

Case Study Series

**GAINING SOME GROUND:
Urban Livelihoods
in Jalalabad**

Stefan Schütte

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About the Author

Stefan Schütte, Ph.D. is a social geographer who has carried out extensive research into urban and rural vulnerability and social networks in south India. His work has included study of the impact of tea-growing on the rural livelihoods and food security of tribal groups in Tamil Nadu, and study of marginalised urban communities in Banaras. Dr Schütte holds a doctorate degree in social geography from the South Asia Institute of the University of Heidelberg.

About the Afghanistan Research and Evaluation Unit

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

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Stefan Schütte, April 2006

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

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Glossary

<i>Afghani (or Afs)</i>	official Afghan currency; approximately 50 Afghanis=US\$1
<i>bokhor va namir</i>	refers to a “hand to mouth” existence
<i>gharibkar</i>	work activities carried out by the poor
<i>mirab</i>	village/community water controller
<i>shura</i>	local/community council
<i>wasita</i>	relations to powerful people
<i>wakil-e gozar</i>	neighbourhood representative
<i>zor abad</i>	literally, “a place taken by force”, refers to informal settlements in Pul-e Khumri

Acronyms

AREU	Afghanistan Research and Evaluation Unit
GoA	Government of Afghanistan
IDP	internally displaced person
MUDH	Ministry of Urban Development and Housing
NGO	non-governmental organisation

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 in which poor urban dwellers lead their lives.

The Afghanistan Research and Evaluation Unit (AREU) carried out an urban livelihoods research programme in three major Afghan cities to address this crucial knowledge gap. The research attempted 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 was 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 eastern city of Jalalabad and is the second 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 (and burdensome) 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 were investigated through recurrent visits to the same households over a period of 12 months. Consequently, the question of *change* over time

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

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

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 this study was 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 vulnerable in Jalalabad. 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 Jalalabad

The Pashtun dominated city of Jalalabad is the urban centre of eastern Nangarhar Province. Its population figures are somewhat variable, ranging from about 181,000 to 500,000.³ There is, however, wide seasonal fluctuation in population numbers, with people moving in to temporarily escape the winter months in Kabul, and conversely, moving away in search of a milder climate in the crushing heat of the summer months. In fact, whole neighbourhoods literally become deserted and uninhabited space during the summer season, and fill up again during winter. Makeshift tent colonies on the town's outskirts accommodate seasonal migrants arriving mainly from the Afghan capital Kabul, but give shelter also to a more permanent population. In addition, the city's proximity to Pakistan results in patterns of regular cross-border migration, mostly driven by local unemployment. Similarly, the widespread maintenance of family relations on both sides of the border contributes to the emergence of dense and stable transnational networks connecting Nangarhar to the Pashtun areas of Pakistan, and going to Peshawar on the other side of the border is as common for many residents of Jalalabad as it is to visit a friend in a local neighbourhood. Likewise, the better health services available in Pakistan lead many dwellers to seek basic health care across the border.

In addition, Jalalabad's closeness to Pakistan makes the city an important trading centre for all kinds of goods and foodstuffs. The volume of imports from the neighbouring country is considerable, seasonally constituting about half of the entire city's requirements. The importance of dense trade relations with Pakistan for the local economy is further reflected in the fact that Pakistani Rupees (*qaldar*) are the major currency in the market, with in fact virtually no one using Afghan money. At the same time, this proximity encourages illicit trade relations to some degree, with smuggling of consumer goods for tax benefits, as well as drug trafficking, being rather widespread.

The connectedness of Jalalabad to the rural districts of Nangarhar leads to well developed urban–rural linkages. Many urban dwellers originate from village sites in the vicinity of town, which aids in maintaining close relations and facilitating resource transfers. Likewise, the agricultural wage labour sector of rural Nangarhar provides seasonal job opportunities for urban dwellers as well.⁴

There is also a significant proportion of so-called internally displaced persons (IDPs) living in Jalalabad, many of whom sought refuge in the years of war and drought and decided to stay rather than return to their native places. Many of these IDPs live in a settlement still referred to as a “camp” located at the southern border of the city, consisting of about 3,000 makeshift mud shelters for people who have lived there already more than 14 years. These people do not express any intention to leave, making the still common application of the term IDP to the camp's dwellers somewhat arbitrary and in fact misleading: it comes as a stigma as it connotes a temporariness that does not correspond to the fact that people are there to stay. Removing that stigma would show a commitment to accept people as full urban citizens and not as transitory residents.

³ The first figure is an estimate coming from the Central Statistics Office (CSO), September 2003, *1382 (2003) Afghanistan Statistical Yearbook*, Issue No. 24, Kabul: CSO. The latter figure comes from GoA, *Securing Afghanistan's Future*.

⁴ Schütte, S., 2004, *Urban Vulnerability in Afghanistan: Case Studies from Three Cities*, Kabul: Afghanistan Research and Evaluation Unit.

People in this so-called camp are, however, not alone when facing the problem of tenure insecurity and informality of their living spaces. Repatriation of returnees from abroad and severe drought conditions in rural areas led to a constant influx of people to Jalalabad and eventually to the occupation of formerly public spaces during recent years. Many spacious residential areas only developed in the last two decades and bear no resemblance to the outdated Master Plan still serving as the main planning tool for municipal decision-makers, as such leaving inhabitants with an insecure status and exposed to the threat of eviction.

Nonetheless, there has been some movement in policy interpretation recently, with the municipality deciding to formalise a former refugee colony, though only after initially having intimidated the residents with bulldozers ready to destroy the entire settlement. In fact, the successful transformation of a squatter colony to a formal settlement was made possible only because the neighbourhood was located in a so-called “white area”, i.e. outside the space covered by the Master Plan, and as such gave some room for negotiation with officials, which was effectively used to provide much needed and much wanted security of tenure for its inhabitants. At the very least, this example shows that land titling is indeed an option, for which people affected are willing to sacrifice and invest, and that lasting solutions can be found when involving communities in the decision-making process. The action might even have the potential to represent a model example, in spite of some attendant difficulties and legalised land grabbing in the area by wealthy and influential outsiders.⁵ It remains to be seen if similar approaches will be taken on in other areas of town as well, or if the total fixation on the old Master Plan cannot be changed to more forward-looking and timely approaches.

In addition to widespread insecurity of tenure, Jalalabad shares other issues predominant among Afghan cities. These mainly refer to lack of employment opportunities in an erratic urban labour market and a huge backlog in service provision and infrastructure development. As is the case in Kabul, access to opportunities is usually limited to the heterogeneous sector of informal employment and is prone to high competition, with many having huge difficulties or never succeeding 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 Jalalabad provides – characterised by low wages and insecure job tenure – is a crucial constraint to sustainably improving the livelihoods of the urban poor and vulnerable in the city.

In terms of service provision, the city is no exception either: access to private water is scarce, and even public water provision is a problem. Entire settlements do not possess a single well or hand-pump for proximate access, let alone proper sanitation systems. Likewise, electricity supply, dependent on water levels in the Kabul River flowing at the north side of town, is erratic at best, and leaves a majority of the urban population without access. There is, however, a well-maintained public hospital in town providing free treatment, although there appears to be a chronic shortage of medicine. In addition, a number of NGO-operated clinics offer professional health care. In terms of schooling the city is well endowed overall but many settlements are still left without proximate access to schools.

⁵ See in detail Schütte, S., 2005, *Emerging Trends in Urban Livelihoods*, Kabul: Afghanistan Research and Evaluation Unit.

3. Methodology

The approach of this study was longitudinal. It was based on intensive fieldwork in a sample of 40 poor and vulnerable households in Jalalabad, who were visited by researchers on a monthly basis over the period of an entire 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 a long-standing method 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 is unable 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.

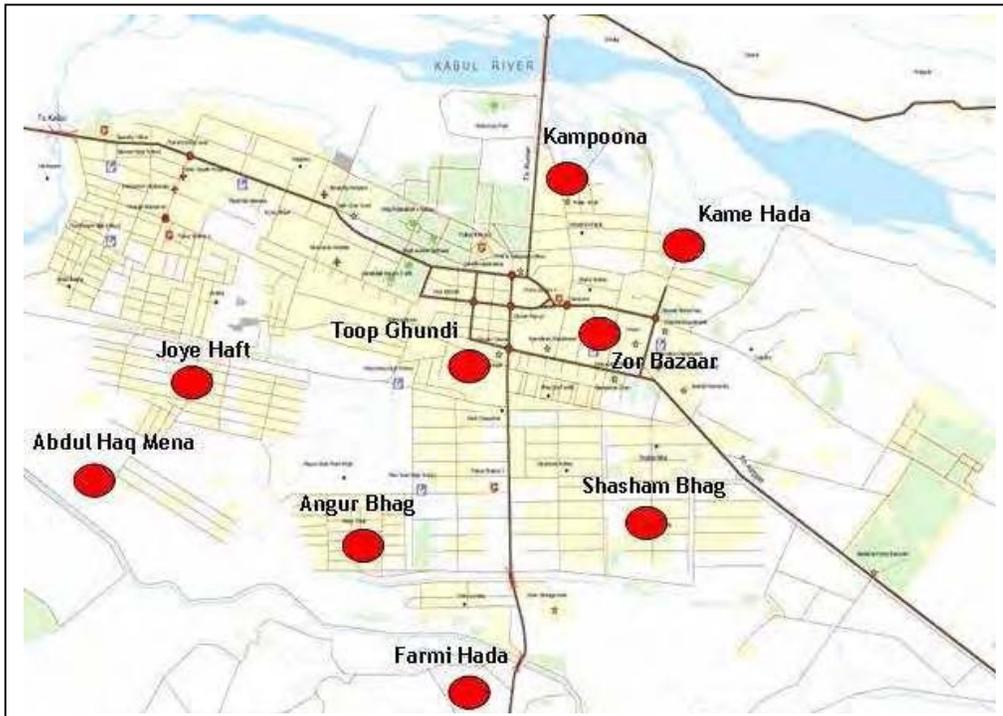
In addition to applying these local criteria, the researchers sought to include different types of households in the sample: different ethnicities, female-headed households, returned refugees, and internally displaced persons (IDPs). This way, a broader sample was selected at first, then gradually reduced 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 to January 2006, whereby the following issues were explored:

- 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, of migrational activities, and of urban–rural linkages with the help of a set of structured questionnaires implemented once during the period.

- Economic changes: detailed monthly monitoring of labour market participation, of income and consumption figures, of credit and indebtedness and of 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 of 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:** it was 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 are economically poor, there are still effective differences in individual situations. As such, it was attempted to work with those who are comparatively poorer in economic terms than others in the sample.
 - d) **Spatial distribution:** in order to catch probable spatial differences, households living in different neighbourhoods have been included in the sub-sample (see Figure 1 for study area locations).⁶

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



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

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 encountered some problems. Most obviously, these refer to the crucial challenge of keeping the sample together over the entire study period. This challenge was largely met, and although there were dropouts and the sample size diminished slightly towards the end of the study, these incidences were kept to an extreme 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 urban space of Jalalabad, or those who seasonally moved to Kabul during the hot summer months. The former was the case for two households, but the research team did not have much difficulty in tracking their movement, locating the new residence and subsequently continuing the research, as the affected households themselves informed the team prior to their movement that this was going to happen. More strenuous was the relocation of two households that moved to Kabul over the summer, one to live in a tent camp made up completely of seasonal migrants, the other to escape a creditor and living in a rented room. However, in cooperation with the team conducting the Kabul case study, both households were located and followed up on during their migration period. One household moved back to its native place during the study period and needed to be excluded from the sample, and two households split, but the separated units were included as new members of the sample. On very rare occasions, the monthly monitoring of economic changes could not be carried out with a few households, as sometimes people were not available at that specific time, or because back-tracking their residential movement took a long time. Also, one complete month of monitoring needed to be cancelled due to the tense security situation in Jalalabad after violent demonstrations did not allow the team to move around. However, overall only 30 out of the possible 473 recurring economic change-monitoring interviews consisted of dropouts, refusals or months when some respondents temporarily left the sample, which means that there was a 94 percent success rate in carrying out the structured longitudinal interviews during the 11 months of study.

4. Urban Livelihoods in Jalalabad 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 needs to be examined closer. 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 in nature, changing shapes 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 alterations. Memberships 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 to emphasising the view of a household as being solely a unit of sharing, cooperation and altruism, the strong possibility of internal negotiation, bargaining and conflicts have 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.)
- 2) Households are not bounded units but represent permeable structures that are embedded in wider social units, networks and processes that influence internal

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., K. Cloud, S. Seshadri, et al. *Capturing Complexity. An interdisciplinary look at women, households and development*, London: Sage, 87–101; Beall, J. and N. Kanji, 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 E. Dunn, 1996, *Household economic portfolios*, Washington: Assessing the Impact of Microenterprise Services (AIMS).

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 how best to define a household as opposed to the family or kin. The most common definition which is also followed here refers to the household as a unit of consumption that shares the same roof and cooking pot. However, given this definition, household behaviour in relation to individuals and functions that are not encompassed in this unit of consumption, for instance co-residential relatives, needs to be examined more closely.

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 Jalalabad were of Pashtun (32), Tajik (7) and Pashaie (1) ethnicity (later to be extended by one Pashtun and Tajik household respectively after households split during the period of study). This distribution reflects the dominance of Pashtuns within the city.
- ***Different forms: conjugal 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 was reflected in the sample, where out of 42 households (including two households that split and formed a separate unit) 24 were nuclear, i.e. only made up of parents and their children. It was observed during the study that some extended households in the sample split to form conjugal units, often for economic reasons, as it appears much easier to maintain smaller household sizes in the commoditised urban environment, but also as a response to internal conflicts arising out of growing household sizes. These often occurred between female household members – for instance when the spouse of a newly married son did not get along with her in-laws (see Box 1 for case studies of two splitting households). Similarly, adjustments in household sizes, structure and composition 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.
- ***Different structures and compositions.*** The sample included three female-headed households and eight households headed by a person with a disability, as well as two households with a disabled member. Further, over the study period there were between three and eight households that in some months did not have any male income earner. The overall age composition of sample households reveals a predominance of young people and a high share of children in

households, with about 59 percent of all individuals in the sample being under 18 years of age, and 27 percent below seven years. Only 11 percent were over 50 years old, and 30 percent were between 19 and 50 years old.

- **Different status.** The sample was comprised of 13 households who returned from a neighbouring country, nine households of so-called IDPs who came to Jalalabad from a different city or rural site inside Afghanistan, and 18 households of long-term residents whose native place was Jalalabad or who had their homes there for decades, without having left the city in the times of conflict – although a number of them briefly went to Pakistan during the period of American bombardment in 2001.

Box 1. Why do households split?

Two households in the sample split and formed their own unit over the study period, and did so for different reasons. The one that divided first was the household of Safiullah (HH 4), a Tajik family living on enclosed land in the centre of town on an area designated as a park in the Master Plan for Jalalabad. The initiative came from Safiullah's already married son Zalmai, and was driven purely by economics, revealing an apparent lack of willingness to take on liabilities that would come with staying in his father's household. As it is, Safiullah's wife has a chronic health problem and is in need of constant treatment that at a later stage of the study culminated in an operation carried out in Kabul. However, Zalmai was not willing to spend the money he earns as a mobile vendor of artificial flowers for her health care. In addition, another potential liability lingers: his younger brother is supposed to get married soon, and their father will need to take credit to afford the bride price. Again, Zalmai is not ready to take on any responsibility for this payment, and the consequent decision for him was leaving his father's house to construct his own makeshift building in the same Tajik-dominated area. It is obvious from this example that in the face of low and erratic incomes and poverty conditions in general, people frequently aim to avoid every collective burden that potentially hinders the exercise of own opportunities, even if it comes at the price of putting stress on the family and jeopardising future social links. This shows that the family as the basic social safety net in Afghanistan is indeed vulnerable to overuse.

The second example of a household splitting is similar to what was encountered already in Kabul, i.e. conflicts between female members after a son had married. This was the case for HH 5, who live on enclosed swampland in a small tent colony of recently returned refugees from Pakistan on the fringes of Jalalabad, making their living by pulling donkey carts and the occasional wage labour assignment. This household split some years before, when its head Jhan Agha took a second wife and formed a new entity, leaving his first wife and a number of sons and daughters on their own, with economic rationality being the incentive. His son Lal Mohammad, however, decided to stay with his father and stepsiblings, but after he married, his wife did not get along with her mother-in-law, and there was conflict in the house almost on a daily basis. However, the whole issue was taken to the community, and in a council meeting the matter was discussed in public, showing the importance co-residential households often have when it comes to reaching critical decisions. As a result, the son separated, but Jhan Agha took the donkey and pulling cart away from his son. Subsequently, Lal Mohammad constructed his own makeshift place from mud and plastic, after which he borrowed money from his father-in-law to purchase his own cart and donkey to keep up his work as a goods carrier in the bazaars of Jalalabad.

