

Case Study Series

**POOR, POORER,
POOREST:
Urban Livelihoods
and Vulnerability
in Mazar-i-Sharif**

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Glossary

<i>Afghani (or Afs)</i>	official Afghan currency
<i>bokhor va namir</i>	literally, “eat and don’t die”, refers to hand-to-mouth existence
<i>chapan</i>	Uzbeki coat
<i>gharibkar</i>	work activities carried out by the poor
<i>kalantar/ wakil-e gozar</i>	neighbourhood representative
<i>shura</i>	local/community council

Acronyms

ACF	Action Contre la Faim
AREU	Afghanistan Research and Evaluation Unit
CFDO	Community Forum Development Organisation
GoA	Government of Afghanistan
IDP	internally displaced person

1. Introduction

All major cities in Afghanistan have experienced a significant growth in their population 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 have to lead their lives.

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

The present case study on the livelihoods of the urban poor and vulnerable in the northern city of Mazar-i-Sharif (hereafter Mazar) is complementing this ongoing long-term livelihoods research.² It is based on 18 days of field research among poor urban communities and households in Mazar that focussed on five basic themes:

1. **Access to services:** identifying how access to basic services (i.e. water, health, education, housing and land) is carried out at the community and household level.
2. **Urban labour markets:** exploring the sources of livelihoods and types of work followed in different urban communities and the conditions posed by urban labour markets.
3. **Exposure to risks and response strategies:** identifying the most frequent (and burdensome) risks to urban livelihood security in Mazar from a community and households perspective, and investigating how people cope with those risks.
4. **Asset portfolios:** exploring the shape of asset portfolios among different urban communities and households and relating them to risk experiences.
5. **Urban governance from “below”:** investigating means and scope of interaction between communities and the municipality and identifying the barriers to effective community participation in urban governance issues.

These themes have been addressed during group discussions and by practice of “participatory urban appraisal” research techniques³ with poor urban communities and through detailed household interviews in different parts of Mazar City.

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

² Another complementary short-term case study on the central city of Pul-e Khumri will be carried out in early 2006.

³ See D. Mitlin and J. Thompson, 1995, “Participatory approaches in urban areas: strengthening civil society or reinforcing the status quo?”, in *Environment and Urbanization*, 7(1) and C. Moser and C. McIlwaine, 1999, “Participatory urban appraisal and its application for research on violence”, in *Environment and Urbanization*, 11(2).

In addition, discussions with members of community *shuras* and *kalantars*,⁴ as well as interviews with members of the municipality and NGOs working in the city, provided important contextual sources of information.

After a brief overview of the city of Mazar and an introduction to the methodology used, the findings of the study and their implications for policy and practice are discussed.

⁴ *Kalantar* is the local term for neighbourhood-representative (called *wakil-e gozar* in other parts of Afghanistan).

2. The City of Mazar-i-Sharif

Mazar-i-Sharif, with an estimated population of 500,000,⁵ is the urban centre of northern Balkh Province. The city centre is dominated by the ancient shrine of Hazrat Ali, making the place an important pilgrimage site. Economically, the city is dominated by trade. It is a major commercial centre for the north of Afghanistan and an important place for marketing agricultural produce of the surrounding areas, as well as a transit point for trade with neighbouring countries. Factories and industrial production, once present on a larger scale, were destroyed and dismantled in the wake of war and conflict, and major reconstruction efforts have not been undertaken yet.

As other major Afghan cities, Mazar experienced a very high inflow of returned migrants and internally displaced persons (IDPs) over the last decade, which significantly increased competition in the urban labour market. Some observers even spoke of a total collapse of the casual labour market as a major source of work opportunities for the urban poor in Mazar.⁶ This rapid growth of the urban population, initially induced by war and conflict in other parts of Afghanistan, accelerated when drought hit Balkh Province with full force in the late nineties and led to a rising number of rural migrants. In addition, the trade volume declined in the wake of the drought, and a subsequent decrease of employment opportunities put additional pressure on an urban labour market already at the verge of saturation. This situation has not improved significantly yet – insecurity of employment and income is a general condition faced by a majority of the urban population and not likely to be resolved easily, given the continuous rise of people migrating to the city. High dependency rates in many urban households further deepen the problem: Action Contre la Faime (ACF) estimated in 2000 that 2–7 percent of the urban population in Mazar is made up of households without any male worker, and 20–40 percent rely on just one male worker, making those households particularly vulnerable to loss of income and food insecurity in the highly commoditised urban economy.

