tended to be highly irregular or very low paid. For example, it might be the very occasional clothes washing assignment for a female household member, such as in household 8, or the skills-building apprenticeship of the 14-year-old in household 32, or the sporadic work carried out by an aged head of household, as in household 9. The same was true for most of the 13 households with three income sources, where additional work activities often relied on children or low paid home-based work activities carried out by women. This raises another important question related to urban vulnerability and access to work: whose labour can the household mobilise, and how does this mobilisation influence household income levels?

4.2.3 Labour mobilisation strategies and vulnerability

The number of workers a family can put into the workforce, relative to dependents, is a key indicator of vulnerability because households with few workers lack the flexibility to withstand most forms of shocks. The results for the 40 households over the 12 months indicate that these families are highly insecure in relation to the number of dependents supported by workers (Table 1). The figures are disturbing in that a good share of the 455 responses over the 12 months reported having no workers, while a full 50 percent of the responses reported having only one quarter or less of household members in the labour force. This illustrates quite poor flexibility in the face of shocks such as unemployment, illness of a working member, or any other shock that may require additional funds – there are few working members who could work more to accommodate this need, meaning families may be more likely to take on debt.

Unsurprisingly, having few workers is related to low income and those with few workers as a share of household members are more likely to be in the lowest income quartile, while increases in the share of workers leads to a greater likelihood of falling into higher income quartiles – i.e. having higher relative income levels.

Table 1. Share of workers in the household (number of responses=455)

Share of workers	Percent of responses
0	10%
<25% of members work	50%
<50% of members work	75%

Labour mobilisation, however, is also about who works, not just the number of workers. Women and children made up a substantial share of the reported workers in the Kabul sample, moving in and out of work over the course of the study year. For instance, the female share of workers ranged from a low of 20 percent to a high of 32 percent over the study months. Overall, women workers comprised 27 percent of all incidences of work. The share of children under 18 in the Kabul sample of workers ranged from a minimum of 35 percent to a maximum of 51 percent, illustrating again the important role children have to play in managing household livelihoods. Child workers comprised 42 percent of all the incidences of work across all the study months, highlighting the dependence of poor Kabul households on these workers.

Reliance on child and female labour is typically a sign of vulnerability, since these two groups tend to have more difficulties accessing better quality and fairly remunerated work than adult men. Thus, it is often households with no or few adult male workers, or no able-bodied adult men who must rely on such strategies. There was some evidence of this pattern among the Kabul households studied, particularly in relation to households being unable to mobilise male labour in different months. Over the 12 months of the study, however, only between three and six households per month reported having no male labour.¹⁵ Except for the first month of monitoring there is a clear difference, with those households having access to male labour earning substantially more income per month. There was no clear pattern in relation to dependence on child workers, as earned income could be both quite high and low as the share of these workers in the household increased. Similarly, it is only at the extremes of the gender composition of the labour force that effects are visible: when women comprise some or even a majority (but fewer than all) of workers in the household, earned income is not necessarily adversely affected. It can be concluded from this that access to male labour is important to household livelihood security, but that mobilising child and female labour is not necessarily a sign that incomes will be substantially lower – i.e. that the family will necessarily be income poor. Note though that this does not mean it will be secure, particularly in the long term, as putting children into the labour force may reduce investments in formal education, which may bring payoffs in the longer term.

To better understand how different types of labour power are moved in and out of work over time, either by choice or not, consider the examples given in Figure 4 depicting labour mobilisation strategies of two households over the 12 months of the study. Household 16 heavily relies on working children, supported whenever there is opportunity by the female head of household. Given the small household size, dependency rates are very favourable and provide the chance to pursue investments in solid housing (see Box 7). Household 39, on the other hand, relies mainly on the income of two daughters (17 and 15 years) weaving carpets, and the occasional work accessed by the head of household, Mir Alam. He worked as a second-hand clothes seller on a mobile cart in March, and then managed to operate his own small booth selling plastic shoes on the roadside for three months. But then his brother became seriously ill, and Mir Alam was busy taking care of him and needed to close his shop. After two months his brother died, and he sold his tiny shop to repay credit obligations taken for the funeral ceremony. Since then he has been unemployed, with his daughters providing insufficient income for the big household living in a rented house, and the bulk of expenditures are met by means of credit.

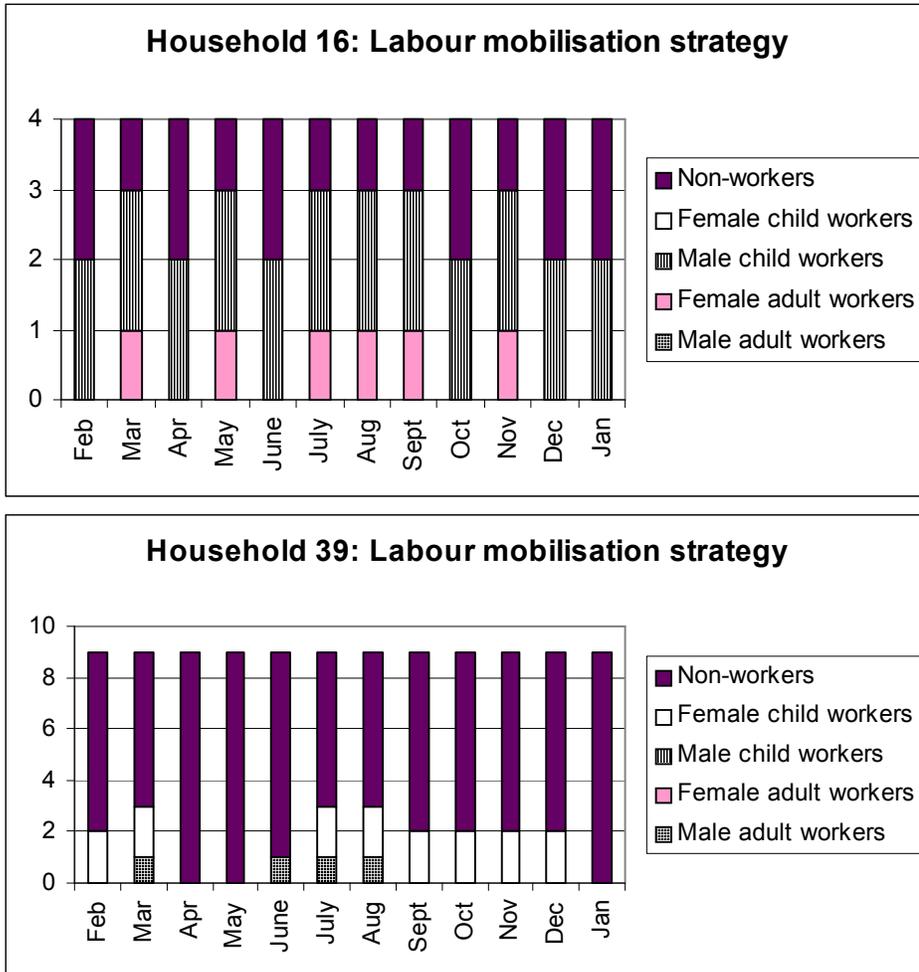
4.2.4 Access to work: irregularity and vulnerability

As indicated above, insecurity of work opportunities, high seasonality and high competition are the most important constraints posed by the urban labour market in Kabul. The irregularity of employment that comes with these constraints is also reflected in the experience of the urban households studied, with many individual members of the sample accessing few days of work per month and not finding work in some months, with this leading them to engage in different income activities over the year or even multiple activities at the same time. The latter was much less frequently experienced, with only three households having an individual who worked

¹⁵ The number of households per month reporting having no one working ranged from 1 to 10.

consistently (i.e. more than two months in the study period) in two activities concurrently.

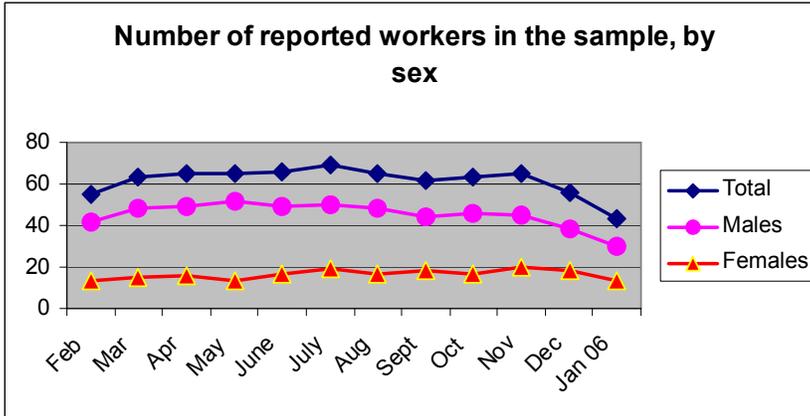
Figure 4. Two households' labour mobilisation strategies



Having poor access to regular numbers of workdays, seasonality in access to any work at all and frequent job changes were much more frequent occurrences and were typical of the workers in the sample.

The number of reported workers in the sample in each month highlights the seasonality in access to work which characterises the Kabul labour market (Figure 5). Winter is clearly a difficult period for these households, in that fewer men and women are able to access work. This also corresponds to a period of higher expenditures in that spending on heating is needed and ill health due to exposure to the cold in poor housing conditions can raise medical expenditures, meaning families, when possible, must prepare for such downturns in labour market access and thus earned income.

Figure 5. Number of workers by sex



Extending this and looking at workers across the 12 months, a very significant share reported difficulty in accessing, on average across this period, a full month of employment. In fact, 51 percent of the 106 workers accessed on average less than 20 days of work per month, while a full 89 percent accessed on average less than 25 days of work per month. Examining the sum of total workdays over the study year shows that one quarter of the workers worked 54 days or less, 50 percent worked 131 days or less while only 25 percent worked more than 193 days in the year.¹⁶

Such irregular and insecure access to work translates into low and variable individual incomes from work, with the level of variation being apparent from the mean coefficient of variation for individual monthly income across all the workers in all occupational activity areas, which is 0.53.¹⁷ The outcome with regard to different occupations, however, is particularly stark: regular salaried workers experience a mean coefficient of variation of individual monthly income ranging from only 0.09 to 0.26, whereas all others are all much closer to the overall mean, i.e. a coefficient of variation over 0.50 over all the study months.

Job changes are also a frequent labour market strategy among the urban poor and vulnerable in Kabul, in response to the inability to obtain on regular secure source of income. There are two ways this can be examined through the collected numeric data. The first is through a “job access form”, filled in at one point in time and capturing all the jobs each member of the household held since the start of the study.¹⁸ The second way is through asking during each monthly monitoring visit who was working for income and in what occupation.

According to the job access form, there were altogether 85 different individuals reporting access to work. Figure 6 shows their distribution by number of jobs held and by sex. Of 26 female workers only six held more than one job over the course of the recall period; thus they have less variable work histories, likely reflecting their more limited mobility and job choices. Fourteen of the 59 male workers held more than two jobs during the recall period. Interestingly, age is associated with the

¹⁶ Compare this with the estimation given by Scoones (1998, 6), that 200 working days per year are the minimum level to create a secure livelihood.

¹⁷ The higher the coefficient of variation, the higher the chance that an individual or household will face uncertain returns to work.

¹⁸ In Kabul, this meant a recall period of nine months since this specific form was filled out in October 2005.

number of jobs held, with younger male workers being more likely to hold three or four jobs. The mean age of workers with one or two jobs was 29–30 years of age, while for those holding three jobs it was 22 and for those holding four jobs it was 19 years of age.

Figure 6. Number of workers, by job number and sex

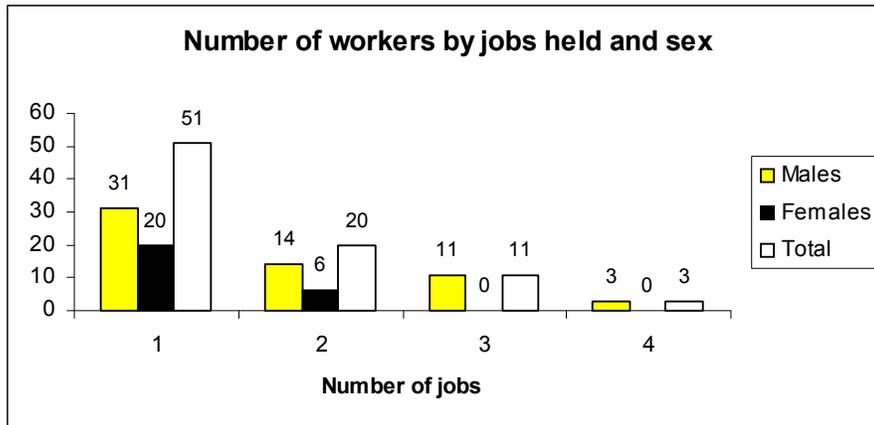
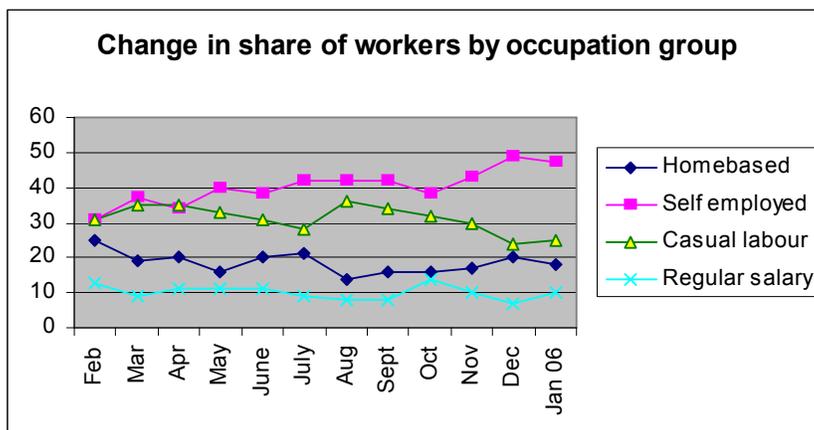


Figure 7 illustrates that when people change jobs it is at times across broad work categories; i.e. it is not just changing the product one vendors or the product one produces within the home. Over the 12 month period, 19 out of 106 workers tracked in the monthly monitoring forms shifted work types.¹⁹ Only two were women and they exhibited rather marginal attachment to the labour force in general; they likely moved in and out as need or time and opportunity allowed. Of the 17 men who moved, 11 were less than 18 years old, two were in their twenties and the balance were between 30 and 55 years of age. So, men are far more likely to move between work types, with this particularly being the case for boys who are seeking any available opportunities.