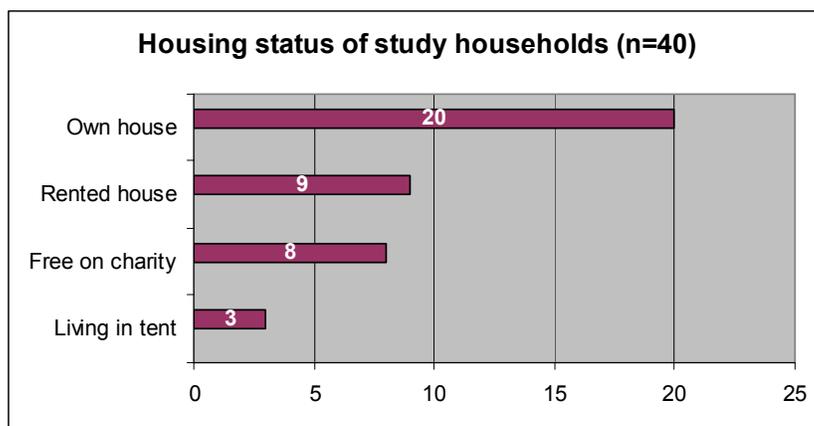
What is similar across these households is the fact that most of them were engaged in a relentless struggle to secure their livelihood in the face of adverse social, economic and political circumstances. They live in cramped neighbourhoods facing a backlog in basic infrastructure, lack of adequate housing and experience 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 which are characterised by high competition, unreliability, irregularity, low incomes and great seasonal variance. In addition, there is widespread insecurity of tenure and housing. All of these issues critically shape the lives of the urban poor and vulnerable in Jalalabad and strongly influence their capacities to act to establish secure livelihoods.

4.1.2 Neighbourhoods and household access to basic services

Spatially, the study households were spread all over the city of Jalalabad, covering four city districts and nine 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, in many cases gradually improving an initial tent colony into makeshift mud housing. People were aware that they did not have a legal right to the place where they settled. Many indeed already have had to ward off eviction, saying that no matter which government is in power, all of the governments wanted to drive them out. Thus, the danger is always tangible 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 standing in the urban environment and a perspective on which to build. As such, most of the sample households who managed to obtain their own housing did not have a document proving its ownership, let alone a legal title for the land on which their house was constructed – with the exception of the six households living in a former squatter settlement, where a formalisation process was taking place during the study period and where people had to make the decision either to pay for a legal land title and to reconstruct their house on an allotted plot, or to leave the neighbourhood. Those six households were the only ones with secure and documented tenure in the sample, though this involved taking on much hardship. Half of the studied households did not manage to afford their own housing and needed to live on rent or charity basis, or reside in tents (see Figure 2).

Figure 2. Means of accessing housing in the study sample



Given these conditions, it is probably not very surprising that a majority of study neighbourhoods faced backlogs in service provision, often requiring settlers to

endure severe hardship in establishing access for instance to water, and to cope with complete exclusion from public electricity supply (in the case of three of the studied settlements). In terms of facilitating access to health care and education, Jalalabad also faces some problems in that not all its urban communities are endowed with provision of nearby facilities. Schools are located very far away in some instances, thus hindering many households from sending their children to receive education, especially girls (see in detail Section 4.3.3). In addition, many existing school facilities lack proper buildings, or need to be held in the open, as was the case in the habitat of formerly displaced persons. This often leads to cancellation of tuition in bad weather conditions.

In terms of health care provision, a number of settlements did not have close access to any public health facility and needed to cope with distances in times of need. Most people use the public hospital for a minor emergency, and go to the Red Cross clinic whenever they face a major health issue. Both facilities provide free treatment and examinations, but do not provide medicine. In addition, a few neighbourhood-based clinics operated by international NGOs offer low-cost health care. However, proximity and general availability of certain services do not automatically imply they are accessible for everyone. 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 centre next to their residence may not be accessible because of too high expenses required – critical issues that are very much reflected in the experience of study households (for health care access see in detail Section 4.3.3).

Similarly, there is evidence of access to basic services being widely channelled by virtue of functioning social relations. For instance, access to enclosed land and to rental housing is often enabled through social networks, and there were a significant number of people (eight households) living free from rent in housing provided by relatives or neighbours. Likewise, some households were provided free access to electricity (four households) by their neighbours with whom they established a good relationship, because they could not afford to pay running or construction costs. Twenty households did not access electricity at all, because either they lived in an under-serviced settlement or they were not able to come up with the funds required for installation and running costs. Sixteen households in the sample had been able to access electricity, although its provision generally was highly erratic due to general supply constraints in the city.

Looking more closely at water as a critical issue reveals problems as well. Two of the studied neighbourhoods were not provided a single public water source, requiring people either to go far, or to rely on neighbours who could afford to dig a private well. In other neighbourhoods, just one hand-pump had to do, shared by a large number of households (i.e. 50–100). Generally, the following range of access strategies occurred in the study sample:

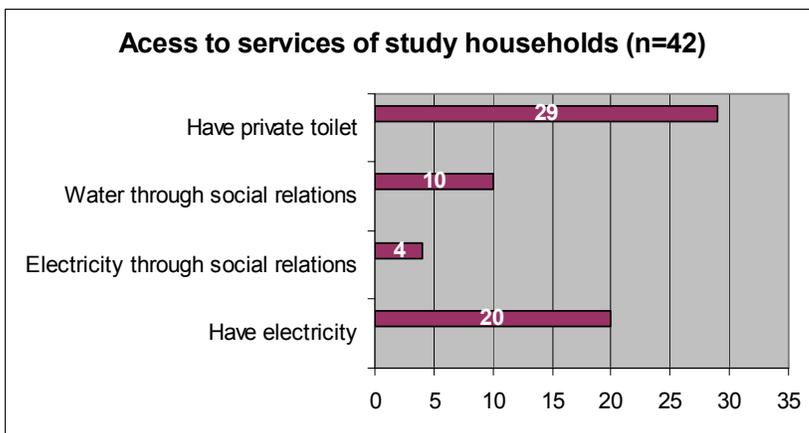
- Ten households were provided water by virtue of social relations and allowed access by their neighbours.
- Only six households were able to access private water, in the form of wells or tap water.
- Sixteen households needed to use public hand-pumps, which in some cases were located considerably far away from their residences.

- Eight households used their neighbourhood mosque to fetch water.

Access to other services are summarised in Figure 3. What is striking is the fact that 11 households did not have access to a private toilet – they either used the “desert”, as it is commonly referred to when people do not have any facilities, or they shared a toilet with a number of other households. When people had a private room it was always a dry latrine, which in no case was connected to any proper sewage system. In most cases, night soil flowed freely to the street and thus poses great health risks, especially for children that often play right next to the open sewage line. Otherwise, remnants are collected right at the spot and create a fummy and unhealthy environment.



Figure 3. Access to basic services (n = 42)



4.2 Activity portfolios: what households do to make their living

A central focus of the study has been 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, the most important constraint to engaging in productive activities certainly stems from the specific shape of the urban economy and its labour markets, characterised by an almost complete commoditisation of virtually all aspects of life and the steady need to generate sufficient cash for making 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. However, in a comparative sense households in Jalalabad appear to be slightly better off than those studied in Kabul in terms of their finding access to labour: on average, they were able to generate higher incomes, could access more days of work, and the overall number of workers in the study households was higher as well. This implies that more economic opportunities are present in the city, though this largely refers to low-paid self-employed bazaar activities. Still, since bazaars in Jalalabad are lively and bustling they on almost all occasions provide an income for those immersed in their economy (see more detail below).

On a very general level, this study distinguishes between occupational (income generating) and non-occupational (non-income generating) activity areas, taking on the following forms (as seen in Table 1).

Table 1. Forms of activity areas

Non-Occupational Activity Areas	Occupational Activity Areas
Reproduction (childcare, cooking, etc.)	Regular employment
Social activities	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 childbearing 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 is clearly separated by gender and age, with women and children being overly busy in carrying out household tasks across 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 73 percent of households reported only females engaged in fetching water. Often downgraded as not being work of value, reproductive work underlies 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 help run the household (e.g. in the cases of HHs 2, 4, 9, 24; see also Box 2), which negatively affects a household’s

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

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 particularly vulnerable to health problems.

Box 2. Organising household reproduction and income generation

Fauzia is the wife of Saroze Khan, the head of HH 2. Saroze Khan is very old and took the 40 years younger Fauzia as his second wife after his first wife died. He is also very sick because of his old age, and can hardly move and constantly needs care. Thus, Fauzia acts as the head of household – she is in charge of the major decisions, as her husband is no longer able to do so; she is the one who has to take care of realising whatever meagre income she can – for instance by washing clothes, but more often by begging in the streets of the bazaar – and she needs to organise household maintenance at the same time. They have two daughters in their teens, both of whom take on most of the reproductive chores to enable their mother to go begging, organise credit or maintain neighbourhood networks. This, however, comes at the cost of their education and neither of them is permitted to go to school. Luckily, Saroze Khan enclosed land and built a three-room house when he was still active; one of these rooms they have rented out – the money being just sufficient to pay for the regular medical bills that are needed to keep Saroze going. However, to cope with the difficult situation, they engaged their oldest daughter when she was 12 years old, and received the bride price in regular instalments. She has been promised to a distant cousin, and his family, formerly also a creditor to Saroze’s household, is now providing the money on which they make their living and finance their house maintenance (like building a new roof for the compound to protect them from the summer heat). This approach is hardly sustainable and borne out of despair – the bride price will be soon paid, the daughter gone and one person less to take care of Saroze and this household’s reproduction, and there will still be need for an income which Fauzia is unable to generate. Eventually, they will need to marry the younger, now 12-year-old daughter to manage their livelihoods. Despair thus keeps on controlling this household’s actions, with Fauzia going out to beg being only another symptom of it. The only hope for the future is the education that is being provided to their 8-year-old son – he is being treated favourably by all household members, and apart from sending him out to collect garbage and wood for heating in winter he is not required yet to do any manual work.

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. This is even more so in light of the virtual absence of any state-based social security systems being in place in Afghanistan. Under these conditions, the closer 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, especially in times of crisis and emergency, maintenance of social relations certainly becomes an overly important activity. Although poverty conditions and survival situations certainly put constraints on the time investment capacity of poor urban households, there is evidence of sample households committing to networking as a major livelihood strategy.

Thereby, the following patterns of regular or irregular social activities can be distinguished among the studied households:

- Involvement in neighbourhood maintenance work, such as road cleaning after heavy rains or garbage collection. Usually, these activities are organised by a *wakil-e gozar* (neighbourhood representative) who collects volunteers from the houses that are under his supervision.
- Collective activities such as construction and maintenance of the neighbourhood mosque, helping in manual labour related to a funeral, or taking part in community council meetings. In a number of neighbourhoods, collective activities to ward off eviction had been an issue in the past, involving negotiations with government actors. More recently, a neighbourhood delegation of the ex-squatter settlement that has been formalised and underwent a land-titling process successfully dealt with officials from the municipality. Further, the Afghan Disabled Union is very active in Jalalabad, having regular meetings, organising self-help activities, and articulating their demands that enable them to link up with formal governance structures. Two members of the union were also part of the household sample, with their membership occasionally channelling opportunities at the same time.
- Community councils are sometimes involved in private decision-making processes, signifying the overall importance assigned to the community and assuring that community networks are to be counted upon and consulted in matters of relevance.
- Engaging in mutual obligatory neighbourhood work 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. Again, this practice was widely followed in the now-formalised settlement, where people had to cope with destruction and subsequent reconstruction of their housing on allotted plots. The practice of *ashar* played an important role in this rebuilding and development of a new neighbourhood, while at the same time reassured neighbourhood ties and cohesion (see also Box 3).
- Regularly visiting relatives and neighbours. This in some cases may happen on a daily basis and is the most casual and probably most important form of maintaining social relations. It was observed that neighbourhood networks are often maintained by women on a day-to-day basis, and especially so in female-headed households, or in households where women are the main decision-makers.
- Supporting neighbours in preparing for life cycle events. This also is common practice among women, who cook together on these special occasions.

- 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 participated in these events regularly.
- Visiting family-related or neighbouring households when there is sickness. This is an almost obligatory practice among kin, who must inquire about the health status of a sick person. At the same time, it helps to maintain dense family bonds.
- Maintenance of transnational networks. Those who have relatives in Pakistan go to see them often – also because these links potentially provide information about job opportunities abroad or because they are important for accessing accommodation whenever a health-related or labour migration stay is required. In the case of HH 6 the family relations in Peshawar additionally provided fallback accommodation – whenever the situation in Jalalabad became too tense because there was no money at the household’s disposal, all members crossed the border and temporarily joined another household there.
- Collective labour migration. The particular Tajik settlement studied becomes virtually deserted over the summer months – all households move together to Kabul and also stay there together in a temporary tent colony.

Box 3. Indigenous systems of self-help: how *ashar* and *pandusi* (*pandavachi*) are used among study households

*Indigenous practices of self-help and mutual support are probably more widespread than commonly thought in urban Afghanistan. This is especially so in the case of *ashar*, which is a reciprocal system of sharing work – in urban areas most commonly in house construction or housing maintenance. Through this practice, labour costs are kept at a minimum, since neighbours are required to work without payment – although once given, they have the customary right to access labour for their own use in return. While the practice is used also in established settlements whenever there is bigger maintenance work required, it is most common in newly emerging settlements where many people at once are busy with the construction of dwellings. Though this was not exactly the case in the newly formalised settlement studied in Jalalabad, it came close to “starting from scratch”, as everybody living there had to give up their old houses and were forced to reconstruct on assigned spaces. As such, there was a lot of activity, and all six households studied from this specific neighbourhood were at one time or other involved in *ashar*, helping their neighbours or taking it to be able to afford rebuilding of housing in the first place. It is fair to state that without this system in place, a number of residents would not have been able to rebuild so quickly, if at all, seeing the high levels of debts and hardship all of them had to take on to afford the legal title for their land to begin with.*

*Pandusi (also called *pandavachi*) also is rather common, although not as widespread. Still, among the 40 households studied two have taken a cow on terms of *pandusi* from relatives, using the dairy products either for own consumption or for sale. In one case, this is a long-term agreement where the household kept the cow for the entire study period. Meanwhile, a new calf was born and the household extended its physical assets by means of this system. The second case was not as long: HH 3 took a cow from a brother living in the village, because he went for a period of labour migration to Pakistan. Khana Gul, the head of household, had difficulties feeding the cow and spent considerable time finding food from natural sources in the city or the near the countryside – which posed high opportunity costs, since he could not be productive during those periods. Also the daily portion of milk could not make up the lost income. Consequently, as soon as his brother came back, he returned the cow, walking all the way with it to the village – the whole thing was not beneficial enough for Khana Gul to keep on with it, showing that at times *pandusi* may also come as a burden for the receiver. In this case, however, Khana Gul’s brother gained from the system, as he could be sure that his livestock had been taken care of.*

- Involvement in the traditional self-help system of *pandusi*: this is a practice where valuable livestock such as a cow, horse or donkey are provided on a temporary basis. The giver does this on grounds of charity, or because he cannot keep it by himself, due to lack of money, time, food supply or space. Sometimes this is deliberately done with a pregnant animal up to the delivery of a calf, which then becomes the property of the *pandusi*-taker (see also Box 3).

4.2.2 Occupational activity areas

The main occupational activity areas encountered in the study included 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, in the household sample a mere four households had members with a regular income source, and at the individual level only from a low of three to a high of five individuals per month reported access to regular work in Jalalabad, making a total of 47 such incidences across the study period (out of 806 total incidences of work encountered in the study); all of these involved men and three quarters were in the age group 46 to 65. These low numbers highlight the indeed very low prospects of finding access to regular work for the urban poor and vulnerable in Jalalabad. Consequently, other occupational activity areas gain much more importance.

Two of those with regular work were government employees with a rather low income (one teacher and one worker on a public farm), one worked as a guard in a shopping complex in the city centre, and one was a fixed NGO worker and involved in the manufacture of artificial legs to serve people with disabilities. The latter himself was a very active member in the Afghan Disabled Union, and it was his membership in the grassroots-level network that enabled him access to regular employment. Median daily earnings among regularly employed workers over the 11 study months was 100 Afghanis; the range, leaving aside one worker who obtained one day of NGO work at high wages on the day of parliamentary elections in Afghanistan, was only 168 Afs (maximum 213 Afs and minimum 45 Afs), indicating some stability across regular workers in their daily returns.

It is also important to recognise that regular employment does not necessarily guarantee urban livelihood security. The example of the guard working at the shopping plaza illustrates this: even his comparatively high monthly income of 4,000 Afs was insufficient to maintain his seven-member household and pay rent. Thus, after a few months into the study, all of his family except himself went back to their native village where they stayed with relatives, turning him into a single labour migrant living in a room provided by his employer and sending money to his village-based family on a regular basis.

¹² Schütte, 2006, *Searching for Security: Urban Livelihoods in Kabul*.

Self-employment

Self-employment covers a very diverse range of activities and represents the most important area of work for the study households in Jalalabad. Fifty-seven percent of all recorded work incidences fell into this occupational category, making it the primary source of employment for a majority of the urban population. This is because many self-employment activities are relatively easy to enter, but also opportunities in other sectors of the urban labour market in Jalalabad are indeed extremely scarce. Self-employment is male-dominated (80 percent were male). Children also commonly work in self-employment activities, with 46 percent of incidences of child work involving self-employment. Self-employment activities take on the following forms:

Mobile street vending represented the most widespread self-employment occupation and in fact accounted for about 17 percent of *all* recorded income activities over the study year, carried out in altogether 17 households. Overwhelmingly, the trade was carried out on foot, indicating lack of capacity to invest in a productive asset such as a wheelbarrow. A variety of goods were sold: children were involved selling cigarettes or chewing gum, a number of households traded homemade foodstuffs, seasonally changing their supplies, others sold fruits and vegetables, house decorations or clothes. There is no limit to the possible goods that can be traded, though most households depended on a functioning relationship with a wholesaler who could provide saleable material in advance to be paid for only after they had been sold (i.e. on terms of *ograyi*). People involved changed their supplies according to the season, and were generally very flexible in taking on new opportunities, often switching between different areas of work and usually aiming to find casual wage labour where daily incomes are more fixed (see also Box 4). This is essentially because returns from mobile vending are usually irregular and fluctuating. In the Afghan context street vending is generally a male occupation. There are a few exceptions, where women from the Tajik colony went out to trade bangles in a specific street in the town centre, sometimes even mobilising the work of young girls that were not yet married. This clearly points to specific subcultures existent among urbanites in Jalalabad, that have an ethnic and tribal origin – for instance, it would be unimaginable for a Pashtun woman to sell goods in the bazaar, and most Tajik subgroups would refrain from the practice as well. In fact, the people in question were from a formerly itinerant group originating from Parwan, who settled in their spot more than 12 years ago (see Box 4).