For many of the urban poor and vulnerable populations in Mazar, the difficulties to raise a sufficient income are accompanied by prevalent exclusion from access to basic services. Although the electricity supply from Uzbekistan is rather stable, it does not supply all parts of the city, and many of the poor are not able to access it because of too high running costs or because their settlements are not connected to the power supply network. Private water access is a luxury for most, and insecurity of tenure is a common phenomenon for many poor urban dwellers in Mazar, although many households were able to benefit from distribution of land previously grabbed by local commanders under the Dostum regime at the peripheries of town and do “own” a plot. As such, tenure insecurity takes on a somewhat different quality than in other major Afghan cities, with people in large numbers having purchased seized lands and holding a document proving their ownership, but in a legal sense their tenure still is of a dubious status. The municipality seems to recognise the land property, however, without having extended basic infrastructure to most of these areas.

⁵ GoA, *Securing Afghanistan's Future*, 2004. This figure is probably already outdated, as the influx of new people to Mazar is continuing. The Community Forum Development Organisation of Mazar did a calculation as part of community council elections and came up with a figure of 700,000, and the deputy mayor of the city spoke of a current population of more than 1 million (Interview from 28th November 2005).

⁶ A. Ittig, 2001, *Overview of programs for women and children in Mazar*, Islamabad: UNICEF.

For the recently arrived populations, finding access to land and housing poses a serious problem, and many have to allocate significant portions of already meagre incomes for paying rent. New land schemes or policies for regularisation of existing informal settlements in town are, however, not in sight. Similarly, municipal planning in Mazar is based on an outdated Master Plan designed for a population probably a fifth of its current size, and does not address the need to accommodate displaced people and returnees from neighbouring countries on a permanent basis. Investment in service provision has been weak, and its extension to all neighbourhoods in the city not yet accomplished.

3. Methodology

This study is based on 18 days of field work and as such is necessarily limited in its breadth. However, in-depth findings from group discussions and participatory urban appraisal activities in five selected urban communities, as well as 46 individual household interviews in those communities, are able to shed a focussed light on the situations of poor and vulnerable dwellers in Mazar, and the livelihood strategies they exercise.

The urban communities serving as the main informants for this study have been identified with the help of local counterparts – through discussions with community council members and with NGOs, as well as with support of *kalantars*. Thereby, initial group interviews in three communities, focusing on livelihood activities, service provision and crucial problems, as well as individual interviews with participants of these discussions and with neighbourhood representatives, aimed to develop an understanding of the pressing issues affecting the city and its disadvantaged populations out of people's own perspectives which could inform a wider and more focussed discussion in other locations. Following this initial step, the research team selected five additional communities to implement the refined approach. In each of these communities, researchers assembled a group of 10 to 20 men with support of community members and neighbourhood representatives to hold focussed discussions addressing the main research themes, which were supported by the use of participatory research techniques. The group meetings took place in private houses of community members, and their thematic organisation included:

- Mapping of the neighbourhood and its infrastructure;
- History of the neighbourhood;
- Assessing perceptions of poverty and wealth differentiations in the neighbourhood;
- Mapping livelihood activities and opportunities;
- Mapping problems and solutions; and
- Assessing risks and coping strategies.

Many of these themes were addressed in a participatory way, where community members took over the pen to draw maps of their neighbourhood, and they themselves identified, discussed and ranked their problems, and talked over economic and social differentiations inside their community. As such, people largely conducted their own analysis of their activities and living environment, which was merely facilitated by the researchers.