Figure 7. Change in workers by occupation



¹⁹ The difference in number of reported workers between the two forms may reflect the longer reference period for the monthly monitoring form; new people may have joined the labour force in the period Nov 2005–Jan 2006.

Across work types, the most stable category is regular salaried work, which shows little evidence of large or frequent shifts of people in or out. In fact, only in three of the 19 cases did someone move in or out of regular work. Six of the cases of movement involved home-based work, with individuals moving out of this work and into vending or casual work; the two women are in this category. The balance of the movements between types of work involved movements between casual work and self-employment. Some moved back and forth between them both, likely in response to seasonal pressures, while others shifted permanently from one to the other. The link between movements in shares of workers in these two work types is apparent in Figure 7, though the relationship is not absolute. It is most clear in the winter months when casual work declines and self-employment increases. Much of this movement is ad hoc and in response to short-term opportunities for higher daily income or more days of work versus a clear strategy of seeking a new career. In fact, much more movement than that reported happens, since many move between occupations within these broad work types, for example between peeling pistachios and spinning wool in the home, or between being a shop helper or construction worker. Career niches were virtually unknown among the sample, except perhaps for some of the self-employed who owned shops or for carpet weavers. The latter, however, can be a gruelling form of work, so having this niche does not guarantee good returns or work conditions (see Box 6).

Box 6. Change is the motto: working boys and the jobs they do

The household of the mentally disabled Ghulam Rasol (HH 38) relies on the work of his three school-aged children (9, 12 and 14 years old). In the beginning of the study, two of the boys were mostly busy in home-based carpet weaving. The household had its own loom, brought over from Pakistan after their return about two years ago, and they worked on a contract basis, being paid by the meter. The 12-year-old was busy selling chewing gum in the streets of Macrorayon and sometimes Flower Street, often accompanied by his younger brother who roamed the streets begging with his pot of esphand (i.e. wild rue, the holy plant able to drive away ghosts). All of these activities were given up over the year. Carpet weaving turned out to be not very beneficial – it bound the working force of two boys in filigree but hard labour, and at the same time did not bring sufficient returns for this household of eight, which is why whenever there appeared a chance, the eldest son Shafiq indulged in daily wage labour. Consequently, the family decided to sell the loom and quit weaving. Shafiq, who acts as the male head of household, bought a mobile phone and started selling phone calls in the central bazaar, managing a profit between 70 and 100 Afs per day. Thereby, he was introduced by a relative to a top-up card seller with whom he since then keeps up a credit relation based on ograyi, i.e. he pays for the cards only after having made some income while using them. Later on, his 12-year-old brother also started working as a top-up card seller, managing a daily income of about 60 Afs. His small brother Zarghon meanwhile switched to selling chewing gum, later on trading plastic bags. Midway through the study he became a bus conductor for a fixed daily income of 50 Afs – a possibility organised for him by another relative. This lasted only for a couple of months, and later he went back to selling plastic bags. While the two younger brothers as such have been busy all the way through the study in different occupations, their elder brother Shafiq took care of their schooling and made sure that they attend as often as possible in addition to their work. He himself had to quit his formal education permanently in order to constantly provide an income to the household, while a fourth seven-year-old brother is being kept from work to ensure his education.

4.3 Asset portfolios: what households have to make their living

As has become obvious, the urban poor and vulnerable carry out a wide range of activities, most of them having in common their irregular nature and low

remuneration and thus are commonly referred to as *gharibkar*, i.e. work for the poor. In terms of what people possess, i.e. the assets over which they are able to exercise command, there also is some diversity among members of the household sample, although this does not reach high magnitudes and more generally is characterised by widespread “asset vulnerability” prevalent in urban Afghanistan that puts pressure on the capacity of poor urban households to cope with risks and events.²⁰

Nevertheless, the ownership, composition and mobilisation of asset portfolios consisting of social, political, economical, ecological and personal assets are the basic means that strongly determine levels of resilience and responsiveness of households in the face of adversity. Yet it is not sufficient to focus on what people have, but more so on what they are capable of doing with what they have to secure their living in the city. The interdependency of action, i.e. livelihood strategies, endowment with assets and structural characteristics is evident when looking closer at household livelihood portfolio management. People may use one form of asset to acquire other forms of assets, e.g. their social relations may entitle them to access the financial asset credit. Or further, while managing their portfolio, households may use their financial assets to acquire the human asset education, or they deplete their human assets for the sake of financial assets. There appear to be continuous substitutions, trade-offs or draw downs on differing assets, and in this sense the different household assets are “... not only inputs to livelihoods...they are also their output”, hence they are transformable.²¹ How these transformations are made, however, depends on household decisions influenced by internal power relations, exposure to stress and emergencies, the social identity of the household and its members, and the stage of the domestic life cycle. Ultimately, however, asset acquisition and transformation aim at securing a sufficient consumption level, with improved living conditions implying a good quality of life, and the capabilities to use, maintain and protect assets in order to continue allowing such transformations in the future.²² The varying degrees as to how these aims can be achieved among different households disclose varying patterns of vulnerability, linked to varying access to and control over a range of assets.

4.3.1 Physical assets

Physical assets refer both to productive assets and to household assets. Productive assets include access to services and basic infrastructure such as shelter, water supply, sanitation, waste disposal, energy supply and transport, as well as tools and production equipment required for income-generating activities or enhancement of labour productivity. Household assets in turn refer to household goods such as kitchen utensils, furniture or clothing, but in particular to valuables such as jewellery or other saleable personal belongings. Housing in urban areas is certainly the most important physical asset that a household can possess, as it can be used productively and eases pressure on financial capabilities (see Figure 8 for details about housing quality).

²⁰ Schütte, S., 2004, *Urban Vulnerability in Afghanistan: Case Studies from Three Cities*, Kabul: Afghanistan Research and Evaluation Unit.

²¹ Bebbington, A., 1999, “Capitals and Capabilities: A Framework for Analyzing Peasant Viability, Rural Livelihoods and Poverty” in *World Development*, 27(12): 2021-2044.

²² Ibid, 2029.

Figure 8. Characteristics of houses in the study sample



Among a majority of the study households, physical resources were somewhat scarce. Only a few were able to accumulate a solid basis, with 50 percent of the sample having physical assets with a sale value worth more than 5,175 Afghanis (US\$105), and 50 percent having less than this after eight months into the study. This lack of physical possessions might come as a critical drawback for household well-being during times of crisis and emergency, because ownership of valuables serves as a means of insurance against risk. Consequently, disposal of assets was observed in the household sample over the study period. Twenty households at some point during the study year sold valuables. Eleven of these reported selling assets in more than one month, for a total of 36 occurrences of asset sales. Overwhelmingly, this was done to cope with loss of income and in order to afford basic consumption of food, to repay debts, to pay for medical treatment, or to pay for heating costs (Table 2). On some occasions, there were substitutions between different types of physical assets – such as selling the household asset “jewellery” to purchase the productive asset “sewing machine” to be used for subsequent income generation or to repair a home. Interestingly, it was predominantly jewellery coming as part of marriage arrangements which was disposed of when urgent need for cash occurred (in about 46

Table 2. Reasons for selling of physical assets

Reason asset sold	Frequency of mention (n=35)
Consumption needs	13
Repay debt	5
Medical costs	4
Heating costs	3
Buy HH amenity	3
Investment (business, buy asset, reconstruct home)	3
Other emergency	2
Other reason	2

percent of encountered cases), and which was largely responsible for differences in the value of asset holdings among households at the same time (eight of the ten households in the upper quartile of those with highest asset values possessed stocks of jewellery). Though it is doubtful that asset holdings alone represent a significant

indicator for household well-being, it is undisputable that those who possess virtually no physical possessions clearly are in more vulnerable positions than others.

However, people's assets are not only the things they possess, but also the basis of a household's power and capability to act. This was explicitly so in the case of housing, especially in Kabul with its comparatively high rents – which is exactly why the own place of shelter is so highly valued, why households are willing to go into much hardship and risk to establish their own housing (see Box 7), and why the urgent problem of tenure insecurity that endangers an overly important livelihood basis of many poor urban households in Kabul needs a ready solution. The centrality of own housing becomes even more obvious when looking at those in the household sample who needed to live on rent (17 households, making a total of 53 rent payments over the study period). Rental payments are a constant pressure for households relying on insecure work opportunities – they are likely to increase vulnerability, often leading to indebtedness and a high dependence on a landlord's benevolence. Difficulties to steadily raise cash for rent poses the additional risk of eviction that may come with a potential loss of one's neighbourhood-related social

Box 7. Our house on the hillside

Malalai and her three children returned to their old Kabul neighbourhood in late 2003 after having lived seven years in Iran, initially sharing a rented house with her married daughter's family. After a while, she noticed a lot of activity on the hillside just above her settlement, with people coming and staking their claims. She took that as an opportunity to do likewise, and quickly went to enclose her own small plot of land and build her own house. As of today, the small household has managed to gradually increase and improve their living space through the work of two sons (Box 3) and the networking capacity of Malalai that enabled access to substantial credit. A decade ago, when her husband was still alive, she used to work for some wealthier families, and when the chance to obtain a piece of land suddenly occurred, she revived her old relationships and extracted a total of 50,000 Afghanis as loans from four different sources. With the money, initially a single room was constructed on the far and steep top of the hill, far away from any water source, but close to landmines. Gradually, they built a second room, with all money coming in being directly invested to make their housing solid and safe for the approaching winter. A lot of hardship was required to accomplish this: the boys were working the whole day and helped in house construction in the evenings, Malalai herself started working in urban agricultural fields, and the small daughter had to take over the responsibility of running the reproductive side of the household. Likewise, repayment of the loans, which have been extended to continue construction of a second room, is putting much pressure on the household. The thought of repayment is uncomfortable for Malalai, because she cannot see a way this can be accomplished soon. Although her sources seem to be patient, and so far no pressure has been exerted, she commenced gradual repayment in small amounts, which led to an overall cut in basic consumption and also diminished food-intake. It is however felt necessary to endure, since not attempting to return the loan almost certainly will dry out these overly important sources of credit. A fact which has to be avoided in order to be able to access credit also in future. However, what is missing so far to make all this hardship worthwhile is a guarantee from the municipality that will give them security for the enclosed land. Given the fact that a lot of investment took place, Malalai is hopeful that something positive will occur: "We have spent so much money on the house – I hope that we will not have to leave again after this. If the government wants us to leave again, they must at least reimburse us." As such, Malalai and all the other hillside dwellers aim to actively enforce tenure security by investing in solid housing on their informal land, in spite of future developments not being foreseeable and the danger of eviction. Physical asset building thus serves as a strategy to secure tenure - a strategy, which in most cases has been made possible by the ability of people to access informal credit.

networks and work opportunities. The risk of eviction was apparent from the high inconsistency of rent payments among many households; only two households managed to pay rent for seven months of the study period; some paid only one or two months and the amounts varied, demonstrating that people pay what they can when they can. Median monthly rent payments over the 53 incidences of payment was 1100 Afs; this is over one third of the median household total monthly income for the same 17 households in the 53 time periods (3000 Afs).

Looking more closely at the selected households in the sub-sample of the study and leaving housing temporarily out of sight reveals rather weak physical resource bases. In fact, those two households who managed to accumulate belongings that put them in the upper half of the strata (i.e. those who have things worth more than ~\$100) did so by virtue of their social relations who supported them in acquiring productive assets used for income generation such as a big wheelbarrow (HH 1), or a high quality sewing machine (HH 32). Others possessed the most basic things or literally nothing of any value. This for instance was the case in HH 23, where the female head, with her husband in prison, tried to make her living by doing some embroidery work for customers in the neighbourhood, which was not enough to feed she and her three small children, let alone to pay the rent for housing. She needed to take foodstuffs on loan from a shopkeeper, but could not repay him. The consequence was that he took all her belongings – kitchen utensils, pillows, blankets, a mattress – leaving her in tears and with nothing left and providing an extreme example of how powerlessness and indebtedness go together to bring a household to the verge of despair and destitution.

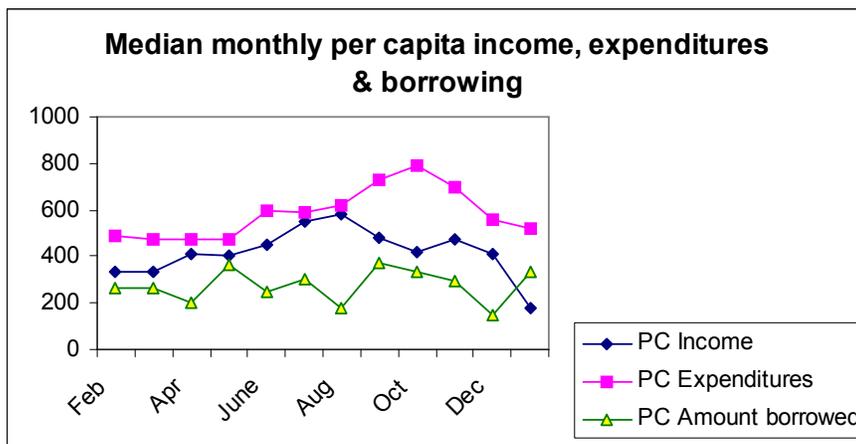
4.3.2 Financial assets

Financial assets refer to the economic resource base in general, i.e. access to income opportunities, to stocks that are at the household's disposal and to regular inflows of money. In the urban context – characterised by commoditisation of virtually everything – these assets are indispensable for sustaining livelihoods and are linked directly to labour market access. In addition, the capability to bridge times of emergencies and economic shocks such as those inflicted by seasonal unemployment and loss of income is highly dependent on a household's capacity to accumulate savings or access credit.