Manual cart-pulling and operating animal-drawn carts is the second most important income activity for the urban poor, accounting for 15 percent of all occupations documented in the year of study. The activity is facilitated by the lively and always crowded bazaars in the city centre, which makes cart-pulling a much-demanded activity – an activity also characterised by extreme competition. To be competitive, good health is required, but much more beneficial is the ability to obtain a donkey or even a horse, so that transport jobs can be finished quicker and more assignments can be taken on. In fact, two-thirds of the observed incidences of cart-pulling over the 11 months involved a donkey, which was largely due to the practice of one specific household (HH 5), where three sons had been working with an animal-drawn cart on an almost daily basis. Altogether only five households, but



multiple members in many of them, operated an animal cart requiring comparatively high prior investments, whereas seven households used a manual cart for income generation. Given the high competition and the familiar sight of donkeys and pull-carts all over the city of Jalalabad, there is not always work to be found. To cope better, some people developed a strategy to gain a fixed group of customers, whom they serve regularly. This was for instance the case for HH 5, where every morning at 4 a.m. a cartload awaited them in a specific wholesale shop to be distributed to smaller shopkeepers.

Box 4. A Tajik colony of mobile vendors

The studied Tajik colony is located in southeast Jalalabad, not far from the city centre. The land is a designated park area in the Master Plan, but after the violent breakdown of the Communist regime in Afghanistan it turned into a tent colony of IDPs and returnees from Pakistan. Subsequently it developed into the current settlement of about 150 makeshift mud houses that are often located around spacious compounds. The whole area, however, does not have any basic services at all. Water needs to be fetched from a mosque outside the colony, and sewage openly flows through the streets and poses a major health risk for inhabitants. Settlers are all from Parwan, but belong to different Tajik subgroups, with the main differentiating criteria apparently being a different attitude towards women's mobility and income activities. Consequently, in those households that tolerate more freedom of movement for women, women usually join the outside labour force and are able to substantially contribute to the household income by selling bangles that are usually purchased across the border in Peshawar. Most of the male workers in the colony make their living vending different items or by pulling carts. During the hot summers when temperatures often rise up to 50°C, the colony becomes virtually empty. Every year the majority of people migrate to Kabul with its mild summer climate, living in a temporary tent colony and following their same profession. However, some stay behind, but the decision often is involuntary and depends on the ability to afford the cost of transport to move an entire household and its belongings. HH 4, for instance, stayed during the year of study in an almost deserted space, because there was not enough cash available to go. There is a task which the remaining population has to fulfil: they look after the seasonally vacated houses, indicating high levels of trust exist inside the community. Likewise, neighbourhood cohesion is widely intact, and there are measures of mutual support in practice. For instance, whenever there is a funeral in the settlement people pool money to support the household that suffered the loss of a member. They also give food assistance to each other, they celebrate festivities together, and after having already successfully resisted recurring attempts carried out by different governments to evict them from the land, they also are more confident than before that a solution to their pressing problem of tenure insecurity can be found: "Either we are going to stay here, or the government will allot us a new place to build our houses" – a statement referring to a compromise that apparently was negotiated between the municipality and a community delegation some years ago. Tenure again is top on the priority list of dwellers, and in spite of their basic living conditions, their reliance on occupations such as mobile vending and pulling carts, and the total absence of municipal services in their living place, people feel that their lives have improved over the last decade:

"We always have been a powerless community with no influence beyond ourselves, but we are trying our best to make our living better. When we came here first, we had just nothing. Now many of us have their own wheelbarrows and donkeys, we have good relations to wholesalers for our supplies. But one problem remains: we don't have our own land from where nobody can move us." (Shanazar, Head of HH 22).

There are self-employment activities that are more stable than those previously reported, including shop keeping (fixed vending), or home-based work such as tailoring (in four households), livestock keeping (in three households), as well as

washing clothes (two households) and running a home-based bakery (one household), the latter four entirely being the domain of women. These home-based occupations made up almost eight percent of all observed income activities and played a significant role for the households involved, although they completely relied on the availability of customers and thus occurred relatively irregularly. However, incomes for a day's work differed among those occupational areas and like in other cities were very low, but for tailoring were almost equal to those realised by unskilled male-dominated occupations, showing that female-skilled labour is valued at least to some degree. Shop keeping, on the other hand, was a valuable income source for four households, as well as one of the few occupations where people with a disability could efficiently earn an income, given that they managed to raise the initial investment (as was the case for one household in the sample headed by a disabled veteran). In fact, three of the shops (two groceries and one selling vegetables) were running reasonably well, whereas the fourth was just a wheelbarrow placed near the single hand-pump of a small neighbourhood, offering a few food items and providing only a minor but much needed income for the household involved (HH 12). Initial investments in all cases were financed on credit, and also the turnover of shop supplies works on a credit basis. Sometimes, however, investments in a shop turn out to be a failure and result in a total loss, as was the case for one tiny grocery store that was given up by a household due to lack of customers in the initial month of the study.

Self-employed workers were paid at the same level as regular workers, obtaining a median daily wage of 100 Afs. The range was quite large, from no earnings to a high of 1100 Afs from a woman who smuggled goods (HH 7); she did not work many days a month, but earned a significant amount on the days she did this risky activity. As will become apparent in the next section, casual daily work is better remunerated than either regular work or self-employment.

Casual wage labour

Casual wage labour accounted for about 33 percent of all income-related activities carried out in the sample during the study period. Ninety-four percent of casual work incidences involved men and this activity was also dominated by child workers. A third (33 percent) of all casual wage incidences involved children under 18, and 53 percent of child work incidences were in casual work. Casual wage labour includes the following different occupations:

- Occasional unskilled work opportunities accessed from the crossroads, by word of mouth or with help of friends or relatives, represented 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, this type of casual labour is by far the most important among the study households, often involving a migration period, most often to Kabul, but frequently also to Pakistan where occasional factory work can be accessed. In those cases where labour migration plays a role, work is facilitated by virtue of functioning social relations. For example, in HH 3 two sons went to work in a brick factory in Peshawar, organised by relatives who also provided accommodation. Likewise, the head of HH 5 was working on a construction site in Kabul over a period of four months, with the opportunity being facilitated by a relative.
- Skilled labour in construction or as a well digger was not as widespread, but a reasonably high though greatly irregular source of income in four households.

Some work assignments are based in Kabul and thus involve a period of labour migration, but these are usually short-term and highly seasonal. As such, skilled labour represented a mere 3.5 percent of employment activities in the sample.

- Other casual work that has some importance as a livelihood source is to work as a shop employee for usually small remuneration. It provided, however, a rather regular source of income for three households, and had been an occasional means of accessing money for another four households. Often, this activity involved children, in which case the activity hardly paid off. There was also some evidence of people working for food in urban agriculture (in two households), and seasonal agricultural wage labour in rural provinces was a readily taken option for HH 9, indicating the importance that rural work opportunities may assume also for urban livelihoods. For one household (HH 24), washing cars represented the single source of income, which was carried out by a 12-year-old boy who needed to step in and act the main breadwinner after his father had a severe accident (see Box 7).
- Women were not very much involved in casual wage labour, and incidences recorded in this category refer to just three households where female members worked in peri-urban agriculture for a share of the harvest (for instance HH 9), where the entire household migrated to engage in agricultural wage labour in a distant province, thereby mobilising the labour of female members (again HH 9), and the experience of HH 7, where two young daughters brought water from the hand-pump to serve better-off households in the neighbourhood for a tiny payment.

Casual labour was the best paid work across the study months, with workers achieving a median daily wage of 140 Afs. Highly paid casual workers included skilled construction workers who can earn up to 430 Afs per day, while the low paid included helpers and apprentices who were paid 15 to 20 Afs per day in cash or kind.

Other income activities

Interestingly, home-based or other subcontracted activities played only a minor role in Jalalabad, which indeed is a stark contrast to other cities studied. It accounted only for one percent of income activities (for Kabul in contrast the figure reached 19 percent) and as such was a very irregular activity that happened on just eight occasions in three households during the study year, all of which were female-headed, or de facto female-headed. One notable subcontracted activity was smuggling of consumer goods to the Torkham border point, carried out by the widow Dil Haya of HH 7. Smuggling is a rather beneficial but slightly risky activity (referred to as *gandamar*) for which women are preferred because there is less likelihood of them being questioned by the police. Payment comes in a prior agreed lump sum paid by the contracting smuggler. The other occasions were single events that were related to embroidery, quilt making and peeling pistachios, the typically underpaid work activities women carried out in other cities of Afghanistan. Two key reasons why home-based activity was so minor in Jalalabad are that carpet weaving is not done to any great extent (a female-dominated activity) and that Pashtun culture tends to reduce the extent to which women work for income. Only between 12 to 18 percent of workers in each month were women in the Jalalabad study, compared to 20 to 32 percent of workers in Kabul.

The remaining income activities that were pursued by members of the household sample were begging, occurring just in HH 2 (see Box 2), or the unpaid work of

children helping out in a household micro-enterprise such as shop keeping or the sale of homemade foodstuffs in the street (e.g. HH 3), all of which accounted for five percent of work-related activities observed in the study period.

This diverse range of activities across the sample did not translate into a sustainable diversification of income sources at the household level. In fact, a huge 55 percent (23 households) of the households studied had to make a living by a single source of paid income (in Kabul the figure reached just 27 percent), and among the 30 percent (12 households) who had two sources of paid income, the secondary source tended to be either highly irregular or very low paid. For example, it might be the occasional assignment for children, such as in HH 7 where daughters fetched water for neighbours, or the seasonal in-kind income for women working in peri-urban agriculture as in HH 9, or the sporadic work carried out by a younger son who had a drug problem, as in HH 1. The same was true for some of the six households with three income sources, where additional work activities often relied on children's labour. However, if there were several adult sons working, such as in HH 5 before it split, incomes can become relatively secure. One household even had four sources of income, where father and son worked regularly as vendors, and mother and daughter occasionally traded bangles. 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. Reflecting the figures described above, many of the 42 households over the study months can be characterised by low shares of workers. For six percent of the 443 interview periods, families reported having no male labour (child or adult) in the household. These households were among the most vulnerable to poverty, more than female-headed households in general, who may have access to male labour, or those with some but not all female workers, since women have such difficulty obtaining well-paid activities. Households fully dependent on female labour had a median per capita monthly income of 294 Afs compared to a median of 580 Afs for households with some male labour.

Over half of the study households across the 443 incidences of data collection reported having less than one quarter of household members earning an income, while just over 90 percent reported having fewer than half of their members working (Table 2). This illustrates poor flexibility in the face of possible shocks like unemployment, illness, or death of a breadwinner, as there are no others who can immediately increase their work to make up for the loss. This suggests that families may be more reliant on credit to get through these hard times.

Table 2. Share of workers in the household (number of responses=443)

Share of workers	Percent of responses
0	6%
<25% of members work	54%
<50% of members work	91%

A low share of workers in the household is, as one would expect, directly related to low incomes. Families with more workers earned relatively more than those with

fewer workers. Thus, it is not as if those households with one worker rely on a highly paid worker; rather, they struggle to make a living and hence are highly vulnerable to external changes.

More than the number of workers in the household influences vulnerability – it is also important *who* works. Compared to the Kabul case study, Jalalabad households were less vulnerable in terms of relying on child or female labour, though more may be dependent on one worker. In Jalalabad, as mentioned previously, fewer women worked, with only 15 percent of all workers being female, compared to 27 percent in Kabul. Again, this reflects differences in cultural context and the higher influence of Pashtun orthodoxy in Jalalabad. Children under 18 comprised a full 42 percent of work incidences across all 12 study months in Kabul, but only 22 percent in Jalalabad. Thus, adult males were the majority of workers in this city, reducing vulnerability relative to those dependent on female or child labour in that men tended to find better-paid work.

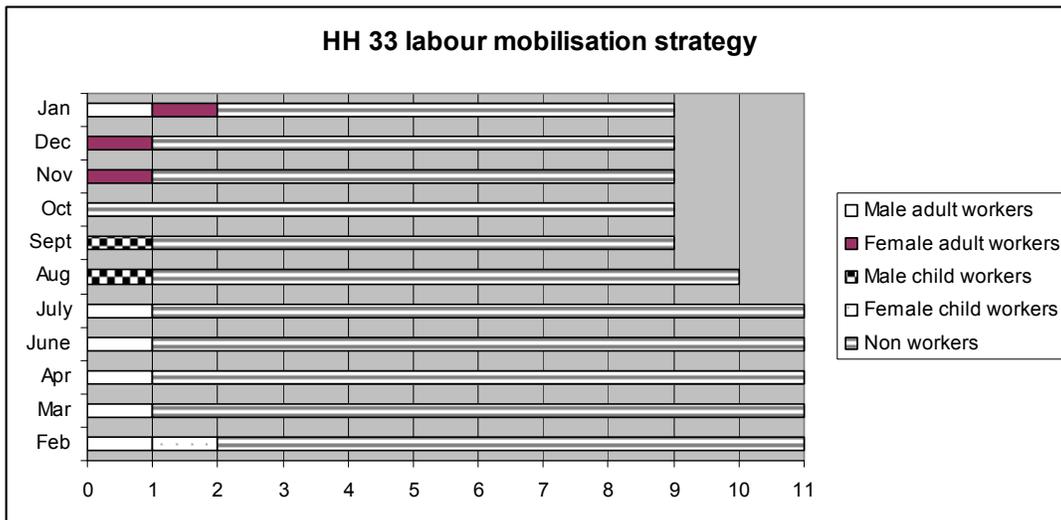
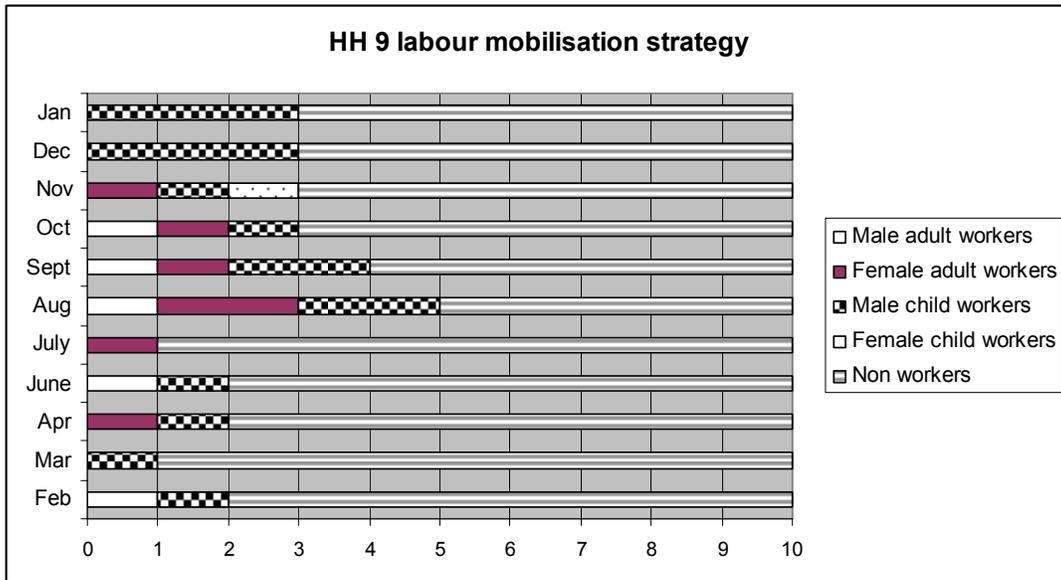
Reliance on child and female labour is typically a sign of vulnerability, since these two groups tend to have more difficulties accessing better quality and fairly remunerated work. Thus, it is often households with no or few adult male workers, or no able-bodied adult men, who must rely on such strategies. There was some evidence of this pattern among the Jalalabad households studied, particularly in relation to households unable to mobilise male labour in different months. Over the months of the study, between three and eight households per month reported having no male labour.¹³ As previously noted, an absence of male labour adversely affects median per capita monthly income levels. However, 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 be income poor. Note though that this does not mean families will be secure, particularly those relying on child labour, as putting children into the labour force may reduce investments in formal education, reducing future capabilities to earn adequate incomes.