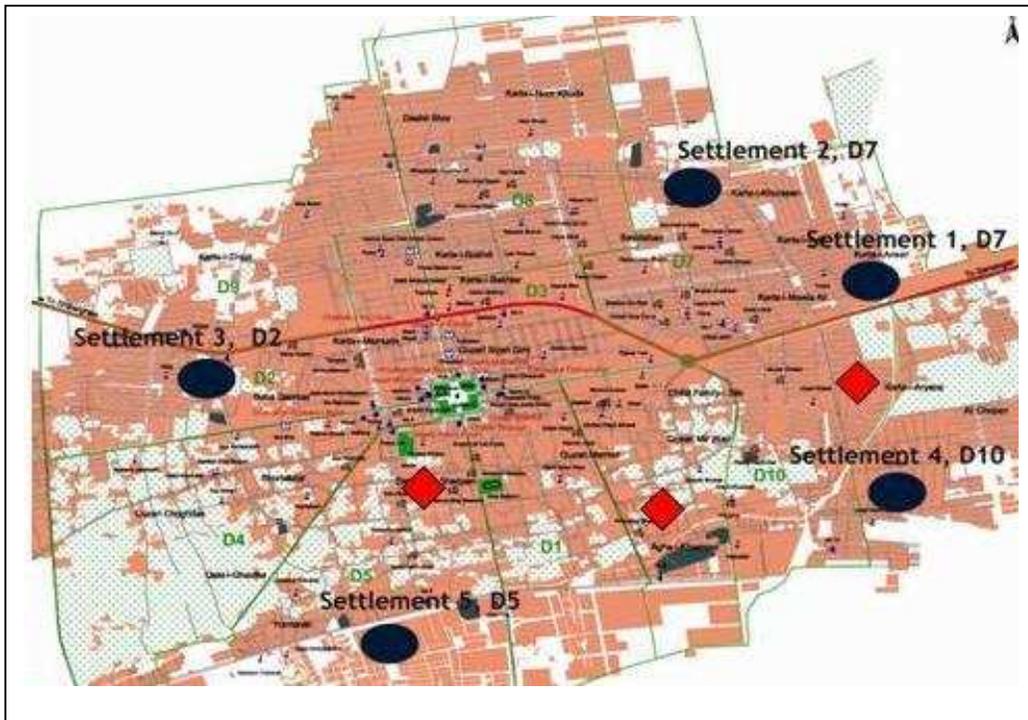
A definite shortcoming of this approach, however, was the inability of the research team to hold group meetings with women, so that the views expressed in the discussions can only provide a partial picture of the lives of urban dwellers. Given the high demand a thorough documentation of the group sessions posed, it was decided not to split the research team to hold separate discussions with men and women, but rather to allocate facilitating and documentation tasks among team members in order to grasp all of the discussion. While the mixed gender research team was not a problem when sitting with male groups, it in turn prevented the male-dominated research team to approach female groups. This shortcoming was,

however, partly balanced during the household interview phase, where a quarter of the interviews were conducted with women.

As a follow-up to these group meetings, which lasted approximately three hours, the research team returned to the same community the next day to conduct household interviews that serve as specific case studies and exemplify the points made during the group exercises. These interviews were guided by a questionnaire made up largely of open questions, which assessed household structures and compositions, asset and activity portfolios, credit relations, household risks and coping strategies, migration histories, as well as household aspirations in 46 individual cases. In addition, interviews with the *kalantars* of each neighbourhood were conducted to assess the roles and responsibilities the community representatives take on at the neighbourhood level, and in what ways they interact with the municipality. The team also took part in one district-level *shura* meeting as well as a meeting of all community council representatives of Mazar City.

The following map marks the location of the researched communities in Mazar, with the circles showing the main research sites and the diamonds the locations of initial group interviews.