Income certainly represents the most important financial asset, although it is obvious that access to work opportunities is highly irregular and often requires changing of occupational activity areas. However, data collected on monthly income among the 40 households shows median per capita values of 409 Afghanis over the course of one year – as opposed to 578 Afghanis median per capita expenditures, illustrating that the cost of living in Kabul usually exceeds income possibilities. Though this aggregate figure blurs the differences between households, it points to a central problem for the poor and vulnerable in Kabul, which is the inability to establish savings that can be called upon in times of need, and to cope with seasonality and income loss. As such, most poor and vulnerable households are exposed to a hand-to-mouth living that does not leave much room for manoeuvre and requires them to obtain cash through other means. This is usually attempted by establishing access to credit, which thus becomes a crucial livelihood strategy in urban Afghanistan. The variation in income and expenditures faced by the sample households over the study period, and their changing reliance on credit, is clear from Figure 9. There were seasonal highs (summer) and lows (winter) to income,

coupled with not necessarily matching highs and lows to expenditures. Expenditures increased in the summer due to larger numbers of households spending at times quite large amounts on weddings, and the peak in October reflects the timing of Ramadan in 2005, and spending in preparation for the Eid festival. Low income in October also is related to Ramadan in that during this fasting month, the ability to work declines.

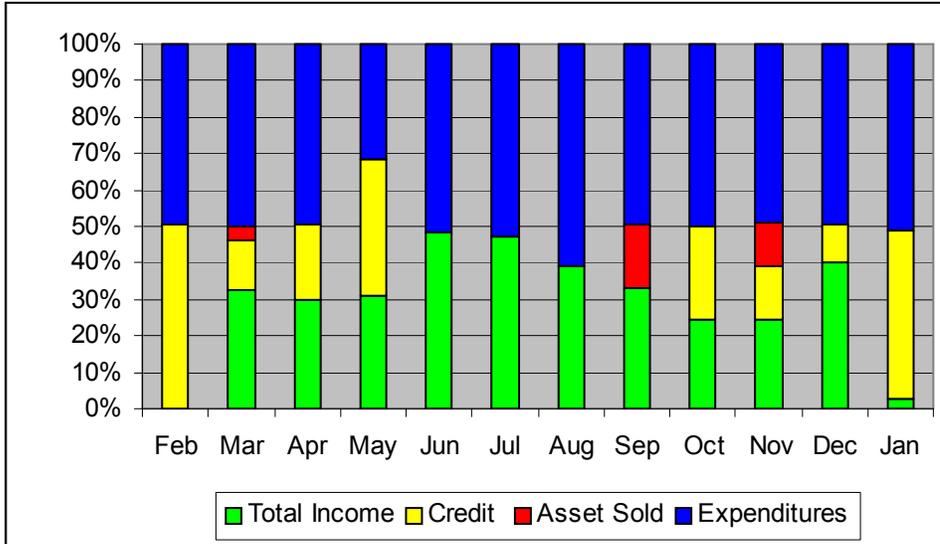
Figure 9. Median monthly income per capita



The significance of credit access that is necessary to supplement too small incomes becomes evident when looking more closely at specific households and their financial flows over the year. Figure 10 provides a detailed overview of the experience of HH 6, which exemplifies how income insecurity comes as a constant threat, and to what extent households cope with loss of income through access to credit. This household made most of its earned income by home production of birdcages, which was supplemented by the female head going out on excursions to Kabul's rural vicinity with a larger group of females to trade cosmetics for a small profit. However, it is apparent from the figure that seasonality has a crucial effect on this household – home production came to a complete halt in winter because the fine woods needed for the craft cannot stand moist conditions, and outside excursions were more difficult to pursue as well. In addition, the female head suffers from a chronic health issue, severely hindering her income activity. Subsequently, there were times in the study period where this household had no earned income at all and needed to find credit in order to meet the expenditures for basic consumption. Heavy cuts in consumption were implemented as a coping strategy during various months of the study, and subsequently, patterns of spending show a very erratic behaviour (see Figure 11) while the household is trying to adjust to its changing income and flows of credit. Thereby, the share of expenditures for food in this household also changed quite dramatically, ranging from 49 to 75 percent of total expenditures, with an average of 58 percent, showing that poor urban households need to spend most of their income on food to guarantee security of food intake. In three of the 12 study months, physical belongings such as jewellery were sold in order to cope with lack of sufficient income. However, because this household lived in a community of people all facing similar situations, access to substantial credit inside their own social boundaries was not an option. As it is, most households in the community accessed loans from the wood-seller

supplying them with raw materials for their produce, and the credit provided by their business relation was not only necessary to keep home production going, but also to ensure food security.

Figure 10. Changes in credit shares, income and expenditures for HH 6



This example is not a special case, as most of the studied households had to cope with highly erratic incomes and occasional or frequent periods of total loss of income, required them to adjust patterns of expenditure. As such, it comes as no big surprise that literally all households reported that they need to take credit for various reasons, or that the median outstanding credit held is quite high (18400 Afs; ranging from 2,600 to 195,000 Afs). The most common reasons for having taken this outstanding credit are listed in Table 3, along with common reasons for taking current flows of credit. Common sources of current flows of credit are overwhelmingly relatives or friends, as well as shopkeepers for food supplies (Figure 12; multiple responses possible).

Figure 11. Changes in per capita expenditures (in Afghanis) in HH 6 over the year

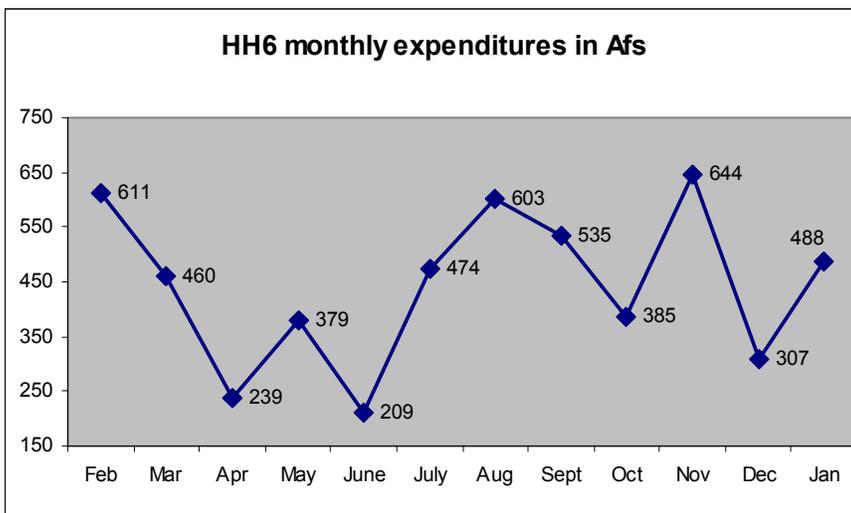
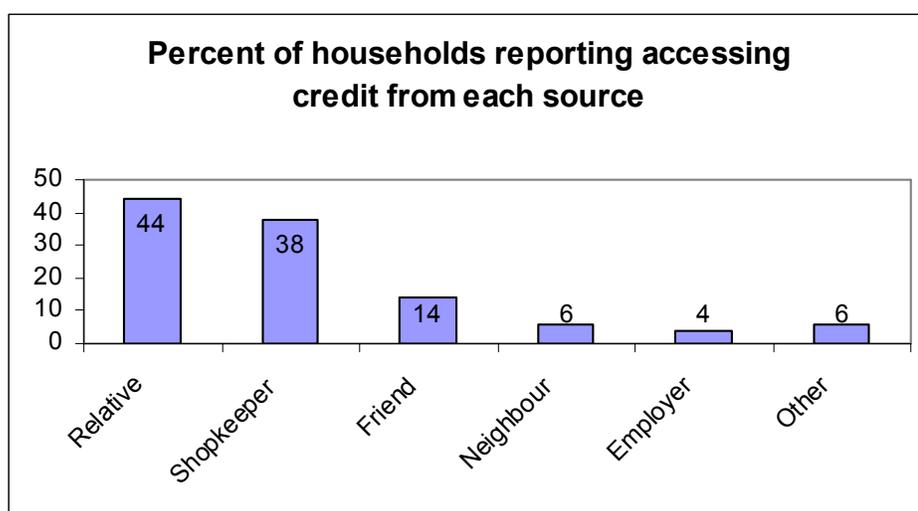


Table 3. Percent of households reporting each reason for borrowing (multiple responses possible)

Reason for borrowing	Share of households, outstanding credit (n=38)	Share of households, current flows of credit (n=247 positive borrowing responses)
Consumption	90%	64%
Business	13%	3%
Medical	76%	21%
Rent	18%	7%
Repair/reconstruction of house	18%	3%
Heating costs	3%	11%
Ceremonies	16%	5%
Clothes	0%	5%
Other emergencies	5%	10%
Other reasons	0%	3%

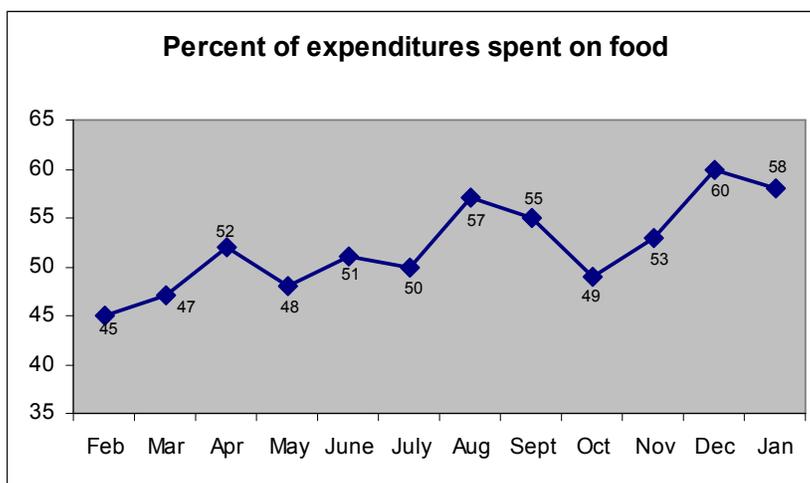
Figure 12. Percent of households accessing credit from different sources



During the study year, however, not all households needed to take credit every month to maintain livelihood and food security, though some of them did (e.g. HH 11). Fifty-six percent of all responses to the question whether households borrowed money over the 12 months of study were positive, and not a single household could make it without taking a loan at least once during the year of study. In fact, 25 households took credit during six or more months of the study year, showing the overall significance of debt as a necessary supplement to poor quality income activities.

Looking more closely at food expenditures as an indicator for food security reveals their high share of overall expenditures. This is not surprising given the low incomes for poor urban households that usually go toward their basic consumption. Among all study households, the median for the share on food expenses reaches 52 percent over the year. Monthly values and their change are depicted in Figure 13, again showing peaks of food expenditures being concentrated in the months of winter when prices are higher. The lowest value was recorded in the initial study month, however – which was due to the extraordinarily cold temperatures in Kabul at the time, leading to a peak in expenditures for fuel that forced many households to cut down food consumption.

Figure 13. Median values for the overall share on expenses for food (in percent) among all households over the study year



4.3.3 Human assets

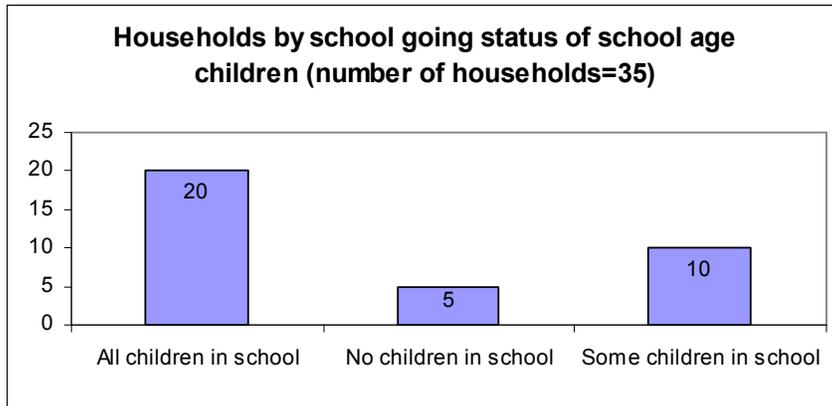
Human assets refer to knowledge, skills, formal education and good health. In the urban context, human assets are closely linked to the labour resources that a particular household is able to activate, in terms of number of household members in the workforce, as well as their educational background, skills, health status, age and sex. As such, they promote people's abilities to make use of economic opportunities and thereby assume a critical role for urban livelihood security. However, provision of basic infrastructure in the form of schools and health facilities is crucial for poorer urban populations to attain solid human assets.

Education

In terms of access to education, distance generally was not an issue for the study households in Kabul (Figure 14). Schools are located within easy reach of each neighbourhood, with the exception of a few hillside communities whose remoteness from any service provision required them to cope with greater distances. Generally, education was highly valued among the sample households and perceived as a crucial requirement to overcome poverty conditions in the future. This is probably why school enrolment rates were comparatively high for both boys (79 percent) and girls (65 percent) in Kabul. Parents usually attempted to send their offspring to school, although this decision may be heavily constrained by a household's specific situation

and at times was not an option. Many felt that they were caught in a trap, where a choice had to be made between investing in the future by providing education for the cost of not having sufficient income in the present, or to lay off schooling in order to maintain current livelihood security.

Figure 14. Numbers of school-going children



Being caught in that trap often is a direct result of household compositions in terms of gender, potential labour force, and health status of adult members. Thereby, the following three different ways of addressing the situation can be distinguished:

- No school aged children access education.** Some households were not in a position to send their children to school. Among the 35 households in the sample with school age children, five were in this position, where no boys or girls were in school. What was the decision-making behind this? More in-depth information about one case can illustrate this: Malalai is the head of HH 16, which recently returned from Iran. Since return all of her three children were excluded from education. Both of her sons, 14 and 16, needed to work in order to maintain their household's well-being, and both did so through mobile street vending. Likewise, Malalai's 13-year-old daughter was responsible for all reproductive household tasks, since the head of household often was out, occasionally working for an income herself, but more often to maintain social networks both inside and beyond her neighbourhood, and to establish credit relations that are needed to gradually construct a house on their encroached piece of hillside land. This household's objective was to anchor in Kabul and establish a firm base for its livelihood in the form of solid housing, but this came at the sacrifice of children's education.

Another example where exclusion from education is a more general issue refers to returned refugees, whose children were born in Pakistan and may have received some formal education there, but apparently are not entitled to enter Afghan schools because they do not possess official certificates. The whole community in the area consisting of about 35 returnee households was affected, with many of their kids not going to school for this very reason. Others in the community, such as HH 6, never have been able to afford schooling, because all household members were busy in home production of birdcages in order to realise incomes. People also had been aware from the beginning of their new lives in Afghanistan that they would have to leave their tent colony eventually,

so were unwilling to make long-term investments in the area, including in human assets. As one community member stated:

*We might be here only for another half a year, maybe one year. So I'd rather send my son to make some money instead of putting him to school.*²³

Poverty conditions and insecure tenure thus may lead parents to not even consider sending children to school.