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 11 months of the study. Both examples show a high frequency of change in the household labour force. Thereby, HH 9 both employed different members at different times, as well as often changed the number of mobilised workers, depending on need and opportunity. Peak season for work had been between August and October, during which time the entire household migrated to a rural site to participate in agricultural wage labour, mobilising as many members as possible in order to retain a maximum income. Over the year, the head of household, who suffers from a physical disability, infrequently worked for an income, whereas many of his children were busy all year round. In contrast HH 33 mobilised a maximum of two workers during the year of study, which included different members. To reduce dependency

¹³ The number of households per month reporting having no one working ranged from one to four.

rates, the household sent some its members away to live with relatives towards the second half of the study period. This was a strategy employed because the head of household lost his regular employment as a guard for a private company due to being sick for just one week, showing that the regularly employed are heavily dependent on the good will of their employers and suffer from a lack of social protection. Children and women stepping out to work were the other response this household took when faced with the loss of a steady source of income.

Figure 4. Labour mobilisation strategies of two selected households in the study



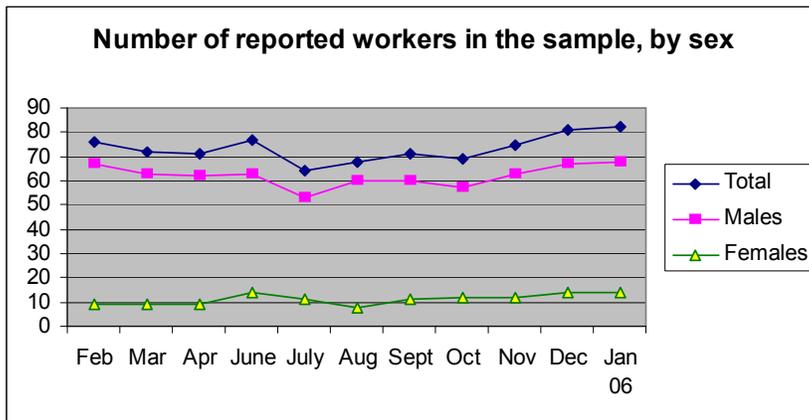
4.2.4 Access to work: irregularity and vulnerability

As indicated above, insecurity of work opportunities, high seasonality and high competition are the most important constraints posed by the urban labour market in Jalalabad. 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, 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 consistently (i.e. more than two months in the study period) in two activities concurrently. Poor access to regular numbers of workdays, seasonality in access to any work at all and frequent job changes were frequent occurrences and characterise the workers in the sample (see also Box 5).

The number of reported workers in the sample in each month highlights the seasonality in access to work which characterises the Jalalabad labour market (Figure 5). As noted previously, Jalalabad suffers from extreme summers, while winters are mild. This is reflected in high seasons of work, with summers showing a dip in numbers of workers, particularly in July and August, due to people leaving for Kabul and other cooler areas, while winter shows the peak.

Figure 5. Number of workers by sex



Extending this and looking at workers across the 11 months, a very significant share reported difficulty in accessing, on average across this period, a full month of employment. However, what is interesting to note is that in general, workers in Jalalabad were greater in number and had less trouble accessing work than workers in the Kabul case study. In Jalalabad, 39 percent of 125 workers accessed on average less than 20 days of work per month compared to 51 percent of 106 workers in Kabul. Two thirds of workers in Jalalabad compared to 89 percent in Kabul accessed on average less than 25 days of work per month. So, more workers accessed over 25 days of work per month on average in Jalalabad than in Kabul. Examining the sum of total workdays over the study year shows that one quarter of the workers worked 52 days or less, 50 percent worked 120 days or less while only 25 percent worked more than 204 days in the year.¹⁴ Thus, even though the situation was slightly better than in Kabul, the majority of workers still fell short of what is considered an adequate number of days of work per year.

¹⁴ Compare this with the estimation given by Scoones that 200 working days per year are the minimum level to create a secure livelihood. Scoones, I., 1998, *Sustainable Rural Livelihoods: A Framework for Analysis*, IDS Working Paper 72, Sussex: IDS, 6.

Box 5. Flexibility is the rule: how poor households try to find an income

There are a number of examples in the household sample of how frequently people change jobs, and how flexible and creative they need to be in order to manage their livelihoods in Jalalabad. Consider HH 12, headed by Mashahur – he is basically a vendor of home-based foodstuffs, which was the main income activity for his family for about six months of the study period. His supply changes seasonally – in summer he sells ice cream, in winter a traditional sweet dish, both prepared by his wife, who cooperates in this small enterprise. To enhance his income, his 9-year-old son often goes to different areas after school with the produce, sometimes also joining his father. Mashahur also was busy with other work during the other months: he went to Kabul with his small son to work in a brick factory for a month; he was a construction worker, also taking the boy with him; and he worked as a cart-puller, using the vehicle of a friend. Every year in pomegranate season he starts mobile vending, thereby taking advantage of his friendship with a fruit seller. At the same time, his aged father runs a small neighbourhood shop, making a small additional income, and his elder son of 13 years sometimes works as a cleaner in a shop for a minimal income. This household with highly diversified income sources hardly suffers from total income loss, but their well-being is largely dependent on the good health of its very flexible head Mashahur. In the same compound with this extended household lives Mashahur's widowed sister-in-law Dil Haya (HH 7) – due to their co-residential status, relations between the two households are dense and characterised by a lot of mutual support. This is especially evident in terms of food provisions that Dil Haya receives occasionally, and even more so in terms of child care, enabling her to go out working herself. She also is very flexible and straightforward: she smuggles consumer goods whenever there is the opportunity, she developed a good working relationship with a shop of charcoal sellers and used to regularly wash the clothes of the workers. Together with her good friend who is also a widow and lives in another neighbourhood (whom she once met on a smuggling assignment), Dil Haya shares information about opportunities and tries to access whatever work is feasible. In addition, she developed a good relationship with a vegetable seller in the market, who regularly gives her food on charity.

Another example as to how people struggle to find work is given by Maghfur Shah (HH 6), who is an active member of the Afghan Disabled Union. He had serious trouble earning an income during the study, but he never gave up trying. In the beginning, he was selling foodstuffs (pakoras) on a rented wheelbarrow, but because of his disability, he was not mobile enough and could not find a suitable fixed place. After that, he drove a motor rickshaw for some time, which was purchased on credit – however, when the loan giver wanted his money back, he needed to sell the vehicle again for repayment. After that, he started tailoring from his home, but since he only has an electric sewing machine, the dependence on the irregular electricity supply made this effort rather futile. Again, he began something new when selling fruits on a rented wheelbarrow, but he had difficulty to access supplies and to find customers. Later, he worked as employee in a billiard shop, but stopped because incomes there were too low. Subsequently, he earned some cash by means of writing petitions for other people with a disability and advising them to deal with officials, thereby making use of his good education and relations with government actors, which he developed during his work for the union. These relations also proved to be very helpful in finding the resources to open a neighbourhood shop, which happened in the last study month and was his last recorded income activity (see Box 9).

Such irregular and insecure access to work translates into low and variable individual incomes, 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 was 0.50.¹⁵ The outcome with regard to different occupations, however, is particularly stark: regular salaried workers experienced a mean coefficient of variation of individual monthly income of only 0.21, whereas all others

¹⁵ The higher the coefficient of variation, the higher the chance that an individual or household will face uncertain returns to work.

were much closer to the overall mean, i.e. a mean coefficient of variation close to or over 0.50 across all the study months.

Job changes are also a frequent labour market strategy among the urban poor and vulnerable, in response to the inability to obtain a 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.¹⁶ The second way is through asking during each monthly monitoring visit who was working for income and in what occupation and tracing changes month to month.

According to the job access form, there were altogether 95 different individuals reporting access to work. Figure 6 shows their distribution by number of jobs held and by sex. Of the 20 female workers, five held more than one job over the course of the recall period; thus they had less variable work histories than men, likely reflecting their more limited mobility and job choices. Sixteen of the 75 male workers held two or more jobs during the recall period. Unlike the Kabul case, age and number of jobs was not related. In Kabul young men (under age 22) were more likely to report having held multiple jobs, while in Jalalabad those having held more than one job in the recall period were older on average (38 years old) than those who held one job (27 years old).

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

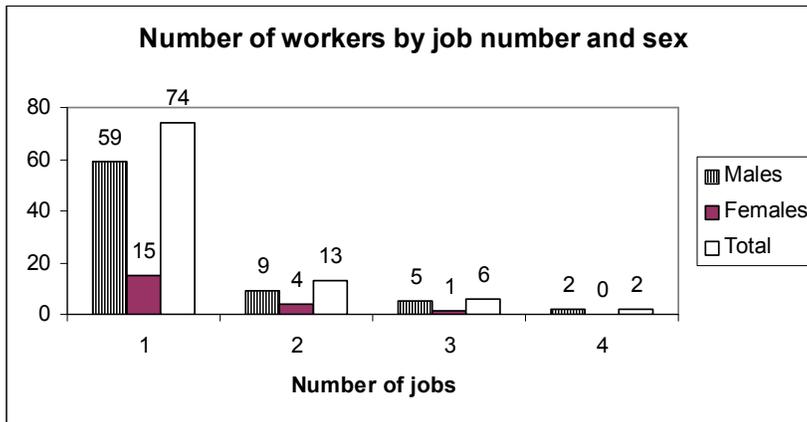
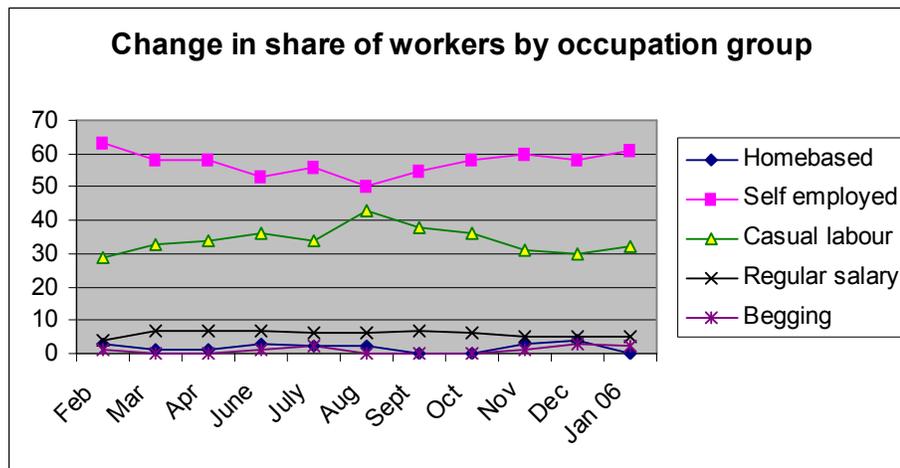


Figure 7 illustrates that when people change jobs it is at times across broad work categories; i.e. it is not just changing the product one vendors or the product one produces within the home. Specifically, there is a trade-off between casual and self-employed work that is driven by season. Self-employment peaks in the winter, while casual work reaches a high in the summer. 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 jobs within these broad work types, for example, 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.

¹⁶ In Jalalabad, this meant a recall period of nine months since this specific form was filled out in October 2005.

Figure 7. Change in workers by occupation



Looking at particular workers over the 11 month period, 21 out of 125 workers tracked in the monthly monitoring forms shifted work types.¹⁷ Only four were women and two exhibited rather marginal attachment to the labour force in general; they moved in and out as need or time and opportunity allowed. Among the 17 men who moved, the most frequent movements were between casual labour and self-employment.

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, thus 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 was some but not much diversity among members of the household sample, and more generally households were characterised by widespread “asset vulnerability” that puts pressure on their capacity to cope with risks and events.¹⁸

While 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 in the face of adversity, it is not sufficient to focus only on what people have, but also important to focus on what they are capable of doing with what they have. The interdependency of livelihood strategies, asset endowments 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 appears 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

¹⁷ 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 Oct 2005 to Jan 2006.

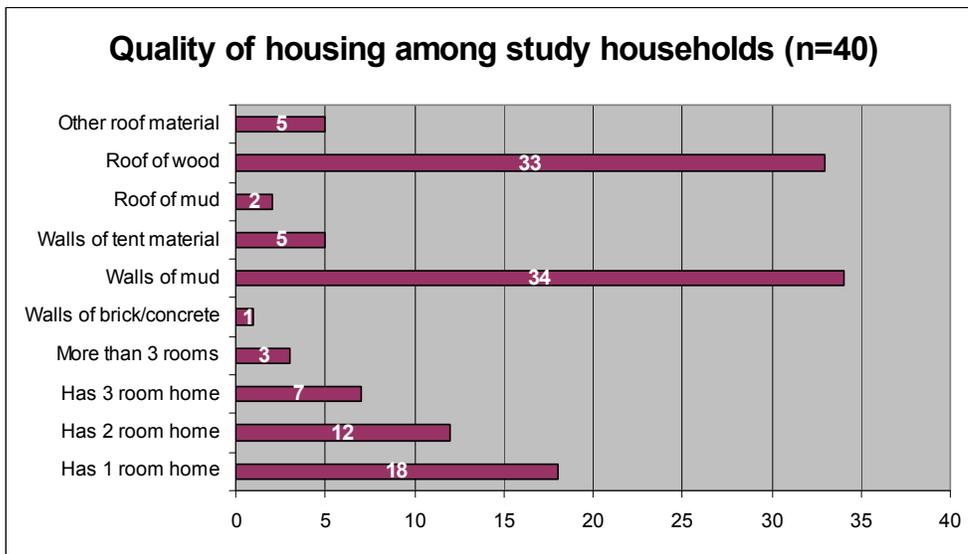
¹⁸ Schütte, S., 2004, *Urban Vulnerability in Afghanistan: Case Studies from Three Cities*, Kabul: Afghanistan Research and Evaluation Unit.

livelihoods...they are also their output”, hence they are transformable.¹⁹ 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, 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 future.²⁰ The varying degrees of 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 below for details about housing quality).

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 less than 4,300 Af\$ (US\$ 86) nine 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

¹⁹ Bebbington, A., 1999, “Capitals and Capabilities: A Framework for Analyzing Peasant Viability, Rural Livelihoods and Poverty” in *World Development*, 27(12): 2021–2044.

²⁰ Ibid, 2029.

ownership of valuables serves as an important means of insurance against risk. Consequently, disposal of assets was observed in the household sample over the study period. Nineteen households at some point during the study year sold valuables. Ten of these households reported selling assets in more than one month, for a total of 30 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, or to pay for medical treatment (Table 3). Interestingly, it was predominantly more valuable livestock, such as a donkey or a cow, which was disposed of when urgent need for cash occurred (in about 37 percent of encountered cases), and ownership of livestock was largely responsible for differences in the value of asset holdings among households (five of the ten households in the upper quartile of asset values possessed valuable livestock). Another significant differentiator is the possession of valuable productive assets such as an animal-drawn cart, a tonga or a motor-rickshaw, which was the case in three households among the upper quartile. 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.

People's assets are not only the things they possess, but also the basis of a household's power and capability to act. This is explicitly so in the case of housing, which can be used as a productive asset (as with HH 2 renting out a room), and at the same time provides an anchor on which to build. This is exactly why own place of shelter is so highly valued, why households are willing to go into much hardship and risk to establish their own housing, and why the urgent problem of tenure

Table 3. Reasons for selling of physical assets

Reason asset sold	Frequency of mention (n=33)
Consumption needs	18
Medical costs	4
Repay debt	3
Other emergencies	3
Ceremony, clothing	3
To pay house-rent	2

insecurity that endangers an overly important livelihood basis of many poor urban households in Jalalabad needs a ready solution, as has been already exemplified on one occasion in the city (see Box 6). The centrality of own housing becomes even more obvious when looking at those in the household sample who needed to live on rent (nine households, making a total of 87 rent payments over the study period). Rental payments, which averaged 958 Afs per month, or just under 20 percent of median total monthly income among these households, were a constant pressure for households relying on insecure work opportunities – they were 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 (as exemplified in HH 1) that may come with a potential loss of one's neighbourhood-related social networks and work opportunities. However, fewer households in Jalalabad compared to Kabul seemed to have trouble maintaining regular rental payments. In Kabul more households missed payments or would pay in lump sums when cash was available. This was less common in Jalalabad.

Box 6. Sacrifices for securing tenure

Six households in the overall sample, among those two households in the sub-sample of the study (HH 8, HH 9), are dwellers in the recently titled settlement that has seen many changes after the formalisation process started. In fact, it is not recognisable at all from its original shape of scattered makeshift houses and tents covering the area, with now makeshift boundary walls marking different plots allocated to those who have been able to pay the price for an official and secure land title. Before, the settlement was largely made up of people making a living by pulling carts or mobile vending, and the price to pay for the plot was 62,000 Afghani – an exorbitant sum for its original dwellers. The alternative was leaving the place, a consequence that people making roots and developing networks in the area were not willing to take. In addition, the rare chance to obtain secure land drove people to take harsh measures in order to raise the money required and to get their plot. A non-representative survey among a selection of affected people beyond the six households studied in depth revealed the following means to come up with the cash required:

- Households depleted their savings.
- Households took on further debts – they approached as many people as they could think of and were also willing to borrow money for which they had to pay an interest (i.e. HH 9).
- Households sold their assets – livestock, jewellery, bicycles, TV and other house equipment (i.e. HH 8, who gave up his share of inherited agricultural land in his native village).
- Households married off daughters earlier than planned.
- Households sold half of their new plots and shared it with the buyer, thus sacrificing living space (i.e. HH 8).
- Households speculated on opium – there exists a mechanism that allows people to obtain a specific quantity of opium on credit, i.e. without needing to pay for it immediately. The person who gets it may sell it and raise significant cash very quickly. Before this transaction, an agreement with the dealer is made, which involves fixing a specific date after the coming opium harvest. The market price on that exact date determines the sum that needs to be repaid from the person who speculated on the drug. This opium credit mechanism seems to be rather common in eastern Afghanistan, but is risky as prices usually rise in a year's time and most likely require an incalculable and massively increased repayment.