Map 1. Research and interview sites in Mazar



4. Living Contexts and Livelihood Activities in Mazar

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 urban communities and household activities. By drawing on the findings from community discussions and household interviews, this chapter provides a detailed overview about how poor and vulnerable urban dwellers⁷ strive to make their living in the city, what contextual constraints they encounter and what activities they are able to pursue.

4.1 Contexts: urban communities and access to services

This study cannot claim to be representative for the whole city of Mazar, but the selected neighbourhoods do represent an exemplary cross-section of the poorer sections of the city's population. These consist of two settlements located on land grabbed and sold by commanders to people (settlements 4 and 5), one settlement that once served as a camp for refugees some 14 years ago and now has become a small secluded and diverse neighbourhood on its own (settlement 1), one settlement with secure tenure status dominated by a small brick-making plant (settlement 3), and one small illegal settlement inhabited by a homogeneous group of formerly semi-nomadic people (settlement 2). All but one neighbourhood is made up of people from mixed ethnicities, all households interviewed depend on livelihood activities carried out in the informal urban sector (see details in section 4.3), and strikingly, all are widely excluded from the provision of basic infrastructure.

4.1.1 The study communities

Settlement 1: This neighbourhood is located in District 7 of Mazar. It consists of about 350 households, which are made up of all major Afghan ethnicities. The location served as a camp for displaced persons, who escaped civil war atrocities in Kabul and other areas of Afghanistan during the period of inter-factional fighting. Those who stayed gradually erected makeshift houses and adjusted themselves to urban life in Mazar, but today still, the neighbourhood is being referred to as the “refugee camp”, in spite of people living there now for about 14 years. People do pay a monthly rent of 100 Afs to the municipality for the use of the land on which they built their houses, although the actual tenure status appears to be somewhat unclear. A private person is claiming to be the legitimate owner of the property and has started a legal issue against the government, and residents of the area now worry about how much longer they will be allowed to settle in that place.

Water is available only from one hand pump in a corner of the settlement, and most dwellers use the facilities of a nearby government school in an adjoining neighbourhood for their daily water supplies. There are, however, about 20 water taps installed in one street of the neighbourhood, but these ceased to work many years ago, and have never been repaired. The area has been connected to the local power supply network, but many of its dwellers (about 30 percent) do not access

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.

electricity at all, because they cannot afford the expenditures. A school and a health post used to be present in the settlement, but after the Taliban captured Mazar in 1998 the school building was destroyed and has never been rebuilt, and the local clinic has been transferred to another area of town. Still, there is a government school and a health post providing free consultations in close proximity to the neighbourhood.

Settlement 2: This settlement in the northern part of District 7 consists of 47 makeshift houses inhabited by a specific and homogeneous Tajik group, who came to Mazar fleeing their native area in Balkh because of increased fighting between government and mujaheddin groups around 18 years ago. People lived an itinerant lifestyle before settling permanently in the city, living in tents and following rural work opportunities. Their main urban livelihood activity is begging, predominantly carried out by female members, whereas many young men often are involved in collecting recycling materials. The more senior males seem to stay in the house most of the time.

The community settled on government land, and although in the past 18 years there never has been contact with any municipal actor and no immediate threat of eviction, people are well aware of the insecurity of their tenure. They occupy a rather small area, located between two streets. The constructions still look makeshift, even after 18 years of residence, because people refrained from gradually investing in their houses, as it appeared not rational to do so in face of their tenure insecurity.

There is no basic infrastructure provision at all: electricity is not supplied, but few people who can afford to use small generators for lighting and other electrical devices. There is no water supply as well, and people utilise a public hand-pump that is located in proximity to the neighbourhood. Not a single household in the community sends children to school, and most children join their mothers begging, or are already involved in other income activities. There is no health facility in the immediate vicinity, and people need to travel a significant distance for treatment free of charge in a government health post, although some have managed to establish relations with a local doctor who provides them free treatment (see also Box 4).