- ***Children negotiate between work activities and school.*** Often a compromise is sought, and there was some indication of children successfully negotiating between school and work, which may come at a price. Fourteen households had children engaged in work for more than one month of the 12 month study period. Two of these households had female child workers and the rest male child workers. Among the 12 households with male child workers, in nine cases all the working children were also in school, while in three cases the working children were not in school. Among the two households with female child workers, in neither case were the working children in school.

Children who work and go to school in parallel often are not able to follow up on their studies, frequently need to skip school for their work and in many cases are destined to become early dropouts. This can be a necessary step to take, because household income during school times as opposed to holidays may drop significantly, especially when schoolchildren are the main breadwinners of a household. This is exemplified for instance in the case of Mir Agha's household (HH 9), where the 16-year-old adopted son was a cart puller and the only income earner of his four-member household. The boy was in 5th grade, already too big for his class, and in spite of all the efforts he put into his education not really able to concentrate on the teaching. Too often, he needed to skip school because his half-day shift in the bazaar did not give sufficient returns and he decided to stay on working in order to make more cash. Eventually, he will stop going to school altogether because in his situation as the main breadwinner of a household, education becomes a luxury. Similar situations occurred in households 8 and 38, where still very small children attempted to negotiate the need to produce an income with their education. More often than not, however, education is given less preference under these conditions – being largely responsible to produce an income does not go well together with going to school. Another example was provided by household 32, where sons needed to start working after their father died. In this case, however, the family attempted to integrate skills building into income generation activities, and the young 14-year-old son worked half-days as an apprentice in a mechanic shop while going to school at the same time. His elder brother (17 years) needed to permanently skip his education in order to provide for the family. Altogether, five households in the sample sent children and sometimes even grown members out to learn a skill as a supplement or substitute to education. These are usually very low paid or just remunerated in the form of food, but were perceived as a useful investment in the future.

²³ In fact, the whole community had been relocated by the Ministry of Refugees and Repatriation during the winter of 2005/2006 and provided with proper flats until spring. The ministry paid the rent for those flats and provided them with blankets and a so-called winterisation beneficiary card entitling them to receive basic food support. What will happen to the community in spring remains unclear.

In poor and vulnerable households, the opportunity cost for schooling thus comes in the shape of outlaying time and income, and this cost is often not affordable – which is exactly why a huge number of school aged male children in the sample (28 out of 58, i.e. 48 percent) needed to engage in income earning activities. For daughters, on the other hand, their need to perform reproductive household tasks is the reason hindering school attendance, along with a changing situation that comes with growing age:

After their engagement and after they reach puberty, things become different. The honour of my daughters needs to be protected, which is why I don't allow them to attend school any longer. (Fahima, head of HH 32)

- **All children attend school.** There were also examples where households were willing to take on opportunity costs in order to provide education for their children. This was the case in the household of Roze Khan (HH 1), a mine victim with an artificial leg who pulled a cart and was the single income earner of his conjugal seven-member family. In this particular instance, the fact that he was embedded in a functioning family network enabled him to do so: his co-residential brothers provided irregular support for his household in the form of food, cash, health care assistance and sometimes work opportunities. In this specific case, the endowment with strong social assets was decisive for enabling children access to education. Also, whenever household compositions are favourable with a higher number of potential workers, or when a male head of household is in good health, preference is given for children being sent to school. In the larger sample, there were 12 households where all school age children were enrolled and none worked.

More generally, there is indication that elder children are more likely to be excluded because they need to engage in income or reproductive works, whereas younger siblings in poor families may have better chances to be endowed with the human asset education. Ten households were characterised by a mix of school enrolment statuses across their school age children. In other words, not all school age children were enrolled. The decisions about enrolment display a gendered outcome, but not one clearly in favour of either boys or girls. In some households there were no or fewer boys in school for work reasons, while in others it was girls who were kept out.

Skills

In terms of skills that potentially enable people to access higher paid work opportunities, the figures are not encouraging and reveal that many more women than men among the labour force in the study sample were able to acquire specific expertise (~84 percent of women workers vs. ~32 percent of men workers). Women's skills in most cases did not generate a higher income – rather, they allowed starting a usually home-based income activity to begin with and thus supplemented overall household incomes. In households without any male workers, or where male members had been unable to work during some months in the study period due to health reasons, this low remuneration posed a particularly serious problem. Comparisons of monthly income figures show a huge discrepancy in those cases, with households that can rely on male labour realising a median per capita monthly income of ~494 Afghanis, and those who cannot just ~111 Afghanis. The actual composition of household labour force in terms of gender thus turns out to be a

major determinant of household well-being in terms of earned income, rather than the gender of the head of household.

It is striking that for both men and women the skill of carpet weaving was the most widespread in the sample (~26 percent and 35 percent respectively), and that most of the work in this occupation was actually carried out by school aged children, which shows the absolute reliance on working children this potentially hazardous profession assumes. Other skills observed among the households studied are summarised in Table 4. Not all skills could be transformed into incomes due to constraints posed by the urban labour market – for instance, three individuals knew

Table 4. Skills observed in the household sample

Male	Female
<ul style="list-style-type: none"> • 5 Carpet weavers • 2 Birdcage makers • 3 Drivers • 2 Mechanics • 2 Metal workers • 1 Tailor • 1 Painter • 1 Tinsmith • 1 Teacher 	<ul style="list-style-type: none"> • 8 Carpet weavers • 5 Tailors • 3 Quilt makers • 2 Birdcage makers • 2 Embroidery workers • 2 Wool spinners • 1 Teacher

how to drive a car, but none of them ever worked in that occupation. Likewise, not all who learned a skilled profession were able to find work in their area of expertise. This inability to put skills into efficient use does not mean skill building is unimportant. The apparent lack of skills among male labourers in the sample was a general drawback for poor and vulnerable urban households, hindering their ability to potentially access more

regular and higher paid areas of employment; this will become more of a barrier in the future as new economic opportunities arise.

Health

Another critical human asset is health, especially in a context where one's own physical ability to work represents a crucial factor for well-being. Temporary ill health or chronic diseases decisively influence livelihood strategies and levels of vulnerability, especially when household members constantly need care and medical treatment, or when a main breadwinner is sick and households need to cope with income loss. The human asset of health thus turns out to be a major determinant of household vulnerability. Susceptibility to health risks is accelerated by hazards such as poor housing, lack of sanitary facilities, defective water supply or inadequate waste and sewage disposal.

Incidences of serious illness, or when old people start to need looking after, are situations in which households can become extremely vulnerable and defenceless. Not only must the sick person be cared for – and may thus prevent others from pursuing productive activities – but also the expenses connected to treatment considerably eat into the household budgets (see also Box 5). If the sick person was previously the main income earner and the degree of a household's income diversification is low, the well-being of all household members is at risk. Likewise, chronic health problems in the households demand their material contribution and generally cut down earned household incomes, as evident from household income figures collected during the study year: median values of monthly per capita

incomes in households with disabled members were considerably lower (i.e. 260 Afghanis) than those which did not have persons with a disability (i.e. 459 Afghanis).

A high incidence of health issues occurred among the sample households during the study year: in about 75 percent of the interviews over the 12 months, there were health-related expenditures, which at times cut deep into household budgets and imply the existence of somewhat precarious health situations dominant in the sample (median monthly spending of 280 Afs, ranging from 10 to 4,500 Afs; median spending over the 12 months was 4,020 Afs, ranging from 90 to 13,690 Afs). In fact, exposure to an impoverished environment, both at home and at work, as well as mental pressure stemming from constant worries about the well-being of the family create situations characterised by a high vulnerability to bad health, leaving many in a very critical state. Looking more closely at the 10 households that made up the sub-sample of the study shows a high degree of ill health – only two of these households (HHs 16, 32) did not face a chronic or serious issue, with the rest having to cope rather continuously with medical expenditures or a persistent bad state of physical well-being of one or more household members. Three out of these (HHs 1, 6, 28) additionally had to cope with serious health shocks such as hospital sojourns leading to high expenditures and loss of income at the same time (see Box 8).

Box 8. Coping with ill health

Roze Khan (HH 1) lost one leg during the civil war in Kabul. Still, he is pulling a cart on crutches and prosthesis to realise some income as the only breadwinner in his household. The seven members live in a tiny little room, with the other rooms being inhabited by his brothers and their families. The household has a lot of difficulty getting by on the small income that can be realised by a disabled cart puller, but when Roze suddenly developed a hernia resulting from trying to pull his overloaded cart, the situation started to become threatening. He was hospitalised for 10 days in a government clinic which did not require payment, and subsequently he convinced a private doctor to provide free treatment for him on the grounds of his disability. However, he could not work after his operation and the household needed to cope with increased medical expenditures and a complete loss of income for a considerable period. They were able to do so by virtue of their social networks: many visitors to the hospital brought gifts and money; his brothers, both mobile vendors also facing insecure situations, provided what they could; neighbours stepped in and gave support; and the local shopkeeper gave him a bigger loan to help overcome the difficult time. After recovering, Roze Khan again pulled his cart, only half days during the first weeks, but gradually full 12 hour days. Daily he would give part of his daily income to the shopkeeper, and the rest to his wife for running the household. The functioning social networks of which this household is part allowed them access to tangible resources during this emergency, and eventually to overcome the immediate threat posed by the health shock, once more re-emphasising the crucial importance one's social relations may assume.

Consider the example of one Hazara household living on a rental basis in Qala-e Shada (HH 23): the female head Aziza, whose husband was a serious opium addict spending most of the study period in prison because he was caught at a robbery, developed a very serious illness. There was no way to cope for her, no way to afford any kind of treatment with literally no savings or valuable resources under her command. Only the material and social support of her landlord, whom she already owed five months rent to at that point, made it possible to access health care from a private doctor and to afford the medicines necessary for her recovery. This was not an uncommon example among the households studied. Expenditures for urgent

health treatment may turn out to be an almost unbearable burden for the poor and vulnerable, and support provided by social networks either on charity terms like in the case described above or more frequently on a credit basis often is the only way to cope with vulnerability to ill health and to access necessary health care. Certainly, there was no evidence of pro-active health care being sought in the household sample, and poor living and working conditions did not help to maintain a solid physical constitution. As such, health-related activities are usually driven by a reactive approach, and coping with ill health often depends on mobilising resources arising out of social networks.

4.3.4 Social assets

Social assets refer to the capability of individuals or households to secure resources such as time, information, money and in-kind gifts, by virtue of membership in social networks. In the urban context, networks and reciprocity are generally considered more fragile and unpredictable due to high fragmentation and heterogeneity of the urban population. This notion, however, does not hold true so much for urban Afghanistan, where the current research confirms the often critical importance that social relations assume for livelihood security. Nevertheless, since social assets in most cases are bounded and rarely reach beyond one's own community or extended family, they in most cases do not allow people to permanently rise above their poverty. Still, there can be no doubt about the important function social relations have for mitigating effects of exposure to adverse conditions, and the role the wider family plays as a basic social safety net in urban Afghanistan.

Social assets are inherent in the relationships one has with others. In fact, some observers stress the need to analyse the social relations that exist in households and communities as a starting point for understanding livelihoods in general, as they widely determine how access to resources is gained and regulated.²⁴ As such, the household and community networks may well function as a means of minimising risks to livelihood security, but if a household is to rely on them, they require constant care and efforts to maintain them. Networking as a strategy of self-help to mitigate existing inequalities or to compensate for a lack of human or material assets thus does not develop easily, but requires work and investment of time to cultivate the relations one has – as is already apparent from the wide range of social activities taking place in the household sample, laid out in Section 4.1.2.

In urban Afghanistan, however, family relations and neighbourhood relations can overlap significantly, which makes it comparatively easier to maintain close relations with the wider kin and family. This is also the case in Kabul, where 36 households had relatives living in their immediate neighbourhood, from which many were able to access resources such as credit, access to services and employment, or free accommodation. Similarly, emergency assistance from relatives may be crucial to sustain one's livelihood.

In addition to the evidence of close relatives living nearby, there appears to be a considerable degree of neighbourhood cohesion present in the settlements inhabited by study households, which is reflected by a high degree of joint festivities taking

²⁴ Beall, J, 2002, "Living in the Present, Investing in the Future – Household Security Among the Urban Poor" in Rakodi, C.Lloyd-Jones, T. *Urban Livelihoods. A People-Centred Approach to Reducing Poverty*. London: Earthscan. 71-90.

place on family occasions. For a majority of households studied, their neighbours also represent a reliable source of credit as well as a source of food supply whenever there appears need.

Social networks that are largely made up of family and kin and the evidence of good neighbourly relations are the most important “embodiments” of social assets for the urban poor and vulnerable in Kabul, and they are used in a variety of ways (see Box 9). There were innumerable examples from the study where social assets were transformed into other types of assets, such as when assistance was received in child care, when a neighbour provided food or credit, or when a relative organised a job opportunity or assistance from a NGO; in fact, 65 percent of all non self-employment jobs reportedly held by working respondents were found through relatives, friends or neighbours, and on 58 occasions over the 12 months households received help from NGOs, while they received help from other sources (neighbours, employers, etc) on 103 occasions. This help was often in the form of food or cash.