These money-raising strategies show that people indeed are willing to sacrifice and take great risks to gain a titled plot of land once they see the opportunity to do so. However, this was only the initial investment needed, as people's old dwellings had been destroyed and the construction of new houses required raising further resources. Many have not been able to do so initially – thus living in a tent (HHs 8, 9) or migrating for work to raise money for debt repayment and additional investments (HH 9). However, it appears that along with the land titling process for the original inhabitants, a significant part of the area was grabbed by relatively wealthy people. These “new influential people”, as they are referred to by some original dwellers, have constructed high boundary walls to protect their land, while those who had to face destruction of their original houses are struggling to afford to build new homes out of self-made mud bricks on their assigned plots. Older dwellers said that the new settlers grabbed multiple and even bigger plots of land by exploiting their relationship with government or other powerful actors involved in the process. And indeed original plot sizes were reduced to accommodate the wealthier dwellers. All this shows that successful land legislation is possible, with people being certainly willing to contribute – but that at the same corruption and “legalised land-grabbing” is an issue to be addressed.

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

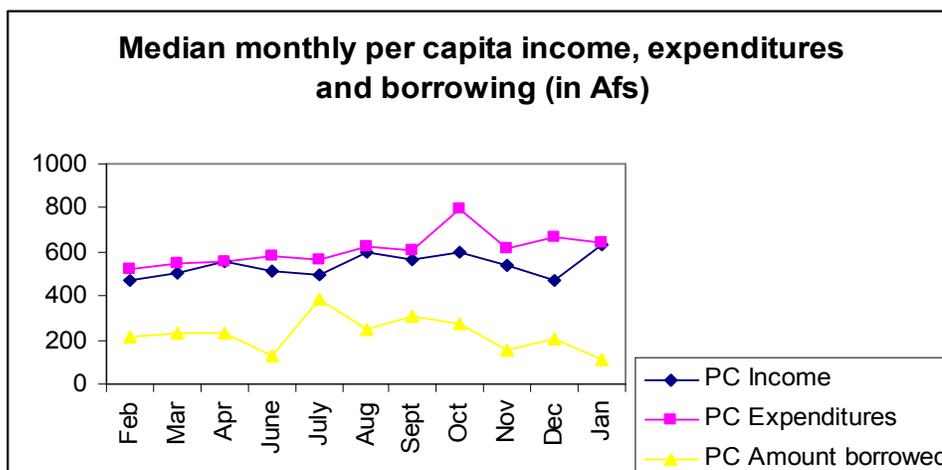
times of emergencies and economic shocks such as those inflicted by seasonal unemployment and loss of income is highly dependent on a household's capacity to accumulate savings or access credit.

Income certainly represents the most important financial asset, although it is obvious that access to work opportunities is highly irregular and often requires changing work activity areas. However, data collected on monthly income among the households shows median per capita values of 543 Afs over the course of one year – as opposed to 600 Afs median per capita expenditures, illustrating that the cost of living in Jalalabad 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 Jalalabad, 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 ingredient in urban Afghanistan.

Trends in per capita monthly income, expenditures and reliance on credit and gaps between income and expenditures are illustrated in Figure 9. As one can see, income and expenditure were relatively stable over the study months, with a peak in expenditures in October for Ramadan and a peak in income in January. Also, incomes did not suffer significantly in the heat of the summer. Incomes and expenses followed each other closely until October, after which expenditures remained well above income until the peak in income in January. Borrowing shows a more erratic pattern, peaking in July before declining over the rest of the months, even with the increasing gap between expenditures and income late in the study.

This was mainly because most of the households that received their land title needed to take on high credits for their house reconstruction during that time, as well as the split unit of HH 5 took on a loan to compensate for the missing cart and donkey that stayed in his father's household after the son left.

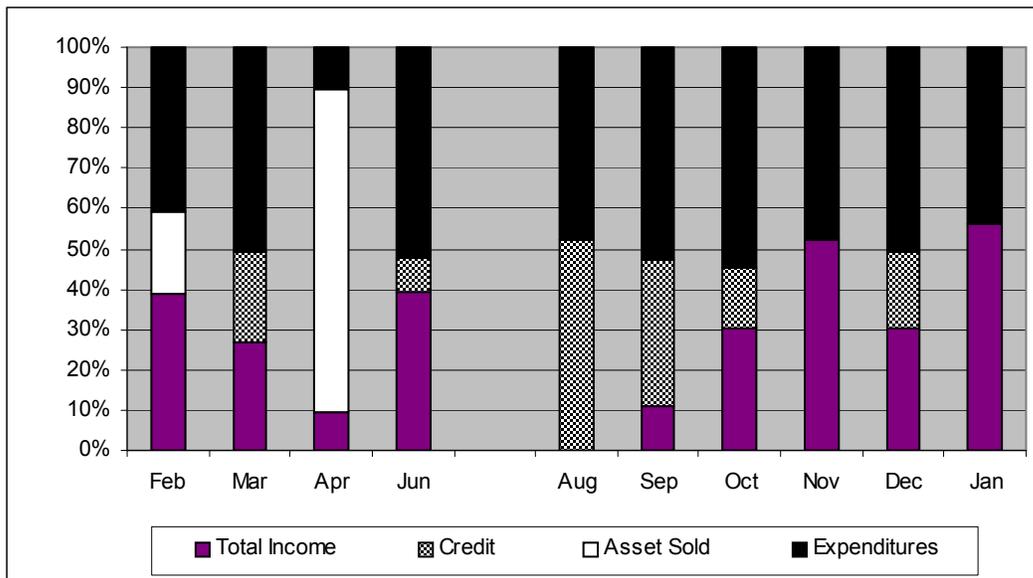
Figure 9. Median monthly per capita income, expenditures and borrowing (in Afs)



The significance of credit 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 the constant threat of income insecurity, and to what extent households cope with loss of income through access to credit. This nuclear household was characterised by high insecurity of labour, since its head suffered from a physical disability and was less competitive in the local self-employment labour market (see also Box 5). His wife contributed to the household income with her home-based beauty parlour, where she occasionally dealt with women preparing for a social event such as a marriage. In February, jewellery had been sold to pay rent and to afford food consumption, and in April the household sold its motor-rickshaw, which they had purchased on credit only shortly before the start of the study. However, repayment of the loan to buy this productive asset in the first place could not be managed, and it needed to be sold to repay the credit, leading to an overall lower share of expenditures in this specific month, though consumption did not decrease significantly in absolute terms. In July, the entire household went to Peshawar for the whole month to temporarily join a family-related household in order to cope with complete loss of income, and over the entire period access to credit served as a means to afford basic consumption or the payment of rent. Only in the last study month did the household seem to recover from its constant income insecurity, as they had been able to open a grocery shop in their own neighbourhood. This was only possible by virtue of social relations and the membership of its head in the network of the disabled in Jalalabad (see Box 9).

Figure 10. Financial flows: changes in credit shares, income & expenditures for HH 6



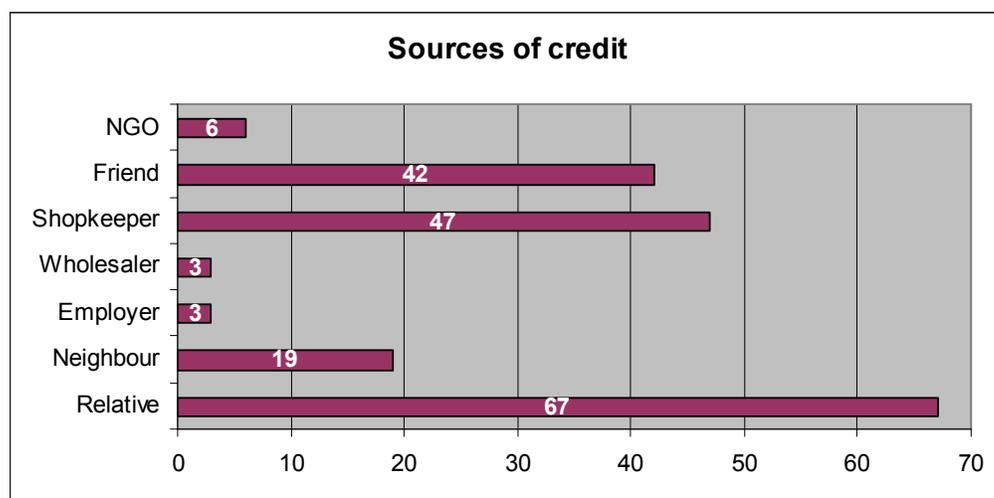
This example of HH 6 is not a special case, since most of the studied households have had to cope with highly erratic incomes and occasional or frequent periods of total loss of income. As such, it comes as no surprise that literally all households reported that they needed to take credit for various reasons, and that about 86 percent of them had outstanding debts reaching a rather high median value (15,000 Afs; ranging from just 110 to 250,000 Afs, with many of those at the higher end of the spectrum being households that purchased a legal land title). The most common reasons for having taken these loans are listed in Table 4, along with common reasons for taking current flows of credit. Common sources of current flows of credit

were overwhelmingly relatives or friends, as well as shopkeepers for food supplies (Figure 11; multiple responses possible).

Table 4. Percent of households reporting each reason for borrowing (multiple responses possible)

Reason for borrowing	Share of households, outstanding credit (n=36 HHs)	Share of households, current flows of credit (n=196 positive borrowing responses)
Consumption	72%	68%
Business	11%	2%
Medical	69%	31%
House rent	0	4%
Purchase asset	8%	3%
Repair/reconstruction of house	17%	8%
Ceremonies	22%	3%
Clothes	0	2%
Other emergencies	0	9%

Figure 11. Percent of households accessing credit from different sources

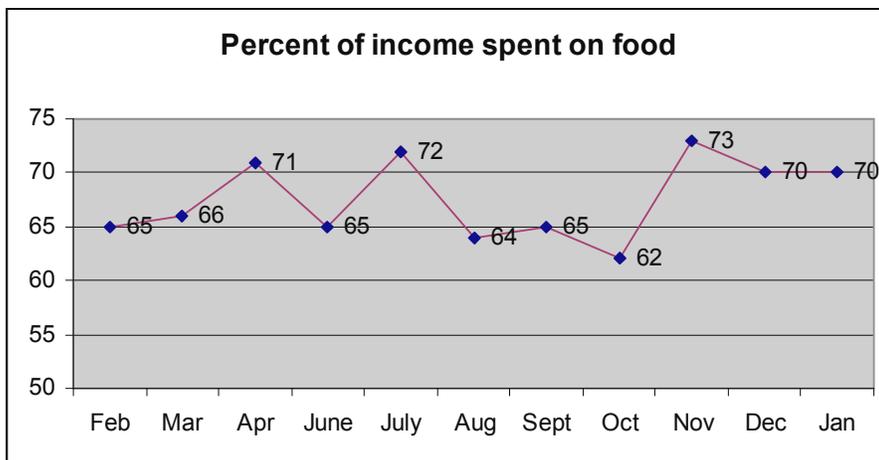


During the study year, however, not all households needed to take credit every month to maintain livelihood and food security, though one of them did. In 41 percent of all the times the households were asked about borrowing over the study, they responded affirmatively and altogether 17 households took credit during six or more months of the study year, showing the overall significance of taking on debt as a necessary supplement to poor quality income activities. A mere two households could make it without taking a loan at least once during the year of study. One of these was HH 24, which endured extreme poverty and which was supported solely by

the work of a 12-year-old son. However, its head refused to take credit in the name of honour – although access could possibly be established from his son’s employer. As such, consumption figures were indeed very low in this household, who on average spent 72 percent of their income just on food, and living conditions in their tiny single room (with a leaking roof that was shared by six members and accessed by means of their landlord’s charity) were potentially health-threatening.

Looking more closely at food expenditures as an indicator for food security reveals a high share of overall expenditures. This is not very surprising, given the low incomes for poor urban households that usually need to be allocated for their basic consumption. Among all study households, the median for the share of food expenses was 68 percent over the total year (in Kabul this value reached only 52 percent), again indicating the inability to establish savings and the hand-to-mouth living apparent among most of the studied households. However, monthly values and their change are depicted in Figure 12 below, with peaks of food expenditures showing rather erratic behaviour, very likely reflecting the equally erratic behaviour of realised incomes – with lower incomes indicating a higher share of food expenditures.

Figure 12. Median values for the overall share on expenses for food (in percent) among all households over the study year



4.3.3 Human assets

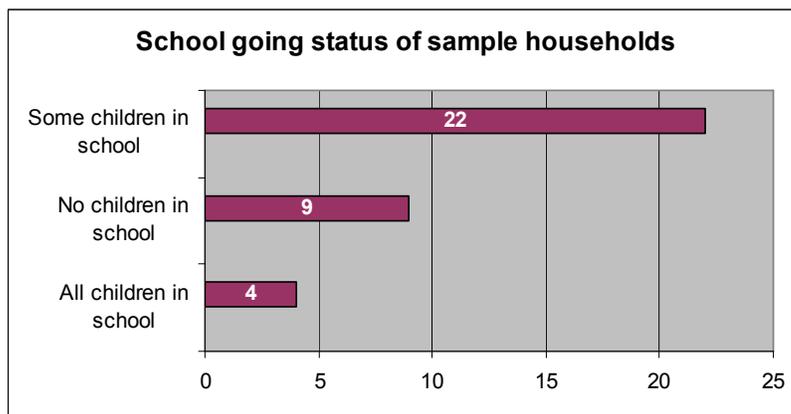
Human assets refer to knowledge, skills, formal education and good health. In the urban context, human assets are closely linked to the labour resources that a particular household is able to activate, in terms of number of household members in the workforce, as well as their educational background, 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 to better allow the attainment of solid human assets among poorer urban populations.

Education

There are a number of schools operating in the city of Jalalabad, although not all settlements studied are endowed with equal access in terms of distance. In fact,

distance was reported as a major reason why children were not allowed to visit school in households living in neighbourhoods without a school in the vicinity (i.e. HHs 1, 6, 8, 9). Although many households emphasised the importance of education to overcome conditions of poverty, school enrolment figures for boys (58 percent) and girls (37 percent) were not very encouraging in Jalalabad and much lower than in Kabul. Distance plays a role in explaining this fact, but it also was caused by the need for boys to join the household labour force and to work for an income (e.g. in HHs 3, 5), or for young girls to take on responsibility for reproductive activities from an early age (e.g. in HHs 2, 4, 23). In addition, a somewhat orthodox perspective on girls' education predominant among households in Jalalabad often led to their removal from school once they reached puberty, or just not sending them in the first place (the latter was the case e.g. in HH 5). However, the unsustainable choice that has to be made between investing in the future by providing education at the cost of not having sufficient income in the present, or to lay off schooling in order to maintain current livelihood security certainly is a major reason why school enrolment is so low. This was also re-emphasised by the ratio of working children: 17 households out of 35 with school age children had working children; thus 49 percent of all households with school age children put them into the labour force. In the end, 44 percent of school aged boys actually did work for an income, often besides going to school, but in most cases exclusively. Only six girls in five households reported working during the study period; their attachment to the labour force was weak since the longest anyone worked was for four months, while three only worked in one month. Altogether, there were just four households in the sample who sent all of their children to receive education, while the majority sent only some – with those remaining in the house usually being girls. However, in some households this tendency was reversed, with boys being excluded and small daughters attending school. This for instance was the case in HH 3, where all three boys were required to work, whereas the young daughter was the only school going child. Likewise in HH 7, where both daughters attended school but the 12-year-old son had not been admitted. Instead, he worked for food in the tiny shop of his uncle. The overall pattern among study households is depicted in Figure 13 below.

Figure 13. School going children



More generally, three different patterns of decision-making outcomes with regard to children's education can be distinguished:

- **No school aged children access education.** Some households were not in a position to send their children to school. This was the case in altogether nine households, with the reason being either distance, puberty of daughters, or the need for children to work, either for an income or inside the household. Consider the experience of HH 5: its head Jhan Agha did not perceive formal education as overly important, and all his school aged sons operated animal-drawn carts and earned an income rather than receiving education. Similarly, all daughters were busy in housework, and this orthodox family, without any history of formal education, did not consider sending them out to learn. As his wife stated during an interview:

The women in our family get no permission to visit the school – our men think that we will be corrupted there and after this not obey their word any longer. They do not trust us.

Another example was HH 8, where both son and daughter were excluded because the distance to the nearest school is too far – in the face of high debts and asset depletion pursued in order to obtain a legal land title, each additional investment in transport needed to be avoided.