Settlement 3: This rather small community in the western District 2 of Mazar consists of around 80 households that encompass all the major ethnicities of Afghanistan. Most dwellers originate from different provinces, where they fled the civil war some 12–14 years ago, and there are a number of households just recently returned from Pakistan or Iran. The older dwellers usually own the piece of land on which they built their houses, whereas newcomers mostly have to live on rent, in all cases encountered paid to original settlers.

The neighbourhood consists only of two small and dusty roads, on which the houses are located. There is no service provision whatsoever. All of the households share a single well (12m deep), which has been self-constructed and self-financed by the community. Nobody has private drinking water access, not even those that can be considered slightly better off. Only 12 households can afford access to electricity. The closest school is 50 minutes walking distance away, the closest clinic about one hour by foot. This issue of distance poses a big problem, as children are unable to go to school and health care is not accessible quickly. Some households in the community cope with these distances by sending children to relatives living in rural

sites, where access to education is easier, but many decided to give up on schooling – a fact predominantly affecting daughters for whom it is not feasible to walk such distances on their own. Likewise, the huge distance to a health care facility poses a major problem, and potentially life threatening difficulties, especially in cases of sudden sicknesses occurring at night time.

The dusty neighbourhood is dominated by a seasonally functioning brick-cooking facility, which serves as an important income source during the summer months for many dwellers of the settlement. People built their mosque from mud in the midst of this brick-making device.

Settlement 4: The neighbourhood located at the southern fringes of District 10 was formed 12 years ago by nine Tajik households originating from Balkh and Samangan, who got hold of a cheap piece of land distributed by the local warlord government, in a desert-type location far away from the city centre of Mazar. These first dwellers were soon joined by others, and today, 159 households have managed to construct houses in the area. Altogether, there are 400 distributed plots, but most of these still remain empty because owners cannot afford house construction yet, or are still somewhere outside the country.

In terms of service provision, the area is still excluded from access to any basic facilities, even after 12 years of existence on the edge of Mazar. Only 12 households have access to electricity. They initially pooled for self-financed wiring and transforming facilities that are not able to supply power to additional users. Water is just not present; there is only one public well constructed by UN-Habitat in the local mosque that needs to go as deep as 40 meters, and the water to be found there is too salty for consumption. People thus rely on very unclean water fetched from a small stream some distance away, which poses great health risks (especially for smaller children) and requires large time investments to haul in supplies. In winter, when the roads become almost impossible to walk on, the problem of ensuring sufficient water supply increases significantly. Schooling and health facilities are, however, available in adjoining neighbourhoods, although for some households living at the outer fringes of the settlement the distance to school is perceived as too far and they do not allow their children to attend.

Settlement 5: This neighbourhood at the southern edge of District 5 was founded 12 years ago by a small number of households from different ethnicities and different war-affected areas in the country, who took benefit of land distribution carried out by a local commander – land that was previously grabbed. Today, there might be around 1,000 households living here, with a majority of them being Uzbek and Hazara, but all other major ethnicities of Afghanistan are present as well. Most dwellers acquired a piece of land for themselves and gradually established their housing, but a significant part (about 30 percent) of the population lives on rent.

Access to services is restricted: there are only three public hand-pumps serving the whole neighbourhood, constructed by ACF a couple of years ago. In addition, about 30 households maintain a private well, which usually is accessible to their neighbours. There are two literacy schools in the neighbourhood opened by an international NGO, but these do not issue official degrees and are not recognised by the government, and as such are not attractive for many dwellers. Health facilities are completely absent, and people use services located in adjoining neighbourhoods some distance away. As is the case in other settlements, some households do not educate their children because of the distance to an official government school.

Table 1 provides an overview of the central characteristics of each neighbourhood.