Box 9. Bounded community networks and livelihood security

A small community of 32 family-related Tajik households originating from Parwan returned in 2003 to Afghanistan after having spent almost 20 years of their life in Peshawar, Pakistan. They came to Kabul together, all 32 of them migrated as a social network, and enclosed an open space in District 8 of Kabul, where they erected mud walls roofed with plastic for their shelter. Through intervention of the head of the local shura of the area, they received permission from the landowner to stay there for the time being. This community is part of a bigger kinship network with altogether more than 100 households based in four different Kabul neighbourhoods, all living on enclosed lands, and all returned to Afghanistan around the same time. Peculiar to this community is their small-scale home production of wooden birdcages, a skill they acquired in Pakistan many years ago and which serves as the main economic base of their livelihoods. Women, men and children alike participate in this work, with the produce being traded in the Kabul bazaars. Apart from this, many women are busy with trading bangles and cosmetics in the near countryside of Kabul (such as the female head of HH 6) or with washing clothes in the wider neighbourhood. Some children go begging as well. The group has been itinerant to some degree after their return, initially fleeing the harsh Kabul winters due to their inadequate housing on insecure tenure and the need to save on fuel expenditures. Through their migratory movements, the community is able to maintain spatially extended social networks connecting various cities in Afghanistan as well as in Pakistan. However, in the specific study colony nobody moved during the last two years, because people aimed to retain a piece of land on which they could permanently erect housing and started negotiating with the government. This involved bribery and forming a community delegation, but as of today, no tangible result has been achieved. However, as a group, the community exhibits three main livelihood pillars on which they build:

- *Spatial mobility – seasonally to other cities, but also on a daily basis in terms of marketing birdcages, and women going out for trading cosmetics and bangles;*
- *Social networks – people live and migrate in an extended kinship network providing basic security; and*
- *Issues of shared reproduction – people practice collective child care to enable women to work, and different households occasionally cook together to save on food expenditures.*

One’s social assets tend to increase when used and help to improve a household’s social integration. However, there is very little evidence of bridging vertical relations in place that would reach beyond one’s own community or kin and thus

potentially enable access to more diversified opportunities. Missing *wasita*, i.e. lack of relations to more powerful actors, and widespread exclusion from processes of local decision-making and urban governance remain problematic issues for the urban poor and vulnerable in Kabul.

4.3.5 Natural assets

Natural assets refer to endowments of natural resources and institutional arrangements controlling access to common property resources. They are usually less influential in the urban context, but for the urban poor might assume crucial significance nevertheless. The most important “natural asset” in the context of this study was solid waste. Waste materials represent the only natural resource that is plentifully available in urban areas and on which people can rely as a means of living, for instance by picking recyclable materials out of garbage dumps. Likewise, there was widespread evidence of people scavenging for burnable garbage in order to cope with the winter cold, but also as a means of fuel for cooking. Some home enterprises such as the neighbourhood bakery of HH 11 also relied to a certain extent on scavenged material to heat the tandoor. All of this is why the bigger garbage dumps scattered in Kabul are busy places that are sifted through regularly, as they provide a source of livelihood for the very poor and downtrodden, as well as serve as a source of ill health.



4.4 Risk and coping: how households act and react in the face of adversity

Risks to urban livelihood security come in different shapes and households are susceptible to a complex set of contingencies, which combine in different ways and are subject to constant variations. Hence, the magnitude of exposure to vulnerability conditions may permanently fluctuate. Coping strategies to deal with those conditions, with central events occurring in the life cycle of a household and with unanticipated shocks and emergency situations basically rely on the shape of asset portfolios and the resources a household is able to mobilise in the face of adversity.

The literature on risk and coping thereby mainly distinguishes two different types of dealing with risk and insecurity:²⁵ precautionary strategies and response strategies. The former include, for instance, diversification of livelihood activities, building up stocks and savings during peak seasons, or social investments in reciprocal or redistributive systems among households, whereas the latter are reactive approaches implemented after an event has occurred. Here, depleting physical stocks, drawing upon social relationships, seeking alternative employment (e.g. through seasonal or permanent migration) or mobilising additional household members for income generation, borrowing and, if necessary, reducing consumption are the most common activities observed in the literature.

²⁵ See, for example, Chen and Dunn, *Household economic portfolios*, 1996, and M. Köberlein, 2003, “Living from Waste. A Case Study on the Livelihoods of the Actors Involved in Delhi’s Informal Waste Recycling Economy,” *Studies in Development Geography*, Vol. 24, Saarbrücken: Verlag für Entwicklungspolitik.

As apparent from Table 5, both ex ante and ex post risk management strategies heavily rely on the pro-active maintenance or use of social networks. This emphasises once more the critical importance that functioning social networks assume, particularly in an environment where the poor, and even the better off, cannot rely on state provisioning. This may not come as a very big surprise, given the widespread exhaustion of material and human assets prevalent among the urban poor. If there is a functioning and diversified network of relations in place, access to jobs, food, credit, water and fuel in winter certainly becomes easier, pointing to the overall critical significance of social assets (see Boxes 9, 10).

Table 5. Risk management strategies applied by study households

Ex-Ante	Ex-Post
Maintaining dense family networks and carefully avoiding their overuse (see also Boxes 9, 10)	Adjustments and re-adjustments of household size and compositions (i.e. sending members away to stay with relatives, accommodating new members for income generation, splitting households)
Building up and maintaining neighbourhood networks and establishing reciprocal neighbourhood-relations (i.e. participating in community activities, sharing productive resources with neighbours, taking part in reciprocal support systems)	Allowing extended mobility of female household members to maintain social networks
Accessing child care to be free for work and networking	Accessing charity
Co-residential living with family related households	Accessing multiple sources of credit
Living and migrating in a community network of the <i>qawm</i> ("tribe")	Seasonal migration to cope with winter cold
Maintaining community networks (very frequent mutual visits, gift exchange in case of sickness)	Labour migration to rural sites Permanent migration to rural sites
Accessing credit on <i>ograyi</i> to run self-employment (i.e. pay for traded goods only after turnover of production)	Sending women and children out working
Sending children for schooling as investment in future	Diversifying income sources, but at the expense of education

Likewise, livelihood diversification has long been recognised as a major strategy to reduce risk exposure. There was, however, not much incidence of households being able to diversify their income sources to an appropriate degree in the study sample, and if so, it usually was at the expense of education for children or involved low remunerated labour carried out by women. Similarly, accumulation of savings during peak seasons in the summer – where access to casual work is easier, self-employment activities generate higher returns and expenses for fuel decrease significantly – did not take place at impressive scales, and these funds were certainly not sufficient to carry a household through the winter. In fact, there was little evidence of lasting savings being established at all, because debts need to be repaid whenever there is some money at disposal, and consumption usually increases accordingly. Consider the example of HH 1, where during summer, cart pulling occasionally generated sums between 700–1,000 Afghanis – amounts that immediately went into new clothes for children, the occasional piece of meat to enhance the diet, or in a fresh whitewash for the room.

What are, then, the most virulent risks and most common events that shape the lives of the urban poor and vulnerable in Kabul, and how do households act and react to those? Table 6 summarises the experience of the 10 selected households making up

Table 6. Risks, events, and applied coping strategies

Risk / event	Coping strategies applied by affected households
Food insecurity (experienced by HHs 1, 6, 11, 23)	<ul style="list-style-type: none"> • Attending life cycle events in wider family for longer time stretches in order to access free food (HHs 1, 23) • Sending household members away to live with relatives in native province (HHs 11, 23) • Accessing food support from neighbours and shopkeepers (HHs 1, 11, 23) • Female head of household reduces consumption (HHs 1, 11, 23) • Selling physical assets (HHs 6, 23)
Eviction from rented house because cannot afford to pay rent (experienced by HHs 23, 28)	<ul style="list-style-type: none"> • Joining households of different relatives for short time periods to avoid overusing social networks (HH 23) • Permanent migration to rural sites (HH 23) • Utilising networks to find new housing in same neighbourhood (HH 28)
Loss of income (experienced by HHs 1, 6, 8, 9, 11, 23, 28, 32)	<ul style="list-style-type: none"> • Accessing support from social networks (all affected households) • Permanent migration to rural sites (HH 23) • Accessing informal credit (all affected households) • Seasonal migration to rural sites (HH 9) • Relying on charity provided by relatives (HHs 1, 8, 9, 23, 28, 32)
Ill health and sickness (experienced by all but HH 16)	<ul style="list-style-type: none"> • Accessing support from social networks (all affected households) • Accessing informal credit (all affected households) • Women and children join the labour force (HHs 6, 8, 9, 32, 38) • Children are taken from school (HHs 8, 32) • Accommodating brother's son and daughter as income earner and helper in household maintenance (HH 9) • Delaying treatment for lack of cash (HHs 6, 23, 28, 32) • Relying on charity provided by relatives (HHs 1, 8, 9, 23, 28, 32) • Moving to Kabul in order to access better health care (HH 8)
Enclosing informal land (HH 16)	<ul style="list-style-type: none"> • Accessing credit from multiple sources to afford house-construction • Taking part in reciprocal work activities in the new neighbourhood (mutual obligatory work in house construction, building of mosque)
Intra-household conflict (HHs 6, 9)	<ul style="list-style-type: none"> • Splitting of household to form separate unit (both HHs)
Marriage event (HH 6)	<ul style="list-style-type: none"> • Exchanging daughters and negotiating bride prices (the younger the bride, the higher the price)
Negotiating possibility of land distribution with government actors (HH 6)	<ul style="list-style-type: none"> • Pooling money in the community to afford payment of bribes • Forgoing seasonal migration to warmer place and stay over winter in Kabul
Death in the extended family (HHs 8, 32, 38)	<ul style="list-style-type: none"> • Accessing informal credit to afford transport to mourning event (all HHs)
House reconstruction for winter (HHs 11, 16)	<ul style="list-style-type: none"> • Accessing support from the neighbourhood (money and work force)
Loss of secure employment (HH 28 before the study period, HH 32)	<ul style="list-style-type: none"> • Accessing wage labour with help of neighbourhood representative (HH 28) • Finding new work by utilising family-networks (HH 32)
Lack of fuel for heating (HHs 6, 8, 9, 11, 23, 38)	<ul style="list-style-type: none"> • Scavenging streets and garbage dumps for waste material (all affected HHs)

the sub-sample, as encountered during the year of study. The two most commonly reported events were ill health and loss of income, with only one or two households not experiencing these throughout the study period. One other common event was lack of fuel for heating.

The strategies shown in Table 6 indicate that approaches that look forward and aim at sustainably insuring a livelihood are difficult to implement for most, and only a few households are actually able to look ahead to the future without worries. Responsive strategies on the contrary are more commonly applied in the face of an event, with accessing credit by various means and from various sources, and sending out children to work for an income being the most commonly applied among those.

Box 10. Seeking support from social networks without overusing them

Aziza (HH 23) is the de facto head of her household, with her opium-addicted husband spending most of the study period in prison, or being outside the house in search for money or drugs, often missing for weeks at a time. As such, Aziza is living alone with three still very small children in a rented house, which costs 1200 Afs a month. She has not been able to pay the rent for the last five months, thus being indebted 6,000 Afs to the landlord, who eventually does want his money at some point, but recognising the difficult situation of Aziza's household, does not press her too much for it. On the contrary, he even supports her with small sums of money to help her get by and to feed her small children. However, Aziza does make an effort to raise some income – currently she is embroidering chadors for neighbours and friends and is able to make 150 Afs in a week, roughly. She does attempt to save some money from this, but due to lack of sufficient cash, their diet is very basic and unbalanced. Her neighbours sometimes support her with food and small sums of money as well, but she is able to cook only two times a week, mainly rice and beans (“I haven't had potatoes or meat in the last five months,” she said in July 2005) and eats from these basic dishes a number of days. Already at this stage, Aziza felt ashamed of burdening her relatives, who helped her so much and whose support has been desperately needed. But when she finally needed to move from her place because of not being able to pay the rent, her problems accelerated. Alone with three children, she started living with two different households in Alaiudin and divides her time between both. Her strategy of temporarily staying in two households to avoid overusing her social networks has been complemented by Aziza deliberately staying at life cycle events with her wider kin, arriving there early to help prepare and leaving later, while accessing free food and accommodation at the same time. However, there also was latent conflict about her seeking refuge in other households, as it meant pressure for Aziza's host as well. Eventually however, her husband got released, and after a short period the whole household went to their native rural province, where they got a room free of charge from a relative.

4.5 Inside the household: dynamics and internal relations

As already indicated, households do not always act as a unified group and internal negotiation, bargaining and conflict can lead to a continuum of possible intra-household arrangements (i.e. characterised by differing levels of conflict or cooperation across different issues). In addition, there are several socially defined categories making up the household, notably gender, but also age, generation and marital status that contribute to different status, roles and responsibilities.²⁶ As households themselves are micro-systems of resource allocation this may well work to the disadvantage of some members (for instance when some children are excluded from education), and it is important to look at actual practices being

²⁶ See also Dupree, “The family during crisis in Afghanistan”, 2004.

followed inside the household.²⁷ In fact, there appears to be a variety of differing procedures, both cooperative and non-cooperative, that govern the internal functioning of the Kabul households studied.

Among studied households, internal resource sharing was a widely followed practice, with 33 of 38 responding households reporting that they pooled income and of those, 31 redistributed the funds according to personal demands by household members. Such resource sharing practices went along with strict observation of socially ascribed gender roles that do not allow women to indulge in self-determined mobility, with even visiting a close relative in the own neighbourhood often requiring permission. This was particularly the case for unmarried females, with no unmarried females allowed to visit friends or relatives in the neighbourhood alone. Fifteen of 28 households with married women reported allowing them to go out in the neighbourhood alone, but six required permission before doing so. Widows had the most “freedom” of movement, with 10 of 15 moving within the neighbourhood alone and eight being able to move about outside of the neighbourhood alone; this, as in HHs 11 and 16, was often due to necessity rather than choice.

As was the case with mobility, cooperation and division of labour in these households usually followed the “traditional” Afghan way, in that men took care of income generation and women had sole responsibility of reproductive activities (as in HHs 1, 8, 9, 28, 32, 38; see section on non-occupational activities for more information). Consequently, men controlled the household income, but in some cases shared it and left the responsibility for food expenditures or other basic consumption to their wives. This was so in HHs 1 and 28, where the head of household as the single breadwinner gave most or all daily income directly after returning from work to his spouse for organising household consumption. In fact in 71 percent of the households (n=27) women were reported to have decision-making power over daily expenditures. Whenever children acted as main breadwinners, they submitted earned income to their parents (HHs 8, 9, 32), at times keeping their share or deciding alone about a purchase or a change of their occupation (HHs 16, 38).

Decision-making processes also often work cooperatively, and husbands do consult their wives before for instance a marriage agreement for a daughter or son, or a bigger investment (HHs 1, 28). However, there was also indication that household heads autocratically imposed their will in major issues and did not seek opinions of other household members, such as when it is decided to take children from school and make them work for income (HHs 8, 9, 32). Often, co-residential relatives also had a say in such issues, especially when they provided resources such as housing on charity. Consequently many major decisions were being discussed among brothers, other close relatives or community members sharing the same living space (HHs 6, 8, 9, 32). In matters of reaching marriage agreements however those who are actually going to be married usually have no say at all. This was the case in HH 6, when the 14-year-old daughter was exchanged with the wife of the eldest son, and because of her youth this enabled the household to fetch a bride price on top of the exchange. Likewise, all married women in the studied households reported that they had been engaged without their prior consent, and that for women a happy marriage life largely happens to be a matter of luck. Aziza (HH 23), who was married for the bride price when she was 12 to a drug addict, had been unlucky: “Since I got to stay with my husband, life has been only painful.”