- **Children negotiate between work activities and school.** Often a compromise is sought, and there is some incidence of children successfully negotiating between school and work. This was the case in HH 24 described in Box 7, where the son was the sole breadwinner and attended school at the same time in order not to reduce his future options associated with a decent formal education. Another example was HH 7, where two daughters worked in summer as water carriers while visiting school, but their brother never attended and worked instead.
- **All children attend school.** A mere four households in the entire sample allowed all their children to receive formal education and to afford the outlay of time and income. Three out of these were headed by people who themselves were endowed with a comparatively higher education, giving evidence to the thesis that if there is at least one already educated person in the household, the

Box 7. Education for the breadwinner

Jamil, the 12-year-old son of Abdul Quduse, has functioned as the sole breadwinner of HH 24 during the last two years. He was required to do so after his already aged father developed a chronic sickness after being involved in an accident, preventing him from continuing to vend fruits. Coping with this severe shock meant sending his eldest boy, ten at the time, out to work. There was no other way – no social relations to buffer the fall, no savings from the hand-to-mouth job he used to do, nothing of value to sell, only the small boy who could go out and make the money for the six-member household. However, his meagre income of about 80 Afs a day plus food as a helper in the car-washing line near the Kabul River in Jalalabad is hardly enough for the household. The boy used to be a shoe cleaner but is much happier now as he can manage a comparatively secure income, if only small, and gets proper food at work as well. In addition, he is able to bring leftover food from a nearby restaurant back home every evening. Jamil negotiates successfully between work and school. He is now in 3rd grade, which means he started going to school approximately at the time when he needed to work for his household. Unlike others in similar situations, he never misses any of his classes, and during official holidays even visits a private school where he has been admitted free of cost through his knowing a teacher who took pity on him when he observed Jamil collecting leftovers to take home. Jamil has the hope that his education will enable him some day to find a better and secure occupation, which is why he silently endures all the hardship that is put on his young shoulders.

remaining members' attitude towards education is positively influenced.²¹ One of these households had a quite diversified labour force under command, making it easier to provide investments in education. Two households started sending children only recently, while in another the school-going daughter was still young and likely to be removed when she got older. More generally, there was indication that elder children are more likely to be excluded from receiving education because they need to engage in income or reproductive works, whereas younger siblings in poor families may have better chances to access education.

Skills

In terms of skills that potentially enable people to access higher paid work opportunities figures for Jalalabad are not encouraging. Only 22 percent of workers reported having a skill (see Table 5) and within those was a much larger share of females compared to males (45 percent of women workers vs. 16 percent of men workers). These figures are low compared to the Kabul case.²² While more women reported having skills, they were not often used in work, as illustrated in the case of the female head of HH 2, who was begging and washing clothes, or the bangle sellers from the studied Tajik colony and water-carrying female children (such as in HH 7). Also, there was no incidence at all that carpet weaving typically carried out by women or children played a role in income generation in Jalalabad. Women's skills in most cases did not generate a high income but instead were very lowly remunerated (with the exception of the tailoring work carried out in HH 4 and the occasional smuggling trip in HH 7) – generally, they allowed women to supplement overall household incomes, but 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 could rely on male labour realising a median per capita monthly income of ~580 Afs, and those who could not just ~294 Afs. 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.

Altogether, just 12 men from ten households and nine women out of eight households were endowed with a certain skill, whereby some individuals possessed a range of expertise that was not necessarily transformed into income. This was apparent in the case of drivers – seven people in the sample knew how to operate a car, but only two were actually able to use this skill – one person driving a motor-rickshaw as the only means of income for his household, and the young son of HH 1 who only occasionally joined his household's labour force as a driver. Thus, labour market conditions in Jalalabad often do not allow people to use their skills, or their

Table 5. Skills observed in the household sample

Male	Female
7 Drivers	6 Tailors
3 Masons	3 Quilt makers
3 Mechanics	1 Embroidery worker
3 Tailors	1 Beauty parlour owner
1 Well digger	
1 Carpenter	

²¹ See van Dillen, S., 2004, "Different Choices. Assessing Vulnerability in a South Indian Village."

²² Figures for Kabul were 84% for women and 32% for men (Schütte, S., 2006, *Searching for Security: Urban Livelihoods in Kabul*).

implementation requires a period of labour migration, which was the case for the masons in the sample, all of whom spent time working in Kabul during the study period.

However, the inability to put skills into efficient use does not mean skills-building is unimportant. The apparent lack of skills among both male and female labourers in the sample was a general drawback for poor and vulnerable urban households, hindering their ability to access more regular and higher paid areas of employment; this may 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 – all of which were issues in the settlements studied, where sewage lines run openly in the alleys and garbage is dumped randomly.

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 household budgets. 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

Box 8. Ill health and livelihood security

The household sample contained numerous examples where ill health of a household member posed a serious problem for their well-being. The household of Safiullah (HH 4) is one example, with the chronic sickness of its female head being one reason why an elder son split, because he was not willing to share expenses (see Box 1). However, her illness required surgery as well as significant transport costs, as treatment was carried out in a government hospital in Kabul, where the family stayed, sharing a tent in the temporary colony that had been set up over the summer by seasonal labour migrants from their settlement. Money loaned from a relative made this happen, and in fact it was the ability to access this loan at the specific time which determined their decision to carry out the operation. Without this money, 7,000 Afs, the household would not have been able to provide health care to its sick member. Similar problems affected HH 2, with the main difference that here a chronic sickness of its aged head required very regular expenditures and high levels of indebtedness, which the money gained by renting out a room is not able to absorb every month. The bad health status of a household member was also the main reason why the eldest daughter had been engaged already at the age of 13, since the gradually paid-off bride price is needed to cope with health expenditures as well as with regular periods of income loss. Another consequence is the fact that its female head needs to go begging, which makes her feel bad and shameful and forces her to extend her mobility – by all means she has avoid relatives or neighbours spotting her during this degrading activity. In HH 9, a health issue led to asset depletion: the head of this household is a mine victim and has an amputated leg, which caught an infection. However, there were no means to afford treatment, and the female head of household subsequently sold her gold ring she got as a wedding present to enable her husband to access proper health care and medicine.

the households demand their material contribution and potentially cut down on earned household incomes (see Box 8).

A very high incidence of health issues occurred among the sample households during the study year: in a striking 90 percent of the monitoring interviews, there were health-related expenditures, at times cutting deep into household budgets, which suggests a predominance of somewhat precarious health situations in the sample. The median value of monthly health expenditures was 380 Afs for all studied households, covering a range between 20 and 17,000 Afs. Looking more closely at the 11 households that made up the sub-sample of the study shows a high degree of ill health as well – only three of these households (HHs 5, 7, 8) 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. Two of these (HHs 2, 4) additionally had to cope with serious health shocks such as hospital sojourns leading to high expenditures and loss of income at the same time. In addition, there was no evidence of pro-active health care being sought in the household sample, and poor living and working conditions endured by many sample members 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, for instance in the form of credit or by means of accessing support for caregiving.

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 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.²³ As such, 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

²³ 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.

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 was also the case in Jalalabad, where 83 percent of studied households had relatives living in their immediate neighbourhood, from which many were able to access resources such as food assistance (61 percent), credit (39 percent) or other services (9 percent).

In addition to the evidence of close relatives living nearby, there appeared to be a considerable degree of neighbourhood cohesion present in the settlements inhabited by study households, which was reflected by the high degree of joint festivities taking place on family occasions, or by the widespread practice of *ashar*, i.e. shared labour among neighbours (see Box 3). This is why for a majority of households studied, their neighbours represented a reliable source of support, for instance when providing credit (for 45 percent) and food assistance (73 percent), or allowing them to access basic services (30 percent). Likewise, collective activities for instance in neighbourhood maintenance were rather common in a few studied settlements, and systems of support for poor families to cope with family events such as a funeral were in place. Community delegations in a number of instances also proved their potential when successfully negotiating with officials. This was the case for the Tajik colony that obtained a temporary right of residence in their area located inside the city's Master Plan, and pending receipt of land allotted in their native provinces – a relative success that depended at least in part on community participation during the process.

Social networks 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 Jalalabad, and they are used in a variety of ways. There are innumerable examples from the study where social assets were being transformed into other types of assets, such as when assistance was received for child care (e.g. in HH 7), when a neighbour provided food or credit, or when a relative organised a job opportunity or assistance from an NGO.

One's social assets tend to increase when used and help to improve a household's social integration. However, there was 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. Examples of where those relations are present as a matter of involvement in grassroots organisations, however, can yield very positive results, as described in Box 9. 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 most of the urban poor and vulnerable in Jalalabad.

Box 9. Social activism and bridging social relations

Maghfur Shah (HH 6) is an active member of the Afghan Disabled Union. Part of his work in this grassroots organisation is to write petitions for fellow disabled people, typically for a governmental land allocation scheme that is said to be enacted eventually in order to provide veterans of the years of conflict with a livelihood base. However, the outcome is not clear yet, but due to the hope many disabled in and around Jalalabad have to be endowed with such a benefit, Maghfur Shah is in rather regular contact with the governor of Nangarhar's office. In fact, he developed a friendship with an influential person there, and this relationship ultimately allowed him to gain access to a piece of land himself – not as his property, however, but he was endowed with the right to cultivate a certain portion of agricultural land that belongs to the government for the period of one year. But Maghfur Shah is not a farmer, and he immediately sold this lease agreement to someone else, receiving in return 40,000 Afs, a substantial sum which he invested in his own small micro-enterprise – a grocery shop located in his own neighbourhood, allowing him now to indulge in an income activity where his physical disability is not a hindrance. At the end of the day, his voluntary activism paved the way for establishing fruitful relations to a powerful person, which have been transformed to physical and financial assets and led to betterment of this household's situation. If the micro-enterprise, started only in the last month of study, turns out to be successful, then Maghfur Shah might be able to lead his family sustainably out of poverty. There is another example where this social activism in the Disabled Union led to improved livelihood conditions, as the connections established by means of membership allowed one household to access regular paid work in an NGO that supplies artificial limbs. This emphasises the crucial role those bridging social relationships may assume to lift people out of poverty. Unfortunately, however, the two examples of households headed by a person with a disability remain the exception rather than the rule in Jalalabad, but they show that social activism may indeed yield positive results, not only in terms of facilitating social cohesion and social identity, but also on a personal level.

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 nonetheless. 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, and dealing with waste also represented a major livelihood activity in the Tajik colony studied, although none of the households studied in depth were active in that activity. Likewise, there was widespread evidence of people scavenging for burnable garbage in order to cope with winter cold, but also as a means of fuel for cooking. In fact, scavenging the streets was an activity mostly carried out by children and needed to be pursued in all but one of the 11 households in the sub-sample of the study. Other means of making use of natural assets are exemplified by HH 3: their livestock was mostly fed on natural-grown grasses collected in the rural vicinity of Jalalabad, which was important to collect because otherwise the household could not afford to keep a cow or a calf. In fact, the inability to continuously collect grass led the household to dispose of a cow it got on terms of *pandusi* (see Box 3). Further, the head of household often went to the Kabul River to catch fish, which subsequently formed a free and nutritious part of their diet.

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 ways of dealing with risk and insecurity:²⁴ 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.

As apparent from Table 6, both forward-looking (ex-ante) and reactive (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 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. Households in Jalalabad also attempted to get hold of productive assets. Giving everything to afford a legal land title is a good example – not only reflecting the high importance assigned to security of tenure, though this in itself is an overly important finding, but also being a major breakthrough towards more sustainable livelihood security for the households involved. This is so in spite of the high debts that were taken on in order to be able to do so and the cost of limited short-term coping capacity characterised by loss of income during times of house reconstruction and a decreasing ability to cope with health issues. However, in the long run, all households were confident they would recover from the price that needed to be paid for their secure tenure, with the prospect of having for the first time in their urban life a secure basis from which to operate, which includes a piece of property whose financial value is most likely to increase substantially over time. Given this prospect, all involved households were ready to sacrifice in the short term. In addition to land and housing, investments in livestock for animal drawn carts, a horse and tonga (as in HH 23) or in a shop (e.g. HH 6) were pro-active measures that acted as important livelihood insurance. However, ex-post strategies often involved unsustainable measures that needed to be taken in order to cope with an event. Begging, as in HH

²⁴ See, for example, Chen and Dunn, 1996, *Household economic portfolios*, and 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.

2, is an example, as is the more common practice of sending children out to work for an income at the cost of their education. As is apparent, investments in productive assets such as secure tenure and housing require often harsh measures to be implemented – such as in HH 8, where tent-living and health problems and loss of income created difficult situations during their house reconstruction, or in HH 9 where health problems could not be addressed properly and required depletion of assets, and where labour migration and three months' hard work were required to even begin thinking of repayment of the high debts needed to invest in their land and housing.

Table 6. Risk management strategies applied by the study households

Ex-Ante	Ex-Post
Allowing extended mobility of female household members to diversify income generation (only among Tajiks in the sample)	Adjustments and re-adjustments of household size and composition (i.e. sending members away to stay with relatives, accommodating new members for income generation, splitting households)
Seasonal migration to the city: entire households migrate to Kabul in a community network (see Box 4); also individuals from various households migrate for work to Kabul Seasonal migration to rural areas: entire households and individuals migrate for work Labour migration to Pakistan: households send members away to work abroad for shorter and not seasonally determined periods	Accessing charity
Maintaining dense family, neighbourhood, and transnational networks channelling opportunities	Accessing multiple sources of credit
Building up and maintaining neighbourhood networks and establishing reciprocal neighbourhood relations (i.e. participating in community activities, sharing (re)productive resources with neighbours, taking part in reciprocal support systems)	Labour migration to rural sites or Kabul
Accessing child care to be free for work and networking	Sending women and children out to work
Co-residential living with family-related households	Involvement in risky and illicit activities
Accessing credit on <i>ograyi</i> to run self-employment (i.e. pay for traded goods only after turnover of production)	Accessing outside food supplies for household members
Sending children for schooling as investment in future	Going out for begging (only HH 2)
Pursuing investments in micro-enterprise	
Investments in productive assets (e.g. legal land title and secure housing, or livestock), usually by means of informal credit and often accompanied by temporary loss of income (e.g. need to work on house and boundary wall) and consumption smoothing	
Establishing bridging social relations	
Diversifying income sources, but at the expense of education	

What are, then, the most virulent risks and common events that shape the lives of the urban poor and vulnerable in Jalalabad, and how do households act and react to those? Table 7 summarises the experience of the 11 selected households making up

Table 7. Risks, events, and applied coping strategies

Risk / event	Coping strategies applied by affected households
Food insecurity (experienced by HHs 2, 7, 24)	Sending household members away to live with relatives in native province (HHs 7, 24) Accessing food support from neighbours and shopkeepers (HHs 2, 7) Taking leftover food from restaurant as part of daily diet (HH 24)
Eviction from rented house because cannot afford to pay rent (experienced by HHs 1, 6)	Temporarily joining family-related household (HH 6) Utilising networks to find new housing in same neighbourhood (both HHs) Borrowing money for accumulated rental payment to old landlord (HH 1) Loss of income because of need to look for new living space (HH 1)
Loss of income (experienced by HHs 1, 2, 6, 7, 8)	Accessing support from social networks (all affected households) Temporarily joining family-related household (HH 6) Going out to beg (HH 2) Accessing charity from relatives, neighbours, shopkeepers and govt. farm (HHs 2, 7) Accessing informal credit (all affected households)
Ill health and sickness (experienced by all, in differing degrees – severe sickness occurred in HHs 1, 2, 3, 4, 8, 9, 23)	Accessing support from social networks (all affected households) Accessing informal credit (all affected households) Women and children joining the labour force (HHs 2, 7, 9, 24) Delaying treatment for lack of cash (HH 4) Renting out rooms (HH 2) Selling physical assets (HHs 3, 9, i.e. livestock and jewellery) Relying on charity provided by relatives, neighbours or local doctors (HHs 2, 7) Obtaining credit to access better facilities for surgery in Kabul (HH 4) Married son split to avoid pooling his income for health care (HH 4)
Getting endowed with expensive land title, involving destruction of house and need to rebuild (HHs 8, 9)	Accessing credit from multiple sources to afford land title purchase and house reconstruction (both HHs) Accessing credit with interest, which has been repaid when informal sources became available later (HH 9) Taking part in reciprocal work activities (<i>ashar</i>) in the new neighbourhood (both HHs) Selling half of allotted plot and sharing space with family-related household (HH 8) Seasonal labour migration to rural site (HH 9) Selling share of agricultural land property in native village (HH 8) Living in tent (both households)
Intra-household conflict (HHs 4, 5, 23; HH 8 shortly before study period)	Splitting of household to form separate unit (HHs 4, 5, 8) No response, i.e. entrapped in marriage and no way conceivable to improve intra-HH relations (HH 23)
Negotiating possibility of land distribution with government actors (HHs 6, 8, 9)	Acting as representative of community network (HH 6) Representative of neighbourhood council to organise land allocation procedure after legal titling has commenced (HH 9)
Marriage or engagement event (HH 4)	Building additional room from mud in same compound (HH 4) Daughter refuses to get married as 2 nd wife of someone and prevailed, with the effect of probably staying unmarried (HH 4 – happened before starting the study)
Death in the family (HHs 1, 3)	Elder son rejoined household after widowhood of mother (happened shortly before starting the study) Sold cow to afford funeral (HH 3)
Lack of fuel for heating and cooking (all households)	Scavenging streets and garbage dumps for waste material (all affected households)
Illness or death of livestock (HHs 3, 5, 23)	Accessing informal credit (HH 23) Could not cope (HH 3) Took loan to replace deceased horse with donkey (HH 5)
Enclosing piece of land (HH 3)	Built house in small alley, land owner objected, mediation through <i>wakil</i> resulted in monthly usage fee of 500 Afs
Eviction from land (HH 5 and his son's split HH)	Needed to move and enclose new space (happened in the last week of study)
Faced with demands of repaying debt (HH 2)	Settled marriage agreement for eldest daughter with creditor; thereby arranged for bride price exceeding original debt

the sub-sample, where the most commonly reported event was ill health. All households experienced this throughout the study period to differing degrees, but the abundance of health problems among study households points to a critical lack of pro-active health care seeking behaviour as well as risky and unclean living conditions that are so apparent in many cases. The strategies employed indicate that approaches that look forward and aim at sustainably insuring a livelihood in the future are difficult to implement for most. Responsive strategies are more commonly applied in the face of an event, with accessing credit by various means and from various sources, and sending children to work for an income being the most commonly applied among those.