Table 1. Characteristics of the studied neighbourhoods

Settlement 1	Settlement 2	Settlement 3	Settlement 4	Settlement 5
<ul style="list-style-type: none"> • 14 years old • ~ 320 households • Majority in own, often very makeshift housing • Mixed ethnicities • Self-built mosque • One functioning water-pump for whole community • Limited electricity supply • School and health care facilities in vicinity • Land status contested (monthly land-use fee paid to govt, but now ownership claimed by private person) 	<ul style="list-style-type: none"> • 18 years old • ~ 47 households • All in own, very makeshift housing • Single ethnicity (all dwellers from a sole and formerly itinerant group) • Public hand-pump in immediate vicinity • No electricity • No access to schooling • Health care facilities far • Illegal tenure (encroached land) 	<ul style="list-style-type: none"> • 12–14 years old • ~ 80 households • Majority in own and gradually improved housing, newcomers on rent • Mixed ethnicities • Self-built mosque • One self-built well for whole community • Limited electricity • School and health care facilities very far away • Secure tenure (private land) 	<ul style="list-style-type: none"> • 12 years old • ~ 159 households • Majority in own and gradually improved housing, newcomers on rent • Mixed ethnicities (majority Tajik) • Self-built mosque • No water access – need to fetch from unclean stream • Limited electricity • School and health care available in adjoining neighbourhood, but too far for many dwellers living on outskirts • Secure tenure (accessed from commander) 	<ul style="list-style-type: none"> • 12 years old • ~ 1000 households • Majority in own and gradually improved housing, newcomers on rent • Mixed ethnicities (majority Uzbek and Hazara) • 2 self-built mosques • Three hand-pumps for whole community • Limited electricity • School and health care facilities far • Secure tenure (accessed from commander)

4.1.2 Access to services on the household level

Given the apparent backlog in service delivery affecting all study neighbourhoods, it comes as not much surprise that most of the pressing problems identified in group discussions as affecting the communities refer to missing infrastructure and services (water, schooling, health care, electricity), as well as the significant difficulty to access regular employment in Mazar. It was also apparent from discussions that communities would be willing to contribute resources such as time and labour to improve service provision in their settlements. However, people were realistic enough to realise that there is not much scope of outside support, given the constraints in capacity and resources the local municipality has to face. Communities already have taken self-initiative as a response, such as the dwellers of settlement 3, who constructed a neighbourhood well, or the people of settlements 4 and 5, who pooled money and bought a piece of land designated for a school building (see Box 1). Apart from people living in settlement 2, all communities have self-constructed a mosque in their neighbourhood.

Box 1. Community initiatives to deal with lack of basic infrastructure

In the absence of any formal service delivery to most poorer urban neighbourhoods in Mazar, dwellers of some settlements took their own initiative to handle the problem. For instance, people from settlements 4 and 5 pooled cash under the supervision of the local kalantar, and they purchased a piece of land designated for a school building catering to their communities. In settlement 4, the huge sum of US\$11,000 was collected among the 159 households to afford the piece of land in the midst of the neighbourhood, which since then remains open space, because community resources are too scarce to go any further, and nobody is willing or able to contribute more. However, this initiative did not invite any government response, and there is no sign of actual school construction going to take place in the near future.

Nevertheless, lack of basic infrastructure remains a serious problem all over the studied settlements, and in terms of households' access and their responses to missing service infrastructure, the following patterns can be distinguished (see also Figure 1):