²⁷ See also Chen and Dunn, *Household economic portfolios*, 1996.

Table 7 illustrates the share of households reporting men and women involved in a range of decisions; note that in all cases the majority of households relied on male decision-makers (percents may add to more than 100 due to multiple people being involved in decisions). More households reported involving women in financial decisions compared to “social” decisions. Interestingly this was particularly the case for women’s own decisions regarding whether to work or not. So, while there is some involvement of women in household decision-making, this tends not to be the case for socially relevant issues that may affect their or their children’s futures.

Table 7. Distribution of decision-making involvement by sex

Decision	Percent of households reporting men involved (head, non-head main earner, father of head, son)	Percent of households reporting women involved (female head, spouse of male head, mother of head)
Purchase productive asset (n=38)	74%	52%
Sale of assets (n=38)	66%	50%
To borrow money (n=38)	65%	47%
Women work outside or not (n=36)	80%	28%
Children work (n=34)	73%	29%
Children go to school (n=34)	74%	26%
Son’s marriage (n=36)	75%	45%
Daughter’s marriage (n=36)	89%	36%

In female-headed households (HHs 11, 16, 32) or in households where women acted as main decision-makers or income earners because their husbands were mentally ill or too old (HHs 6, 38), their freedom of movement was less restricted and they were in control of cash resources. This does not necessarily imply they are “empowered” or happy with this “freedom” and financial management role since it may have been foisted upon them by circumstances versus through choice. Nevertheless, women in this situation tended to use their increased action spaces to generate income (HHs 6, 16), as well as to maintain and build up social networks that enabled them to access credit and support (HHs 11, 16, 32). However, younger daughters in those households were still very much limited in their mobility and could not go anywhere without seeking permission. Likewise, access to education as a human resource does not necessarily increase for daughters in *de jure* or *de facto* female-headed households, and issues of honour and *purdah* still widely determine decision-making in these areas (e.g. in HH 32).

Frequent conflict and occasional physical violence appeared to be an issue in three of the 10 case study households, caused by arguments between women about reproductive activities (HH 6), drug abuse and not caring about the family of the male head of household (HH 23), or mental illness and uncontrollable behaviour of a male household member (HH 38).

These examples confirm for urban Afghanistan that the social institution “household” is generally not characterised by complete altruism but:

- Has to deal with competing interests (such as with daughters who want to continue their schooling but are not given permission by their mother, i.e. in HH 32).

- Requires many women to adjust to events and changing constraints and to enter occupational activity areas (i.e. HHs 6, 11, 16, 23, 28).
- Are often patriarchal and characterised by non-cooperative decision-making processes and non-pooled resources (i.e. HHs 8, 9).
- In many cases are influenced by co-residential members of the extended family or kin, thus reaffirming the permeability of household boundaries (i.e. HHs 6, 9).
- In most cases work by means of socially ascribed roles, most notably so in terms of gendered activity profiles (i.e. reproductive vs. productive activities).
- Often needs to indulge in negotiation about spatial movements of female household members and often tends to neglect priorities of daughters (i.e. HH 32).
- Tends to undervalue reproductive activities and sees women's contribution to household well-being as "natural" rather than necessary.

From a livelihoods perspective, these issues have implications, and non-cooperation, non-pooling and conflict in a specific household may put the livelihoods of individual members at risk. It is evident that economic poverty and continuous unemployment often work as one trigger leading to disturbed intra-household relations and physical violence. Husbands who are not able to fulfil their ascribed role as breadwinners have to face complaints from their spouses, which in turn may lead to frustration and incidences of domestic violence directed against women and children (see Box 11).

5. As Time Goes By: Changes, Life Paths and Shifting Patterns of Vulnerability

It is obvious that poor urban households adapt or respond to changing circumstances and risky conditions differently, and that their efforts to change or remove barriers to their well-being take on different forms. Evidence suggests that there exists a continuum of efforts which range from struggling to make a living (endurance, decline), to achieving longer-term well-being (security), to moving out and staying out of poverty altogether (growth). Livelihood trajectories of the 10 households studied in depth show varying capacities to either move out of poverty or along the above-mentioned continuum. Consequently, households can be categorised according to above efforts, with their ability to exercise different livelihood strategies essentially based on available asset portfolios. Thereby, three broad types of livelihood strategies can be distinguished:

- **Coping strategies**, implemented as a reaction to contingencies and severe shocks, usually leading to a withdrawal from the available asset portfolio (i.e. decline). Coping strategies may comprise various activities, for instance sending children out to work, sending household members away to save on food expenses, engaging in low consumption of cheap staple foods, and merging or splitting households either to integrate a new earning member after loss has occurred, or to reduce the number of dependents. Further, drawing on social networks extensively and the withdrawal from physical assets are activities pursued in face of sudden or expected adversities, as well as settling early marriage arrangements for young daughters. Coping represented the objective of the majority of study households, who needed to endure poverty conditions or who have moved along downward life paths over the year of study to declining conditions (see below).
- **Mitigating strategies**, aimed at proactively protecting against risks and maintaining an achieved level of livelihood security (i.e. security). Mitigating as such is directed towards anticipatory decision-making that seeks risk protection. Building up physical assets such as housing or human assets (for example higher levels of education or the achievement of new skills) represent such activities, as well as the diversification of household labour force and income sources. Regular employment certainly supports the possibility to implement mitigating strategies. More generally, the implementation of successful protective strategies requires a prior diversification of asset portfolios.
- **Enhancement strategies**, aimed at increasing well-being through asset accumulation (i.e. growth). Naturally, enhancement strategies are closely related to mitigating strategies – they occur when opportunities arise and the endowment of a household is sufficient to invest. This given, enhancement strategies may factually result in a short-term erosion of assets in expectation of a positive future outcome. There were a number of examples of such initially corrosive enhancement strategies being implemented by sample households (for instance HH 16), which aimed at increased well-being in the longer run. All of these examples referred to the opportunity encountered by households to obtain tenure and housing, making investment worthwhile and at the same time showing the importance assigned to owning a house. Other enhancement issues refer to investments in productive assets, such as livestock, wheelbarrows or

shop facilities, but also to attempts aimed at raising the available stock of human and social assets.

Both security and growth however represented the objectives of only a few of the study households, whose experience of upward life paths is summarised below. The vast majority of households were involved in coping strategies, where the objective was to endure the current situation or to avoid decline.

Box 11. Unemployment and disturbed intra-household relations

Ghulam Ali (35) is the head of a nine-person household just recently returned from Pakistan and living in a new emerging settlement on enclosed land. When starting the field study they still partly lived in a tent, but over the course of the year were able to gradually establish a solid room with the help of relatives. Since his return, he only very occasionally finds work as an unskilled labourer in construction, which is supported by the work of his young sons (10 and 12 years old), one working as a street vendor selling sweets and the other as a helper in a grocery shop. Ghulam Ali appears to be a very oppressive head of household, never allowing his wife Rahima to leave the house without his permission, never asking her opinion in any matter, and not sharing his or their sons' income with her either. However, he is also not able to provide sufficiently for his household, and the situation gets very tense at times. As Rahima says: "Sometimes when Ghulam Ali has some work he behaves normal with us, but when he is unemployed he very often becomes rude and punishes me and the children without reason. He is always very tense – but I think if my husband had a better income and solved all our money problems his mind would relax and he might become a good person." They have a single daughter who is mentally disabled, and it is this most vulnerable member of the family that is beaten most often by her father – "I always fight with my husband because of him beating our daughter, because with this happening she will never become healthy" says Rahima. It is a very difficult situation, with tight conditions making it very difficult for this household to escape their poverty, in turn leading Ghulam Ali to use his weak and unprotected family members as an outlet for his frustration. Likewise, decision-making lies solely with the head of household. Rahima puts it like this: "He doesn't give a chance to me to participate in his decisions. He even gets angry when I make a suggestion, saying I am uneducated and know nothing. For instance, when he decided to marry his sister with my own brother some time ago I totally disagreed with him, but there was no way he would even listen to me, saying I have no right to speak in front of him and questioning his decision. I know this decision will affect my future life with him very much, because whenever my parents do not behave well with his sister, he will do the same with me as a kind of revenge." It is a very sad example about what shapes "invisible" vulnerability might take, with oppression and physical violence against the powerless inside a household being a constant threat for many individuals, most of them women and children. However, while it is obvious that many women in the study sample generally are disadvantaged and controlled, the extreme experience of Rahima represents the exception rather than the rule.

Given this broad classification, changes in livelihood strategies then refer to the changing capacity of urban households to proactively employ strategies aimed at asset accumulation or asset protection and to make use of investment opportunities, or the reactive need to withdraw from assets to cope with stress and shocks. Household objectives thus translate into livelihood strategies ultimately aiming to improve diversification of and endowment with assets, in order to keep their level of vulnerability at the lowest possible level.

What are then specific household characteristics and the underlying processes that might enable some households to grow and move out of poverty or to achieve

longer-term well-being, whereas others endure chronic poverty? In other words, who is able to implement successful risk management strategies and to avoid shocks and crises and improve, who can adapt and live through, who declines and why? Answers to these crucial questions were sought when discussing core determinants of urban livelihood security and change in Kabul, as evident from the study of 40 households.

5.1 Movements along the continuum of livelihood security and vulnerability

During the year of field research, it was possible to reconstruct and document shifts and changes in life paths and livelihood trajectories among the 10 households studied in depth. Change thereby took on a variety of forms: it was mostly triggered by outside conditions, which were beyond the immediate control of a household, but at the same time people were able to induce changes themselves when dealing with adversity or opportunity. As indicated previously, however, poor and vulnerable households in Kabul mostly reacted to changes rather than inducing them: overwhelmingly, coping strategies needed to be applied among the members of the household sample, and upward movements in the continuum of livelihood security and vulnerability representing successful enhancement or mitigating strategies were rare. The few incidences where this happened were, however, eye-opening and helped to develop an understanding about what triggers a positive change and livelihood outcome. On the other end of the scale were those households whose overall situation deteriorated over the study year, whereas in the middle were a majority of households who remained stuck in their poverty situation without a tangible betterment or worsening taking place over the year. As will become apparent, in the urban environment it is largely the opportunity to generate a sufficient income that accounts for major differences in well-being, which in turn rests heavily on health status and the quality of social networks. The “commoditisation of life worlds” characterising Kabul City requires cash in all spheres, and all efforts of households ultimately need to be directed towards finding money – through work activities, but as this often cannot bring sufficient returns, given the insecurity of labour markets or the apparent lack of human assets and opportunities, also through other means such as credit or charity relations, and in some cases also illicit activities (see below).

5.1.1 Upward life paths: those who managed to grow and achieve some degree of security

Among the sub-sample of 10 households, only one (HH 16) and, to a degree, HH 32 were able to secure and enhance their livelihoods. In the case of HH 16, this came at the price of forgoing education for all children. This nonetheless was perceived as a necessary measure in view of the efforts this household needed to regain footing in Kabul after having spent seven years in Iran. Repeated shocks such as the death of the husband and main breadwinner, the accidental death of one elder son occurring before they sought refuge, and having their belongings destroyed in the Bam earthquake were not enough to break the will of the strong and determined female household head, and they always were able to recover. As such, the base from where this household started after coming back to their home country was virtually zero, with not much more than the physical labour power of two still small boys and the outgoing networking capacity of their mother at their command. Building on these assets, the household was able to significantly enlarge its resource base over

the study year. It started with the sudden chance to enclose a piece of hillside land, which was readily taken. Subsequently, all efforts were directed to establish their own, solid housing, and to anchor in a new emerging neighbourhood. This growth also resulted from:

- The solid health of two boys who worked all the time.
- Two consecutive months of regular employment in an NGO program, savings of which were invested in asset upgrading and construction of an additional second room and starting on a third.
- The high social skills and straightforwardness of the female head of this household, which enabled her to access higher credits from wealthy sources that did not expect repayment anytime soon. This underlines the importance of vertical relations bridging the own economic status and community.
- Neighbourhood integration: the household was able to access community support in house construction, and their stretched out social relations enabled them to yield special prices for hiring in skilled labour.

Though missing education for the sons and daughter and the high indebtedness certainly presented problems, this household's priority to restore a life in Kabul required the sacrifice. The ground was laid, with the serious problem of tenure security remaining and the household still fears eviction and loss of substantial investments. But the example of HH 16 shows that positive development can indeed be made possible. Nevertheless, it has to be considered that the household started from a very low position, marking its livelihood trajectory as a very relative movement into a situation still characterised by a high degree of vulnerability and uncertainty about future developments, particularly linked to the uncertain institutional environment and decisions about regularisation on tenure on hillside locations. At the same time, it shows that mitigation or enhancement strategies do not necessarily preclude the need to cope with adversity; in this specific case reflected by low levels of education, or the huge distance from essential basic services requiring huge time and, prior to buying a donkey, also cash investments, for instance, to haul water. Here, the matter of choice played a role: their house illegally built on a steep hillside with poor sanitation, no water and electricity, and exposed to environmental hazards, but owned by the household, was still perceived as a far better option than renting an expensive room in a less remote area of Kabul.

While HH 32 had to cope with a severe shock when the main breadwinner died, it fell into a solid safety net provided by the deceased's brother. The household was provided housing on charity, with an apprenticeship of one son, and with a loan that was used to rebuild a very small and destroyed house that lay in ruins since the civil war. Rental income from this house provided a very important and regular income source, complementing the work activities of two school aged sons. One of them was continuing his education, while building up skills as an apprentice, which may have scope for positive change in the future due to this investment in human assets.

The other two examples of growth that occurred during the study year among the 40 households point to additional issues triggering positive development:

- Skills combined with access to potent *mozarebat* relations: this was the case of the household of Abdul Rahman, a mechanic who in partnership with a relative opened a lucrative shop, with the daily profit being shared on equal terms.

- Access to regular and secure employment: this was the case in the household of Hashim (HH 3), working as a cart-puller, whose wife found work with an NGO as a teacher in a tailoring skills-building programme during the study period, accessed by mediation of a friend. After struggling with an erratic income, the decent monthly pay for her work enabled the household to significantly improve. Again, the existence of skills combined with social relations was decisive for overall household improvement.