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.²⁵ 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 followed inside the household.²⁶ In fact, there appears to be a variety of differing procedures, both cooperative and non-cooperative, that govern the internal functioning of the households studied in Jalalabad.

Very generally among studied households, a conservative orthodoxy not allowing women to indulge in self-determined mobility was prevalent. There appeared to be, however, a big difference regarding attitudes towards women's freedom of movement between the formerly itinerant Tajik people in the sample and the majority of Pashtun households, with the former having women as independent and mobile income earners. In terms of school attendance, however, these differences were not so obvious – in both groups daughters were likely to be excluded, among the Tajiks more because of their conditions of poverty and not having the custom to send children out in general, while many Pashtun households in the sample bluntly stated that education for women was unnecessary (e.g. in HHs 2, 5, 8). This restriction on women's freedom was observed also among the more Tajik-dominated sample in Kabul, and as such is not a phenomenon particular to Pashtuns, although it appeared to be somewhat more rigorously enforced among households studied in Jalalabad. However, while the observation of socially ascribed gender roles certainly was an issue, with even small trips in the neighbourhood requiring permission, the sharing of cash resources inside the household was a rather common phenomenon. Thirty-nine households reported that income was pooled inside the household, and among those who pooled, 37 households distributed their income according to personal demands. There is a contradiction here, however, in that the vast majority of households also reported that in spite of pooling income, men still controlled and decided how it was spent on a daily basis. This means that women would not actually receive some of the cash at the household's disposal. In many study households, this would not have had much effect if it did occur, since most female

²⁵ See also Dupree, N., 2004, "The family during crisis in Afghanistan."

²⁶ See also Chen and Dunn, 1996, *Household economic portfolios*.

members were not even allowed to go out shopping for daily requirements or personal effects, and in fact hardly left the house at all. However, it appears from the data collected that women do articulate their personal demands, which then are mostly fulfilled with the goods being procured by male household members, ultimately resulting in a virtual share of the actual spending pattern of a household.

Decision-making processes consequently are male-dominated and uncooperative as well, although a number of husbands in the sub-sample of the study consulted their wives before a marriage agreement for a daughter or son, or a bigger investment (e.g. in HHs 2, 3, 4, 6, 9). However, there was much indication that household heads autocratically imposed their will regarding major issues and did not seek opinions of other and especially female household members (e.g. in HHs 5, 8, 23, 24). Often, co-residential relatives also have a say in such issues, especially when they provide resources such as housing on charity, or when decisions in family-related, female-headed households are concerned. Consequently, many major decisions are discussed among brothers, other close relatives or community members sharing the same living space. This was particularly evident in the case of the household headed by the widow Nasima (HH 7), who lived with the extended family of her brother-in-law in the same compound while maintaining a separate unit. However, relations were very close, sharing of food took place regularly and often her sister was involved in child care to enable her widowed spouse to work. While in the case of smuggling this never had been a problem, her brother-in-law seriously objected when Nasima got the chance to get a fixed post as a cleaner in a government office. He did not allow her to work in a place where too many men were around, and threatened to stop assisting her if she insisted. She had to obey in order not to spoil the relationship, but the example shows that even women heading their own household may have not much decision-making power when living closely together with relatives. Co-residence is important for regular assistance and support, but may hinder access to opportunities at the same time.

HH 2 provides a different example. Here, the sickness of the head of household turned the household into a de facto female-headed household, with the wife making all major decisions independently, though she informed her husband about what was planned. As a result, she gained increased mobility, which was used for income generation (mainly begging), but also to access credit sources and regular charity from shopkeepers in the bazaar. However, her decision-making power was severely constrained by their living conditions, and in fact the decisions she was forced to make gave her very little control and a low array of choice. Her daughters then suffered – the eldest being engaged at age 12 for the bride price, the younger one presumably awaiting the same fate some time soon, with both of them excluded from education and responsible for all household chores. Children, and especially daughters, are thus the weakest members of a household, with nobody ever asking them about their own preferences – starting with the decision to send them to school or not, and ending with a marriage agreement settled for them but not with their input.

Table 8 provides information on the share of households reporting men and women's involvement in a range of important family decisions (percents add to more than 100 due to multiple people being involved in decisions). The dominance of male heads of household is immediately apparent, as is women's lower likelihood to be involved in many decisions, except for those around children's marriages. The extremely low share of households reporting female involvement in decisions around women's work

provides evidence of men's extensive control over women's mobility in this context. In Kabul 28 percent of households involved women in these decisions.

Table 8. Distribution of decision-making involvement by sex

Decision	Percent of households reporting male household head involved	Percent of households reporting other men involved (non head main earner, father of head, son)	Percent of households reporting women involved (female head, spouse of male head, mother of head, daughter)
Purchase productive asset (n=41)	90%	17%	17%
Sale of assets (n=41)	90%	17%	20%
To borrow money (n=41)	88%	24%	17%
Women work outside or not (n=41)	88%	21%	6%
Children work (n=35)	89%	26%	17%
Children to go to school (n=37)	95%	22%	19%
Son's marriage (n=34)	85%	26%	71%
Daughter's marriage (n=36)	89%	28%	64%

Frequent conflict and occasional physical violence were issues in three of the 11 case study households, caused by arguments between women about reproductive activities and between spouses about income-related work (HH 5), drug abuse, being of different opinions all the time (HH 23, see Box 10), and despotic attitudes towards women exercised by the male head of household (HH 24).

As such, the social institution "household" in Jalalabad is generally not characterised by altruism but:

- Has to deal with competing interests (such as between spouses with regard to income activities and children's education, i.e. in HH 23, Box 10).
- Requires many women to adjust to events and changing constraints and to enter occupational activity areas (i.e. HHs 2, 7).
- Is often patriarchal and characterised by not involving women when making major decisions (i.e. HHs 5, 8, 23, 24).
- Does not allow women freedom of movement (i.e. HHs 1, 3, 5, 8, 23, 24).
- Is influenced by co-residential members of the extended family or kin, often hindering women to access opportunities and generally reaffirming the permeability of household boundaries (i.e. HH 7).
- In most cases works by means of socially ascribed roles, most notably so in terms of gendered activity profiles (i.e. reproductive vs. productive activities).

- Possesses the tendency to undervalue reproductive activities and sees women’s contribution to household well-being as “natural” rather than necessary.
- On some occasions, physical violence against individual members, most often women and children (i.e. HH 23).

Box 10. An example of disturbed intra-household relations

Fahim is the head of HH 23, living in a house with a single room provided by charity in an informal settlement in the centre of Jalalabad. He operates a tonga, one of the main transport devices in the city, which can be a relatively stable source of income, but is critically dependent on the good health of the horse pulling the vehicle and in addition requires substantial expenses for animal fodder. It is comparatively easy work once access to the productive assets are established, fitting in well with the habit of consuming hashish that Fahim has developed, and which often leads him to end his days early. However, the drug apparently has not had a very calming effect on him, since trouble and conflict are an almost daily occurrence in his household. His wife Zartsanga often complains that he is lazy and that he is not bringing sufficient income back home, and she stresses that he should sell the horse and cart to start different work requiring less running costs. Sometimes, these arguments result in physical violence, as Fahim never appreciates what his wife is saying and gets upset when she tries to interfere with what he perceives as his own business. His patronising attitude towards Zartsanga, who was engaged to him when she was only ten years old, also has the effect of not allowing her to indulge in an income activity or free mobility. They have three sons, but also here relations are more than disturbed. The eldest boy Ibrahim, 8 years old, is attending an apprenticeship in the morning and school in the afternoon, but often skips both to roam the neighbourhood or to collect tin cans and sell them for pocket money. His father always overreacts when finding out, beats him and often chains him in the compound. Also, Zartsanga is beating him frequently, and this regular mistreatment from both his parents led him to acquire a visible mental disturbance and a clouded look in his eyes, with both his school going and skills acquisition suffering. Ibrahim is a sad example as to how disturbed intra-household relations and regular violence as part of an upbringing severely affect early childhood development and potentially diminish life chances of an offspring right from the beginning.

From a livelihoods perspective, these issues have implications, as non-cooperation and conflict in a specific household may put the livelihoods of individual members at risk. Thereby, it is evident that economic poverty may work as a trigger leading to disturbed intra-household relations and physical violence, potentially perpetuating a household’s poverty status.

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 risk 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), and to moving out and staying out of poverty altogether (growth). Livelihood trajectories of the 11 households studied in depth show varying capacities to move along the above-mentioned continuum and out of poverty. Consequently, a possible way of categorising households is according to the above efforts and objectives, 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, merging or splitting of 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 a majority of study households, who needed to endure poverty conditions or who had moved along downward life paths over the year of study and declined (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 result in a short-term erosion of assets in expectation of a positive future outcome. There were a number of examples of such initially erosive enhancement strategies being implemented by sample households (for instance HHs 8, 9), which aimed at increased well-being in the longer run. All of these examples referred to the opportunity encountered by households to obtain secure tenure and housing, making investment worthwhile and at the same time showing the importance assigned to an own house. Other enhancement issues refer to investments in productive assets, such as livestock, wheelbarrows or

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

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

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 then are 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 these, who declines and why? Answers to these crucial questions were sought when analysing core determinants of urban livelihood security and change in Jalalabad, as evident from the study of the 42 households.

5.1 Movements along the continuum of livelihood security and vulnerability

During the one year of field research, it was possible to reconstruct and document shifts and changes in life paths and livelihood trajectories among the 11 households studied in depth. Change thereby takes on a variety of forms: it is mostly triggered by outside conditions, which are beyond the immediate control of a household, but at the same time people are able to induce changes themselves when dealing with adversity or opportunity. As indicated in the course of this paper, however, poor and vulnerable households in Jalalabad mostly reacted to changes rather than induced 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 seldom. The incidences where this happened were, however, eye-opening and help to develop an understanding about what may trigger a positive change and livelihood outcome. On the other end of the scale are those households whose overall situation deteriorated over the study year, whereas in the middle are a majority of households who remained stuck in their poverty situation without a tangible betterment or worsening taking place over the year of study. 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 urban life requires cash in all spheres of being, and all efforts of households ultimately need to be directed towards finding money – most obviously through work activities, but also through other means such as credit or charity relations, and in some cases illicit activities (see below). In addition to this general requirement, tenure security can be

identified as the most important marker in Jalalabad distinguishing varying degrees of well-being among the study households.

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

Among the sub-sample of 11 households, three were able to improve their situation (HHs 6, 8, 9). For two of these (HHs 8, 9) this was achieved at the expense of limited coping capacities and a short-term erosion of assets in order to ultimately obtain a legal plot of urban land now representing an invaluable asset and a safe ground on which to build a future life. The possibility to do so was preceded by warding off eviction from their former squatter settlement, a period of negotiation with the municipality and Ministry of Urban Development and Housing (MUDH) in which the head of HH 9 was partly participating, and the destruction of old houses and resettlement on assigned plots. The resources required to pay for the title and reconstruction were raised with support of loans taken from relatives, and in the case of HH 8 also by depleting assets in their native place. HH 9 was even willing to borrow money from a shopkeeper on interest to bridge a period until the head was able to access a more favourable loan. Both households, however, realised the opportunity and did all in their capacity to raise the cash required to get secure tenure, showing the high priority assigned to it. In fact, it was perceived as a necessary precondition to improve livelihood conditions, and was undertaken on the following grounds:

- Community negotiation with the municipality after eviction was warded off. Possible solutions to the problem of a population prepared to stay and a city government wanting to clear the area were discussed. Eventually, the land titling project commenced, showing the potential influence communities may exercise in shaping urban policy.
- Peoples' capacity to grow and build up legal assets was initially dependent on the outcome of negotiations and the subsequent policy decision to formalise and eventually also service the area, showing that an enabling policy environment is very much a precondition for growth. Without the municipality taking on negotiations and its willingness to shift policy direction enabling formalisation of the settlement, both HHs 8 and 9, and for that matter all others affected, would still endure their makeshift tent-like housing and illegal tenure. Even more likely, the whole settlement would have been destroyed and people evicted, as the prospect of formalisation was only discussed after bulldozers showed up ready to inflict their damage.

Subsequently, coping with the need to raise funds to afford the legal title took the following forms:

- **Access to informal credits:** both households are now highly indebted, and HH 8 in addition had to face a period of income loss since the head of household as a single breadwinner was busy in the house and with boundary wall construction.
- **Mobilising additional household labour force:** this was the case in HH 9 (see also Figure 4). The household went for a labour migration period, mobilising as many members as possible for work, and returned with savings used for loan repayment and initial house construction.

- **Neighbourhood integration and community support:** collective rebuilding of houses and sharing of costs for boundary walls between direct neighbours to save on costs for labour. Both households used bricks from old houses for building walls.

The other example of growth in the sub-sample refers to HH 6, who struggled to endure during most of the study period but gained momentum in the last two months and managed to significantly improve its situation. The ground for these events was laid by steady social activism in a grassroots organisation that regularly interacts with the government and NGOs (Afghan Disabled Union). The subsequent establishment of social relations to a powerful individual (i.e. accruing *wasita*) channelled access to governmental land, which has been transformed into financial resources allowing the opening of a shop (see also Box 9).

Looking at the overall sample, 33 percent reported that their economic situation improved when compared to the month before. However, all of these positive changes were of a rather short-term nature, for instance indicated by a raise in income due to a temporary labour assignment, a relatively profitable month as a cart-puller, or because charity and support had been received. These continuous changes were not able to significantly improve households' overall situation and to induce lasting growth during the study period. It has to be acknowledged though that some households from the beginning had a more favourable resource base under command than others, including the three households who were involved in a regular occupation. Even though their situation also remained largely unchanged, they were generally in a more secure place than those who relied on cart-pulling, mobile vending or casual wage labour assignments. Overall, it appears that decent endowments with social assets, regular employment, and an enabling environment allowing secure investments in housing are the decisive factors triggering upward movement along the continuum of livelihood security and vulnerability in Jalalabad.

5.1.2 Downward life paths: those whose situation deteriorated

Most households faced difficulties managing their livelihoods at times during the study, but a number among them experienced a lasting breakdown due to various reasons. Five of these households were part of the sub-sample (i.e. HHs 2, 4, 5, 23, 24), and the following issues were decisive for their moving downward on the continuum:

- **Ill health and inability to cope with it:** in HHs 2, 4, 23 and 24 chronic health problems put a constant burden on well-being. Ultimately, it resulted for HH 2 in the need to indulge in begging and to give away their daughter for a gradually paid-off bride price forming the main financial basis for the household. However, these payments will finish eventually, and destitution will remain. This may be resolved by marrying off the second, now 11-year-old daughter, as well. In HH 4, ill health of its female head resulted in a household break-up, with one son leaving to live on his own, thereby taking away an important income source. HH 24 also lost an income source, where after an accident of its head the 12-year-old son assumed responsibility as a breadwinner (see Box 7). Food security was an issue in this household, with heavy reliance on leftover food collected on a daily basis forming an essential part of the daily diet. The daily household income of 80 Afs was not enough to afford even the most basic consumption for its six members. HH 23 took a loan from a shopkeeper to pay for their sons' health treatment – they were not able to return the amount yet in spite of the

creditor visiting their house regularly to ask for his money. Certainly, he will not step in and provide another loan in future. There were other examples from the overall sample where ill health led to a degrading situation, in all cases in which the main breadwinner fell sick and the household had to cope with income loss. Accordingly, those households reporting a negative change in their economic situation when compared to the month before (i.e. 38 percent) did so overwhelmingly (in 39 percent of cases) because they encountered a health issue which consumed their cash resources.

- ***Sickness of livestock, loss of income, disturbed intra-household relations:*** this downward chain was experienced by HH 23, where the horse pulling the tonga developed an illness, for which the household could not afford treatment. This led to a reduction in income, since the horse could not operate on a daily basis any more. Loss of income at the same time led to increasing incidences of intra-household disputes and outbreaks of physical violence. Likewise, the overuse of hashish posed a health threat to the head of household and did not help to repair damaged intra-household relations (see Box 10).
- ***Loss of land tenure and investments:*** this was faced by HH 5. The household used to be in a more favourable position than others, with four male income earners in the beginning of the study that eventually diminished to three as one son decided to split (see Box 1). In spite of this, the household established some savings from the head's labour migration to Kabul over the summer. These savings were invested in a solid house, after the household lived in a tent in the same space for more than two years. However, they enclosed the land on which the house was built after their return from Pakistan, and in the last month of study the household was evicted, along with its community fellows, turning the prior growth of its physical assets into a significant loss of labour and cash. This example shows once more the critical importance security of tenure assumes, obviously the only means of making investments in better living conditions worthwhile. HH 5 now has to start anew, with all efforts pursued over the entire study year having been annihilated in a single stroke. There were two more households affected by the same problem in the larger sample, but none of those pursued investments in solid housing but remained living in tents so their loss was less in financial and labour terms.
- ***Loss of permanent employment:*** one household head was fired from his job as a guard, and subsequent livelihood conditions became tenuous. Ultimately, children were put to work for an income (see Figure 4).

As it is, deteriorating situations and downward movements of households in Jalalabad were very much triggered by a lack of human assets, especially health, often hindering households to get hold of an income sufficient to make a living in the city. This again shows the interconnectedness of different assets and in urban areas the need to ultimately transform them into cash. If this critical transformation is not functioning, households are put into states of vulnerability that are difficult to overcome. In addition, lack of tenure security turns out to be another crucial precondition leading to declining livelihood security in Jalalabad.