Looking at these positive examples it becomes obvious that decent endowments with human assets, especially skills and good health, and social assets are decisive in triggering upward movements in the continuum of livelihood security and vulnerability. Without those, it appears that improvements in livelihood conditions, which in the urban environment ultimately are indicated by higher incomes, cannot take place. This was also apparent from opposite examples, where households stepped down the ladder of well-being.

5.1.2 Downward life paths: those whose situation deteriorated

Most households faced difficulties to manage a livelihood at times during the study, but a number experienced a lasting breakdown. Two of those households were part of the sub-sample (i.e. HHs 23, 28), and the following issues were decisive in their downfall:

- Drug abuse and failure to fulfil ascribed roles: in HH 23, a significant part of resources was allocated to consumption of heavy drugs. The head of household neglected his wife and children completely and left them mostly on their own. Eventually, he was imprisoned and his young wife was left with a serious health problem, high debts leading to a depletion of virtually all physical assets, an inability to pay rent, subsequent eviction, and an odyssey staying with different family-related households or at life-cycle festivities with her wider kin. However, her ill health played a decisive role in this breakdown, as it significantly contributed to the debts culminating in a total loss of physical assets.
- Ill health and inability to cope: in HH 28, the chronic health problem of the female head accelerated twice during the study period, both times requiring them to take on high debts and resulting in loss of income because the male head needed to accompany his wife for treatment. Other examples where ill health was responsible for increasing household vulnerability were in households whose main breadwinner could not access casual wage labour because of sickness (two HHs), or where costs for medical treatment were too high and kept others from working because they needed to care for the sick (three HHs).
- Eviction from residence and breakdown of neighbourhood networks: this again was the case for HH 28, where eviction because they could not afford rental payments went along with loss of established neighbourhood networks and the small home-bakery run by the female head of household. In addition, three more households from the sample lost their beneficial neighbourhood networks because they needed to shift residence when their landlord increased the rent. One household early on in the study took a form of action: the sole income of cart-pulling was not sufficient to support a family and pay rent, and after a short time the household left the city and migrated back to their native village place, where making a living was perceived to be easier.

Other incidences leading to deteriorating situations that were encountered by the study households included:

- Death of the breadwinner or close family member: this happened in two cases and both households could not cope with attendant income loss and severe debts.
- Vulnerabilities that come along with heavy reliance on carpet weaving: three households in the sample were dependent on home-based carpet weaving on a contractual basis, and all three faced a breakdown due to their immersion in this low paid and health threatening occupation, largely resting on working children. Households often required an advance from the contractor, which adversely binds them into the profession. In addition, all affected respondents reported serious health problems arising out of this filigree work, in turn slowing down the weaving progress, finally resulting in lower returns. Carpet weaving as such can become a vicious circle, which is very difficult to escape when a household solely relies on it, and when debts to the contractor create a patronising and potentially exploitative relationship. Whenever a crisis hits households bound into such livelihood activities, their coping capacity is likely to break down.
- The tendency to get involved in illicit activities: the son and one main breadwinner of a study household received a prison sentence because of his involvement in a robbery. He denied taking part in this, but fact is that his income was missing, and that his father worked much less as well because of his attempts to free and take care of him. Apparently, an enormous bribe was required to release the son, but there was no way it could be put together by this already struggling household.
- Overusing social networks: this was the case in one female-headed household, which was supported by a close relative over most parts of the study period. However, the regular charity transfers were stopped in the end, and the head of household was required to start begging to make a living. This shows the potential pressure that poverty conditions pose on social networks, and in spite of representing a last resort to fall back upon, networks might also deteriorate when too much stress is put onto them. In this specific case, however, the wider family kept exerting an influence, in spite of cutting support transfers. Brothers of the female head of household for instance did not allow her to leave the house without their permission, putting her into a forced exclusion from any income-earning opportunities that were not home-based, although she regularly managed to leave for begging under some pretext.

As it is, deteriorating situations and downward movements of households are very much triggered by a lack of human assets and a breakdown of social assets, often hindering households to earn an income sufficient to make a living in the city. This again shows the interconnectedness of different assets and the overall importance a successful process of asset transformation assumes. In urban areas, this process is ultimately directed toward the capacity of households to transform their good health, skills and social relations into income – with the lack of these critical assets putting households into states of vulnerability that are difficult to overcome.

5.1.3 Getting by: those who remain entrenched in unchanged vulnerable situations

The majority of sample households did not experience any major change in their livelihood conditions over the study period and largely remained stuck in situations characterised by hardship and adversity. What is it, then, that keeps them in poverty and hinders their movement? Largely, issues already explored were responsible for stagnation: no or insufficient opportunities in the urban labour market, weak capacities to cope, asset vulnerability that in the face of shocks or crisis poses a constant risk of experiencing even deteriorating situations, and the existence of only weak tangible and human resource bases. This also is a consequence of the lasting conflict in the country, accompanying sometimes huge loss of assets and the inability to invest in a future, with many households not able to recover from their saddening histories. Also, the evident reality of solid and strong social networks being widespread among households did not help to overcome poverty conditions. In almost all cases, these networks were bounded to the own kind and did not bridge over to other communities or more powerful actors. As such, they represent networks of endurance that were overly important in that they worked often as resources of last resort and were indispensable for managing a life at the minimum, but they cannot or only very rarely mobilise the resources that are necessary to lift people out of poverty. The importance of vertical networks is exemplified for instance through the experience of households three and 16, whose growth for a large part was enabled by bridging social relations that channelled access to higher credits necessary for investments in housing, or to access regular and relatively high paid work, and as such ultimately led to higher incomes.

Looking more closely at the remainder of the household sub-sample clarifies in more detail what keeps them entrenched in the urban coping economy:

- Undiversified income sources, with income security resting on a single breadwinner, making households extremely vulnerable to complete loss of income (HHs 1,11);
- Heavy reliance on irregular charity transfers from distant (HH 8) or co-residential relatives (HHs 1, 9, 32);
- Serious chronic health issues in the household (HHs 1, 9, 38), often requiring looking after by other household members (HH 8), or affecting several members of a household (HH 6); constant medical expenditures (all of these HHs);
- Very erratic income sources, high dependence on credit from wholesalers, insecure tenure and inadequate housing to cope with winter (HH 6). This household was relocated by the government to solid rental housing over the second half of winter, but they will have to leave and find themselves another place to raise their tents for the summer. As the eldest son stated:

For the first time, we begin to understand what it means to live in a real house. If we would have a small piece of land, we will make an effort to establish our own.

- Complete reliance on working children, often in very low paid activities (HHs 8, 9, 32, 38);
- Irregularity of labour and income (all households);

- Low consumption rates (all households); and
- Indebtedness (all households), in the case of HH 11 involving mortgage of housing and accumulating credit from relatives to be repaid eventually.

5.2 Indicators of urban livelihood security and vulnerability in Kabul

The documentation of life paths of the study households and their movements in the continuum of livelihoods and vulnerability shows that poverty conditions are persistent and difficult to break. Most households engage in coping strategies offering not much scope for a lasting improvement, and there appears to be only occasional evidence of sustainable growth taking place among the study group. However, building on the evidence, it is possible to establish a set of indicators that strongly influenced varying degrees of well-being in the household sample (Table 8). Thereby, the main or perhaps only difference between households that actually moved down the ladder toward severe poverty and those who endured high degrees of vulnerability to poverty lies in the fact that the former all had to deal with a sudden emergency during the study and were not able to exercise the capacity to cope with it, whereas the latter remained sensitive to shock, but did not encounter a serious event through the study period.

Table 8. Indicators of livelihood security and vulnerability

<i>Declining</i>	<i>Enduring</i>	<i>Growing</i>
<ul style="list-style-type: none"> • High incidence of ill health and inability to cope • Loss of breadwinner and inability to cope • Engagement in illicit activities and having to cope with drug-addicted household members • Reliance on weaving carpets as major or only source of income, characterised by patronising relationship with contractors • Unfavourable household composition and labour power: no male income earners; very low income • Incapacity to cope with rental payments • Overuse and subsequent breakdown of social networks 	<ul style="list-style-type: none"> • Undiversified income sources • High dependency rates • Exposure to chronic health issues • Bad working and living conditions • Reliance on working children • High dependence on credit to manage a livelihood • High dependence on charity transfers • Erratic and insecure incomes • High sensitivity to shock and crisis: always lingering danger of moving towards poverty • Insecurity of tenure and housing 	<ul style="list-style-type: none"> • Ability to access vertical social networks bridging the own community and kin • Ability to access regular salaried employment • Ability to access higher credits used for productive investments in housing and small businesses • Endowment with skills combined with the ability to transform them into a micro-enterprise • Diversified income sources and several adult male members working • Increased consumption patterns

6. Conclusions and Their Implications for Policy and Practice

Urban poverty and vulnerability are complex issues, whose thorough understanding is crucial in order to inform pro-poor and efficient policy approaches. This study aimed to contribute to such an understanding by exploring livelihood situations of poor urban households in Kabul. It is obvious from the multiple dimensions in which urban vulnerability poverty may appear that there is no singular way to tackle these issues, but that there is a need to apply multiple strategies to be carried out and coordinated by several actors – a challenge to achieve in and of itself.

A number of more specific conclusions that can be drawn from the study and provide possible entry points for interventions. These include:

1. ***An important finding relates to a general phenomenon: exposure of poor and vulnerable households to variation and change appears to be a constant theme in present-day Kabul, and it manifests itself in different forms. High insecurity of labour and income forces people to constantly adjust and readjust, to take on different jobs in different occupational activity areas for short time periods, and to cope erratically dispersed intervals of realised income over different seasons. Those without their own housing often need to shift their residence to escape steadily rising rents. Change in this sense directly translates into insecurity: of labour, income, shelter, and ultimately livelihoods in general.***

Implications for policy and practice:

Insecurity of labour and income likely affect a majority of Kabul's population and represent an important marker of urban poverty, with those affected having to cope with huge difficulties in adjusting to the comparatively high costs of living. It is evident from this study, however, that even brief periods of regular income helped households to cope better, or even to establish savings that could be invested in housing improvements or the establishment of small businesses. In that sense, efforts aimed at providing regular incomes (such as cash for work winterisation programmes) should be continued and extended, both in scope and quantity, but also over time (i.e. into permanent work opportunities) in order to enable poor and vulnerable populations to access cash throughout the year; this could link with the great need for infrastructure improvement in the city, with labour provided from among more vulnerable segments. However, this would require addressing urban poverty and vulnerability more explicitly than is currently the case. In fact, the present rural predominance for assistance delivery in Afghanistan should be balanced by implementation of nationwide programmes aimed to combat urban poverty on a scale and diversity that is appropriate.



2. ***Household structure and composition represent a key factor in determining differing degrees of well-being, with the ability to mobilise male labour being overly important. Changes inside the household are often a response***

to increased vulnerability conditions and a means to cope with food insecurity.

Implications for policy and practice:

The not surprising insight that household structures and compositions are a crucial determinant for urban livelihood security has implications for current programming efforts, which are more often than not targeted towards “vulnerable groups”, thus representing an altogether questionable category. This re-emphasises the importance of a prior finding on urban vulnerability that stresses the need to disaggregate these broad target groups according to their “asset vulnerability”.²⁸ For instance, rather than treating all female-headed households alike, it is obvious from the study that those not having access to male labour are the ones that usually suffer from severe poverty. In fact, one female-headed household was among the few that were actually managing positive growth during the study period. It needs to be recognised further that urban households are fluid and often characterised by internal conflicts, so that increasing attempts to target the “hidden vulnerable” inside households need to be pursued.

3. Asset portfolios of the urban poor and vulnerable are not diversified enough to lastingly lift them out of poverty. This reliance on only insufficient and potentially corrosive resources puts high and steady pressure on their coping capacities. Thereby, endowments with sound social and human assets bear critical importance for being able to access work and other valuable opportunities. Further, social infrastructure and access to basic services is highly restricted for the urban poor and vulnerable, which also has consequences for their capacity to earn a sufficient income.

Implications for policy and practice:

It is more than evident that there is urgent need for effective approaches and mechanisms to strengthen asset portfolios of the urban poor. Thereby, efforts should focus on those assets that most effectively lead to greater financial capacity, namely human and social assets. Whereas the latter are difficult to impose from outside, the build-up of human assets can be supported in various ways, for instance by encouraging poor and vulnerable populations to seek health care through the extension of neighbourhood-based affordable and proximate facilities, which would allow low-income groups to regularly access preventive measures in order to ensure and maintain good physical health, a critical determinant of their livelihood security. Good health is also linked to access to safe water, decent sanitary facilities, and adequate housing, waste and sewage disposal – all of which are lacking to some degree for poor and vulnerable urban households and especially so in recently developed informal settlements. In addition, the provision of resources for primary education accessible to everyone needs to be continued, in spite of Kabul being comparatively better off than other urban locations in Afghanistan; likewise how to integrate skills-building approaches with the development and support of small micro-enterprises that would potentially nurture local economic development must be considered. Consequently, efforts to pursue a quick and uncomplicated provision of basic social and physical infrastructure urgently need to speed up. It is unacceptable that huge portions of the urban population are still excluded from the

²⁸ Schütte, 2004.

most basic necessities of life, and that efforts to extend infrastructure to all Kabul neighbourhoods have not been made a priority yet.

In terms of social assets, there is solid indication of high degrees of neighbourhood cohesion being in place in Kabul, and especially so in its new emerging settlements, where people work together and share resources to establish a new community. There is great potential to strengthen and build on these already existing social networks on a neighbourhood level, for instance by delegating authority and providing funding for local infrastructure development and by integrating local communities into urban planning processes and upgrading of informal settlements; examples of such more holistic approaches are evident in Kabul (as already carried out to some degree by UN-HABITAT or the Aga Khan Trust for Culture). However, these need to be taken up and formalised by the Ministry of Urban Development and Housing (MUDH) and Kabul Municipality to give them more legitimacy and integrate them into emerging planning processes.

In addition, ways to reduce low-income groups' heavy reliance on their social assets need to be explored. A feasible possibility could be to broaden the information flow about available job opportunities in the city, so that they would also cover less skilled types of work. Current advertising organisations such as the Association of Experts in the Fields of Migration and Development Cooperation (AGEF) and the Agency Coordinating Body for Afghan Relief (ACBAR) could play a role in providing a wider promotion of unskilled work opportunities.