5.1.3 Just getting by: those who remained entrenched in unchanged vulnerable situations

A significant number of sample households did not experience any major change in their livelihood conditions over the study period and largely remained stuck in their situations, which were characterised by hardship and adversity. Largely, issues already discussed were responsible for their stagnation: 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 altogether the existence of only weak tangible and human resource bases among most study households. 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 having been able to recover from their sad histories. Also, the evidence of solid and strong social networks being widespread among households did not help to overcome poverty conditions. In almost all cases, these networks were bound to their own kind and did not bridge over to other communities or more powerful actors. As such, they represent networks of endurance that are important in that they work often as a resource of last resort and are indispensable for managing life at the minimum, but they cannot or only very rarely mobilise the resources necessary to lift people out of poverty. The importance of vertical networks is exemplified for instance through the experience of HH 6, whose growth for a large part was enabled by bridging social relations that channelled access to leased land being transformed into investment capacity in a shop, possibly resulting in more regular incomes in the future.

Looking more closely at the remainder of the household sub-sample clarifies what kept 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 (HH 1).
- Renting housing and not being able to pay rent, thus leading to eviction (HH 1).
- Heavy reliance on irregular charity transfers from distant relatives or from shopkeepers (HH 7), exemplifying a highly dependent form of security.
- Female head of household's loss of decision-making power to co-residential relatives regarding working outside, due to dependence on regular support (HH 7).
- Erratic income sources and high reliance on credit (HHs 1, 3).
- Low consumption (all households).
- Indebtedness (all households).

5.2 Indicators of urban livelihood security and vulnerability in Jalalabad

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 engaged in coping strategies offering not much scope for a lasting improvement, and the occasional evidence of sustainable growth taking place among the study group had been largely facilitated

by the policy decision to endow poor urban households with a legal title for their land. However, building on the evidence encountered, it is possible to establish a set of indicators that strongly influence varying degrees of livelihood security in the household sample (Table 9). 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 9. Indicators of livelihood security and vulnerability

Declining	Enduring	Growing
High incidence of ill health and inability to cope with it	Undiversified income sources	Endowed with legal and secure tenure
Loss of breadwinner and inability to cope with it	High dependency rates	Ability to access vertical social networks bridging the own community and kin
Unfavourable household composition and labour power: no male income earners; very low income	Exposure to chronic health issues	Ability to access higher credits used for productive investments in housing and small businesses
Incapacity to cope with rental payments	Bad working and living conditions	Diversified income sources and several adult male members working
Insecure tenure and exposure to permanent risk of eviction leading to loss of investment	Reliance on working children	Establishment of household micro-enterprise
Loss of permanent employment	High dependence on credit to manage a livelihood	
Disturbed intra-household relations	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	
	Persistent food insecurity	

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 Jalalabad. It is obvious from the multiple dimensions in which urban vulnerability may appear that there is no singular way to tackle these issues, but that there is need to apply multiple strategies, which are to be carried out and coordinated by several actors – a challenge to achieve in and of itself and particularly so in the current urban governance environment in Afghanistan.

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

- 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 Jalalabad, and it manifests itself in different shapes. 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 with intervals of erratic income. Those without their own housing often need to regularly 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:

It is evident from this study that even brief periods of regular income helped households to cope better, or 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 through access to better quality employment need to be developed, in order to enable poor and vulnerable populations to access cash throughout the year. Possibly, this could link with the need for infrastructure improvement in the city, with labour provided from among the more vulnerable population 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 with 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 very surprising insight that household structures and compositions are a crucial determinant for urban livelihood security does have some 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”.²⁷ 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. 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. Reliance on insufficient resources puts high and steady pressure on 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 that are designed to strengthen asset portfolios of the urban poor. These efforts should focus on those assets that most effectively are transformable into 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, that would allow low-income groups to regularly access preventive measures in order to ensure and maintain good physical health. 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 a number of informal settlements in Jalalabad. In addition, the provision of resources for primary education accessible to everyone needs to be expanded. Many settlements are located far away from the nearest school, with distance being one major reason why many urban households do not send their children to receive education. Accordingly, it needs to be ensured that schools are located in proximity to all neighbourhoods and that they are



accessible for girls, and if not feasible, transport facilities and safe conduct for girls needs to be organised; any plans for allocation of new schools should be reassessed in that light. In addition, efforts to provide proper school buildings for those who have to hold their classes in the open need to be pursued in order to improve the quality of education and ensure its functioning also in bad weather conditions. Further, it needs to be thought out how to

integrate skills-building approaches with the development and support of small micro-enterprises that would potentially nurture local economic development. Consequently, efforts to pursue a quick and uncomplicated provision of basic social and physical infrastructure urgently need to speed up.

²⁷ Schütte, 2004, *Urban Vulnerability in Afghanistan: Case Studies from Three Cities*.

In terms of social assets, there is strong indication of high degrees of neighbourhood cohesion being in place already. People work together and share resources, and there are examples of successful community negotiations with government actors. Accordingly, there is high potential to strengthen and build on these already existing social networks on a neighbourhood level, for instance by delegating some authority and providing funding for local infrastructure development and by integrating local communities into urban planning processes and upgrading of informal settlements. This was the case already when formalising an ex-squatter settlement in Jalalabad, but this example of land titling so far remains a singular event. Consequently, more approaches along those lines must be pursued and formalised by the Jalalabad Municipality and MUDH in order to give the urban poor more legitimacy and to integrate them into emerging planning processes.

4. Land and housing represent the most important physical assets a household can possess in Jalalabad.

Implications for policy and practice:

The ability to access own housing represents a precondition to ease vulnerability and improve living standards and livelihood security among the urban poor in Jalalabad. Those who need to pay rent have to sacrifice major parts of their incomes for the purpose and are likely to shift residence rather frequently and at the same time are in danger of losing their established and beneficial neighbourhood networks. However, only when going along with security of tenure are investments in own housing rational, making those who are not endowed with tenure security extremely vulnerable to eviction and loss of often significant investments. Unfortunately, this proved true for a majority of study households, and accordingly ways to regularise tenure urgently need to be pursued. Thereby, the successful legalisation of a squatter settlement can serve as a model on which to build additional land titling schemes for the city of Jalalabad. The experience in a so-called “white area” outside the current Master Plan needs to be transferred also to inside its boundaries in order to bring about further formalisation of such neighbourhoods. What is required then is to overcome the fixation on centralised planning and proceed with providing legal titles while including local populations in the planning process, i.e. a general change of policy direction that does not consider the Master Plan as the definitive planning document is in due order. Evidence clearly shows that dwellers of informal settlements wish nothing more than to be granted a regular status, to which they also would be willing to contribute. Providing this long-term perspective would address the problems of not belonging, dislocation from wider urban infrastructure, makeshift housing, insufficient shelter, and missing access to basic services in a sustainable way while ensuring the “right to the city” also for low-income groups, rather than continuing to pose threats of eviction or delaying service delivery to those areas that currently do not adhere to a legal status. Learning from experience also includes better monitoring of legal land grabbing, to hinder wealthy people from obtaining a land title by playing their relations out at the cost of poor and vulnerable populations.

It is helpful here to look at the efforts made in other contexts, proving to be 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.²⁸ This approach apparently has been not only very cost-effective, but also led to improvements for low-income groups on impressive scales – and it is time that such forward-looking and constructive approaches are pursued in Afghanistan as well. These easily can build upon the achievements already made on the ground and extend them with provision of social infrastructure. Jalalabad already has the advantage of its land titling experience, and if extended to informal settlements also inside master-planned areas, to provide much needed services to them, and to give up the sole focus on centralised top-down urban planning processes, the city could set a new paradigm for the entire country.

5. *Labour is the most important asset the urban poor can mobilise. Coping with shocks and insecurity leads many households to activate additional labour in the form of working children and women joining the labour force, both of whom tend to be very lowly remunerated.*

Implications for policy and practice:

Overall, there is large evidence of very weak diversification of labour and income sources among poor and vulnerable households in Jalalabad, with many adult earners unable to earn sufficient amounts 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. These include providing opportunities for women to engage in income-generating activities, which could possibly be achieved by 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.

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 Jalalabad. The current focus on private sector development also needs to target these small and micro-scale opportunities as an already existing and indeed very huge private sector that supports a large share of the city'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 huge range of goods and services useful for other sections of the urban population – both poor and non-poor. Consequently, their needs for public space are to be included into urban planning processes and their activities regulated, possibly by means of licensing approaches. While this approach of “regularising the informal” in the realm of labour would certainly be beneficial for all parties involved, it has to be acknowledged that in Jalalabad less threats to vendors or cart-pullers are apparent than for instance in Kabul or Mazar-i-Sharif. The local bazaar economy is fully dependent on informal work activities, and indeed not a single incidence of official harassment was encountered in the study year. This most likely is also an explanation for the lesser degree of variance in income among study households when compared to Kabul. Likewise, the bustling bazaars in

²⁸ Budds, J. and Teixeira, P., 2005, “Ensuring the right to the city: pro-poor housing, urban development and tenure legalization in Sao Paulo, Brazil”, *Environment and Urbanization*, 17(1): 89–113.

Jalalabad are still able to catch up with high competition and to provide low but at least steady incomes, while seasonality poses less of a threat than it does in the Afghan capital.

However, in spite of these slightly more stable income flows, poor and vulnerable households heavily rely on credit for managing their livelihoods. As it is, access to informal credit plays a critical role for affording basic consumption and health care, and investments in productive assets and housing are unimaginable without taking on debts. It is a fact that realised household incomes are not sufficient for many to meet the necessary expenditures required for a basic living, leading to high and persistent levels of credit taken for a significant part of the city's population. Protection of informal work activities and attempts to increase available job opportunities also would potentially help to decrease this reliance on credit.

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 important for urban livelihood security. However, there were few incidences 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 intensely.

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 on 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 helping 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 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 made up 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.

Appendix A: Profile of Households Studied in Depth

HH #	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	Informal, relatively secure	Pashtun, extended, eight members, female-headed (mother, married son, daughter-in-law, younger son, three grand-daughters, one grandson)	Living on rent in one room; water from neighbours; no electricity; school and public health facilities relatively far away	No children go to school – daughters' reproductive work required	Female head aged and often sick; younger son with drug problem	One or two sources: Head of HH runs mobile food shop; younger son occasionally assigned as driver	Unable to pay rent and subsequent eviction; female head fell seriously ill; married daughter was killed; threatened to leave new residence as well because cannot raise rent; daughter-in-law pregnant again	Eldest son controls income; cooperative decision-making; often verbal fighting between brothers as the younger is not working often due to drug use
2 <i>Boxes 2, 8</i>	Informal, relatively secure	Pashtun, conjugal, de facto female headed with male head old and sick, five members (two daughters, one son)	Living in own house, built on enclosed land about 20 years ago when head of HH was still healthy; renting out one room; have electricity, water from hand-pump shared with ~ 100 households; school and public health in relatively close distance	Son is going to school; daughters are prevented from going – need to do HH chores	Head of HH chronically sick – constant medicine expenditures	One source of earned income: Female head goes begging, very occasionally washing clothes; also: rental income; bride price for engaged daughter gradually paid off	Wife hospitalised; health of head of HH deteriorated; settled marriage agreement with former loan giver; wife started begging; son enrolled for free private tuition during school holidays; invested in house maintenance	Female head controls income; Female head makes all decisions, but consults husband

3 <i>Box 3</i>	Informal, insecure	Pashtun, conjugal, eight members (three sons, three daughters)	Built own makeshift room in middle of an alley; pays rent to owner of the land, water from mosque ~200m far; no electricity; school and public health relatively close	Sons need to work; seven-year-old daughter attending school	Wife faced ill health repeatedly; male HH members in decent health	Up to four sources: Head of HH selling homemade food, casual wage labour, pulling cart, keeping livestock, animal drawn cart – three sons working in same areas, sometimes accessing factory work in Pakistan; one son also shop employee	Mother died; sold livestock; wife hospitalised; enclosed land and pay monthly rent; got donkey and cart from neighbour on terms of shared profit; sons migrated to Pakistan for work	Head of HH controls income, sons keep part of theirs for personal use; cooperative decision-making
4 <i>Boxes 1, 4, 8</i>	Informal, insecure	Tajik, conjugal, four members (one son, one daughter), several co-residential relatives	Living in makeshift mud house (one room) in colony of kin-related households on enclosed land; water from mosque 500m away; no electricity; school and public health close	No school aged children	Female head chronically sick; surgery during study period	Two sources: Son is vending artificial flowers; daughter home-based tailoring	Eldest son split; wife got surgery in Kabul; started building new room from natural resources for engaged son	Head of HH controls income; cooperative decision-making; eldest son split after internal conflict about income control
5 <i>Box 1</i>	Informal, extremely insecure	Pashtun, extended, ten members (one married son, daughter-in-law, two younger sons, three daughters, one grand-daughter)	Lived in tent, later invested in solid house (one room); water from hand pump far away; no electricity; school and public health far away	All children excluded due to need to perform income and or reproductive activities	All adult HH members in good health, children suffer diarrhoea often	Three sources: Head of HH labour migrant to Kabul; two sons operate animal drawn carts	Horse died; son split; head labour migrant in Kabul; invested saving in solid housing; evicted from land, loss of investment	Head of HH controls income; non-cooperative decision-making; community involved in major decisions (splitting of son, eviction from enclosed land)

6 <i>Boxes 5, 9</i>	Formal, secure	Pashtun, conjugal, five members, headed by person with disability	Living on rent in one room; well inside compound; electricity provided; school and health facilities relatively far away	Excluded because distance too far	Head of HH disabled in civil war, lost one leg	One or two sources: Head of HH went through different jobs, finally opened own shop; female head runs home-based beauty parlour with occasional customers; martyrs & disabled pension	Appointed head of disabled union for city district; many income activities started and given up; moved houses because rent raised; temporarily joined mother's HH in Peshawar; got ag. land on lease from govt – sold the lease and opened grocery shop near residence	Shared income and resources; cooperative decision-making
7 <i>Box 5</i>	Informal, relatively secure	Pashtun, conjugal, temporarily reduced from five to four members (one daughter sent away), female-headed (two sons, one daughter)	Living in own house (one room) built by deceased husband, shares compound with relatives; water from hand-pump shared with ~100 households; have electricity	Daughter received education while in the village, continued afterwards; son excluded – busy in food for work	Head of HH had accident with lasting effect on her health	One source: Female head washing clothes, smuggling goods; often access to charity	Started smuggling; sent daughter to village; chronic health problem after road accident; found cleaning job in governor's office – brother-in-law didn't allow, because no other women working	Female head controls own income; co-residential brother-in-law exerts influence on decision-making
8 <i>Box 6</i>	Formal, secure	Pashtun, conjugal, seven members (three sons, two daughters)	Achieved land title; could only afford to build very tiny room; water far away; no electricity; school and public health far away	Excluded because distance too far	All adult members in good health; children often sick	One source: Head of household drives wheelbarrow in the bazaar; in winter wood-cutting for a share	Accessed land title; two children hospitalised; house destroyed by municipality; sold half of its plot to afford payment for legal title and housing; accommodated related HH in his plot	Head of HH controls income; non-cooperative decision-making

9 <i>Boxes 6, 8</i>	Formal, secure	Pashtun, conjugal, headed by person with disability, ten members (five daughters and three sons), co-residential relatives	Achieved land title, but house not rebuilt during study period; living in tent; water far away; no electricity; school and public health far away	Mostly excluded because children work for income; two sons however go very occasionally	Head of HH physically disabled; children often sick	Two to five sources: Head and son often selling homemade food; wife harvesting and paid in kind; irregularly runs home bakery; three children working continuously during labour migration period in rural site; martyrs' & disabled pension	Accessed land title; Head of HH fell sick; house destroyed by municipality; labour migration of entire HH to afford reconstruction and debt repayment	Head of HH controls income; cooperative decision-making
23 <i>Box 10</i>	Informal, relatively secure	Tajik, conjugal, five members (three sons), head of household with drug problem	Housing (one room) provided on charity by friend; no electricity; water from mosque close by; school and public health relatively close	Eldest son goes occasionally	Head of HH has drug problem; elder son mentally disturbed; younger two sons very often sick	One source: Head of HH operates tonga	Horse fell sick; two sons fell severely sick; eldest son started apprenticeship	Head of HH controls income, non-cooperative decision-making; disturbed internal relations leading to domestic violence towards wife and children
24 <i>Box 7</i>	Informal, relatively secure	Pashtun, conjugal, six members (three sons and one daughter) head of HH aged, wife mentally ill, temporarily also mother-in-law	Landlord lets them stay free of rent in one room; no electricity; water from mosque close by; school and public health relatively close	Son as breadwinner negotiates work and school successfully	Head of HH partially disabled after accident; wife mentally ill (Downs syndrome)	One source: 12-year-old son washing cars for cash and food	Mother-in-law joined HH for four months; wife got pregnant; daughter sent away temporarily; son got access to private school on charity	Head of HH controls income; non-cooperative decision-making; incidence of physical violence towards wife

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Afghanistan Research and Evaluation Unit

Flower Street (corner of Street 2)

Shahr-e Naw, Kabul, Afghanistan

phone: +93 (0)799 608 548 email: areu@areu.org.af website: www.areu.org.af