4. Labour is the most important asset the urban poor can mobilise. Coping with shocks and insecurity leads many household to activate additional labour in the form of working children and women joining the labour force, both of which tend to be very low remunerated. In addition, many income activities dominated by children and women, such as weaving carpets, are potentially health-threatening.

Implications for policy and practice:

Overall, there is significant evidence of very weak diversification of labour and income sources being in place among poor and vulnerable households in Kabul, with many adult earners unable to earn sufficient income to keep their households afloat, in turn leading to a high sensitivity to shocks and crisis and over-dependence on debt just to survive. While it is certainly difficult and requires a long-term economic policy effort to generate more and secure work opportunities for a steadily growing urban population, there are some immediate measures that could be pursued rather straightforwardly. These largely refer to the relatively high incidence of women contributing to household incomes in Kabul, however, mostly do so in very low paid home-based occupations. There is a need to establish ways to supply more opportunities explicitly directed towards women that are less exploitative and can provide incomes that are more stable and significant than those currently exercised. This could possibly be achieved by means of encouraging the establishment of home-based micro-enterprises run by women that are initiated by appropriately designed credit schemes and supported by social services such as child care facilities enabling women to both immerse in work activities and to widen their neighbourhood relations at the same time. Evidence suggests that women are generally very much inclined to work from their homes and cultural hindrances are much lower in relation to home-based work. Involving women in providing income on terms that are more equal also could lessen the reliance on working children.

Further, there is need to support self-employment and casual labour as the two most important occupational activity areas for the poor and vulnerable in Kabul. It seems, however, that these areas are not yet fully recognised, although they play a crucial role for the urban economy as a whole. For instance, the current focus on private sector development also needs to target these small and micro-scale opportunities as an already existing and huge private sector that supports a large share of Kabul's population. There is urgent need to plan *for* informal workers, not against them. Vendors and street sellers should be formally recognised and their presence seen as an important contribution to the urban economy, since they provide a wide range of goods and services useful for other sections of the urban population – both poor and non-poor. Consequently, their needs for public space should be included into urban planning processes and their activities regulated, possibly by means of licensing approaches. This would legitimise their existence in ways that benefit both the municipality, in terms of increased revenues, and workers, who would be less exposed to bad governance characterised by harassment and exploitation.

Protection of informal work activities and attempts to increase available job opportunities also would potentially help decrease the heavy reliance on credit for poor and vulnerable households. As it is, access to informal credit plays a critical role in affording basic consumption and health care, and investments in productive assets and housing are not imaginable without taking on debts. It is a fact that realised household incomes are insufficient for many, leading to high and persistent levels of credit taken for a significant part if not a majority of the city's population. Because reliance on credit is linked to better and more regular incomes, more efforts to protect and promote the informal labour market of Kabul are in order.

5. Housing represents the most important physical asset a household can possess in Kabul.

Implications for policy and practice:

The ability to access own housing represents an almost necessary precondition to ease vulnerability in Kabul. Those who need to pay rent have to sacrifice major parts of their incomes for this purpose and are likely to shift residence rather frequently; at the same time they are in danger of losing their established and beneficial neighbourhood networks. Also, those who build their own housing are not secure in the current policy environment of Kabul, as they do so on land that lacks a legal status. Yet, as the World Bank has calculated, private investments in housing on land that is considered informal go as high as US\$1.3 billion – a major sum indicating the capacity of poor and vulnerable urban households to raise significant cash for investment when given the opportunity to do so. This is also exemplified by the experience of HH 16, who built and gradually improved their own solid hillside housing on highly insecure tenure by pursuing significant investments (mainly by informal credit and the efforts of their working children, who deliberately skipped education). It is time that these investments and sacrifices need to be valued by policymakers and Kabul Municipality in order to ensure the “right to the city” for low-income groups, rather than continuing to pose threats of eviction or delaying service delivery to those areas. It is helpful here to look at experiences in other contexts that were beneficial for all stakeholders involved. Consider the example of Sao Paulo in Brazil, where a new policy framework aimed at “not only building houses, but also citizenship”, mainly by recognising informal settlements, upgrading them and legalising their tenure, which went along with new legislation, a

modernised administrative system, increased partnerships with the private sector, and public participation in all decision-making and implementation processes to achieve integrated housing and urban development.²⁹ This approach apparently has been not only very cost-effective, but also led to improvements for low-income groups on impressive scales. It is time that such forward-looking and constructive approaches are pursued in Kabul as well. These easily can build upon the achievements already made on the ground and extend them with provision of social infrastructure. First, however, comes the need to recognise the urban reality of Kabul as it is, rather than continue to follow centralised planning mechanisms that do not improve the situations of those whose well-being are at stake.

6. *Crisis and emergency situations are usually cushioned by one's social relations, notably that of family and wider kin, which work as an important fallback system for poor and vulnerable urban households and make social assets most important for urban livelihood security. However, there is only very weak incidence of bridging social relations being in place that reach beyond one's own community and potentially enable access to a wider array of opportunities. Further, social networks are vulnerable to overuse and tend to deteriorate when used too often.*

Implications for policy and practice:

The critical importance of social relations for urban livelihood security cannot be over-emphasised, and it needs to be recognised that the household and extended family provide the basic social safety net to fall back upon in times of crisis and emergency. In order to maintain and strengthen the capacity of households to provide social security, long-term support for community infrastructure to help with household reproduction and income-earning capacities needs to be ensured, while at the same time efforts to identify the hidden vulnerable inside households and ways to target them need to be pursued. At the same time, there is the necessity to establish means that would enable poor and vulnerable urban households to extend their bounded networks to also access vertical relations on equitable terms, which are crucial to find new opportunities that cannot be provided by networks comprised of people caught in similar situations. In the long term, the state needs to seriously consider its role in providing this safety net, at minimum for those pursuing the most vulnerable livelihood strategies, since they are most at risk of being excluded from kin-based social networks due to overuse and inability to reciprocate.

7. *There is no evidence at all of poor households being involved in local-level decision-making processes. Rather, rumours about possible consequences resulting from a probable enforcement of the Master Plan for Kabul create feelings of insecurity among residents of informal and newly emerging settlements and question the "right to the city" for them. All this exemplifies the very poor levels of urban governance that are currently being exercised in Kabul, not only in terms of the apparent huge backlogs in service delivery, but also in terms of a total absence of socially inclusive urban planning. This said, however, there have been relatively successful community-based urban upgrading programmes carried out in parts of the*

²⁹ Budds, J. and Teixeira, P., 2005, "Ensuring the right to the city: pro-poor housing, urban development and tenure legalization in Sao Paulo, Brazil", in *Environment and Urbanization*, 17(1): 89-113.

Afghan capital under the leadership of UN-Habitat and cultural heritage conservation programmes directly involving local communities carried out by the Aha Khan Trust for Culture.

Implications for policy and practice:

It is more than apparent that urban governance in Kabul has a lot of potential to be improved. What is missing is the political will to do so – to recognise informal settlements, to provide much needed services to them, and to give up the sole focus on centralised top-down urban planning processes. This however is exactly what is needed: working together with communities affected, linking their voices and decision-making powers to those of municipalities and the government, and in such a way pursuing more integrated and sensitive planning processes that involve urban populations in major decisions. Ultimately, this includes the need to decide upon a clear-cut approach towards informal settlements and ways of tenure regularisation that takes into account the needs, priorities and rights of people living in those areas and accepts the fact that the problem of illegal tenure is essentially self-made and actually unnecessary in its persistence. It needs to be solved through a widespread and participatory regularisation campaign that takes the multiple forms of tenure insecurity into account and finally turns the already legitimate status of informal settlements in Kabul also into a legal one.

Appendix 1: Profiles of Ten Households Studied in Depth

HH ID	Neighbourhood and tenure status	HH form, structure and composition	Housing status and access to services	Access to education	Health status	Income sources	Main events encountered in study period	Intra-HH relations
1 <i>Box 7</i>	Informal, relatively secure	Tajik, conjugal, seven members (three daughters and two sons), headed by person with physical disability, several co-residential relatives	Own inherited room in house shared with brothers; public water tap in the alley; brother provides electricity costs; school and public health facilities far	All children go to school	Head of HH martyred in civil war, lost one leg; children often suffer diarrhoea	One: Head of HH pulls cart or vends fruits	Head of HH hospitalised; total loss of income for one month	Shared income and resources; cooperative decision-making; influence of co-residential relatives
6 <i>Boxes 1& 8</i>	Informal, extreme insecure	Tajik, extended, de facto female-headed with male head mentally ill, eight members (one married son, three daughters, daughter-in-law, grandson), several co-residential relatives	Living in tent (in last study month relocated to solid housing by govt); hand-pump in the alley; no electricity; school close by; public health facility rather far, private too expensive	No children go to school	Head of HH mentally ill; female head chronically sick; bad living conditions demand frequent health tributes of all HH members	Two: Birdcage production involving four HH members; female head trades cosmetics in rural Kabul	Daughter got married at 14; HH split and rejoined; female head got very sick; opened shop for one month; got relocated by govt	Shared income; non-cooperative decision-making; influence of co-residential relatives; occasional physical violence
8	Informal, relatively secure	Pashtun, conjugal, five members (two sons and one daughter), headed by person with physical disability	Living on charity in brother's house; water provided by neighbours; no electricity; school close by; public health facility far, but accessed charity from private doctor	Sons negotiate work and school; daughter excluded	Head of HH bound to wheelchair after in civil war	Two: Son is pulling cart; regular charity from brother as distant provider for this HH	Brother's support became more irregular; children stepped out to work; obtained widow beneficiary card issued by an international NGO (in spite of being no widow HH)	Non-shared income; non-cooperative decision-making
9 <i>Box 1</i>	Informal, relatively secure	Pashtun, conjugal, four members (one adopted son and daughter), several co-	Living on charity in one room of brother's house; water provided by NGO; no electricity; school	Son negotiates work and school; daughter	Head has bad eyesight; wife chronically sick	One/ two: Adopted son is cart-puller, head of HH worked 72 days during study	HH split from brother and formed separate unit; son and daughter from brother adopted;	Non-shared income; non-cooperative decision-making, influence from

		residential relatives	medium distance; public health facility far, private too expensive	excluded		period (shepherding in Baghlan Province, tree planting)	wife's chronic sickness deteriorated; aged head of HH went on labour migration to Pul-e Khumri for a month	co-residential relatives
11 <i>Box 2</i>	Informal, relatively secure	Tajik, extended, reduced from ten to six members, female-headed, comprises four widows (female head, her mother, her sister-in-law, friend of mother, plus two sons of head, four children sent away)	Living in own solid house; own well; electricity arrived during study period (before tapped into neighbours' line); school close by; health care on charity from private doctor	Both sons go to school	Head of HH's sister-in-law mentally ill; friend of mother aged and half blind	Two: Home-based neighbourhood bakery; nephew gives monthly long-term credit	Sent HH members away; house maintenance financed and carried out by neighbours; received electricity with installation financed by relative	Shared income and resources; cooperative decision-making
16 <i>Boxes 3& 7</i>	Informal, insecure	Tajik, conjugal, four members, female-headed (two sons and one daughter)	Living in own house on enclosed land on steep hillside; Water far – accessed from hand-pump downhill with donkey; no electricity; school and public health facility far away	No children go to school because sons need to work and daughter to do the HH chores	All HH members in decent shape	Two/ three: Both sons involved in street vending; female head works in urban agriculture during season	Gradually improved housing and finished 2 nd room and started 3 rd ; poultry training from NGO and received chicken; bought donkey shared with neighbour for fetching water; son-in-law joined HH for 2 months; sons found regular work for 2 months	Shared income and resources, cooperative decision-making
23 <i>Box 9</i>	Moved back to village	Hazara, conjugal, reduced from five to four members (two sons, one daughter sent away), head of household drug victim, over long periods de facto female-headed	Lived on rent and charity in five different places during the study period; accessed water from landlord or host family; health always on charity	No school aged children	Head of HH needs drugs for well-being; female head and children often sick	One: Female head occasionally doing embroidery, spinning wool	Head of HH imprisoned; wife got seriously sick; evicted from rental housing; shared accommodation with two different HHs of relatives;	Non-pooled income; non-cooperative decision-making, occasional physical violence

		(husband six months in prison)					loss of income over long time; food insecurity; assets forcefully depleted by shop-keeper for debt repayment	
28 <i>Box 4</i>	Informal, relatively secure	Tajik, conjugal, five members (three daughters)	Lived on rent, but evicted in last study month; water from neighbours; no electricity; school and public health close by	All children go to school	Female head of HH chronically sick after experiencing several miscarriages	One: Head of HH goods loader in the bazaar	Female head started neighbourhood bakery; female head got twice seriously sick; were evicted from house	Shared income and resources, cooperative decision-making
32	Informal, relatively secure	Tajik, conjugal, female-headed, seven members (three daughters and three sons), co-residential relative	Living on charity in house of brother in law; water from neighbour; brother-in-law pays for electricity; school close by; public health facility far, private too expensive	Eldest son excluded because needs to work; one apprentice and school-going; youngest son only schooling; youngest daughter goes; two elder daughters excluded	All HH members in decent health	Two: Elder son busy in various jobs: cash for work NGO programme, cleaner, daily wage; younger son apprentice in mechanic shop	Moved into relatives' house after death of main breadwinner; elder son dropped school for work; younger son started working as apprentice; started rebuilding destroyed house on credit to eventually rent it out	Shared income and resources, cooperative decision-making, occasional physical violence against daughters, influence of co-residential relatives
38 <i>Box 5</i>	Formal, secure	Pashtun, conjugal, eight members (four sons and two daughters) head of HH mentally ill	Living in own house, rebuilt after return from Pakistan; old city location inside Master Plan, but rumours of road widening and housing adjustments go around; water from neighbours; no electricity; school close by; public health facility far, private too expensive	Eldest son excluded because needs to work; two sons negotiate work and school; youngest son only schooling; daughters not school age	Head of HH mentally ill; children often sick	Three: Eldest son weaving carpets, works as daily wage labourer, selling phone calls on mobile; two school-aged sons begging with <i>esphand</i> , selling chewing gum, plastic bags, top-up cards, do bus conducting	Mother of female head died; son sold weaving stool and started selling phone calls	Pooled income and resources, cooperative decision-making

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