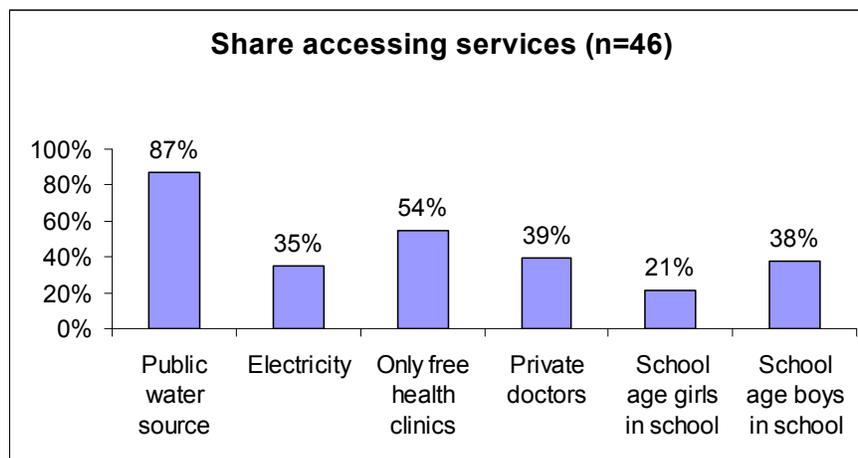
- **Water** is a pressing issue for all households studied, and appears particularly pressing in the desert-type areas at the southwestern city outskirts, where the deep groundwater is not potable, and people face constant health problems because they need to drink from a dirty stream. Some of the local dwellers, however, took this lack of access to water as a livelihood opportunity and work as water suppliers with donkey carts, going back and forth, transporting barrels and charging a fee for each trip. However, other neighbourhoods in Mazar are also only insufficiently supplied. In most cases, water needs to be fetched from public sources such as hand-pumps or streams; from the 46 households interviewed, 40 rely on publicly available supply, four get water from a neighbour, and only two have their own well for drinking water. Often public water sources are accessible nearby (as in settlements 2, 3 and 5), but in many cases men and women are required to walk long distances for water, to borrow wheelbarrows from neighbours for transport, or even to buy water (settlement 4).
- **Electricity** can be accessed only by 16 out of the interviewed 46 households. Those who have it today were usually among initial dwellers in each settlement, who pooled money for a transformer and for wiring that only caters to a very small number of houses. Extension of these initial facilities would be required in many settlements but is very costly and beyond the capacity of most dwellers in the studied settlements, which is why most are denied access. At the same time, the municipality does not take any responsibility for the provision and construction of wiring or transformer capacities. A smaller number of households can access electricity by virtue of the social relations they maintain, and are supplied by neighbours or relatives.
- **Health care** is another crucial issue, especially in view of the high incidence of winter-related health problems occurring in a majority of poor urban households. In most cases studied, people attempt to access government and NGO clinics which do not charge consultation and treatment fees. Twenty-five households use these facilities, in spite of the large time investments



needed to do so, related to the limited number of such clinics, their crowded conditions, and for many households, their considerable distance from home. Eighteen households use private doctors, and a majority of those have established a charity relationship with the health specialist and are able to access free consultation. In addition, quality of private health care is perceived as much better than in government clinics.

However, distance and high costs for treatment often delay necessary consultations, which can have devastating consequences. One household in settlement 2 lost two young children a couple of winters ago, because they waited too long before providing treatment for them: “It was a difficult situation that year, and I did not bring my son to the hospital because I could not afford to spend money on medicine and treatment.”

Figure 1. Access to basic services among the households sampled



- Education** apparently is difficult to access as well for most of the households studied. Out of the 46 households interviewed, only 20 have school-going children, and merely 38 percent of school-aged boys and 21 percent of school-aged girls in the sample do actually visit an educational facility. As already indicated, distance to schools works as a main constraining factor, especially for daughters, whereas for sons it is the necessity to work for an income that leads to their exclusion. Other reasons given refer to lack of security, the need to involve children in housework, difficulties to afford expenses for education, as well as “tradition” – people living in settlement 2 do not access formal education, as nobody in the community has ever been educated.
- Land and housing** in the household sample have been largely accessed by means of social relations. There are a high number of households who live in their own self-built housing (32 households), which points to the capability of poor Afghan households to gradually construct their own shelter when given the opportunity to do so. However, own housing does not necessarily imply security of tenure, nor does it always mean that people live in solid and adequate shelter. Not having to pay rent in the first place, and the possibility to gradually improve one’s own housing, along with the possibility of using it as a productive asset and renting out rooms, surely make housing the most important physical asset in the urban environment. Still, land on which to

build is limited, and recently returned migrants in most cases need to live on a rental basis (seven households in the sample), are freed from rent by means of charity (six households), or live in a tent (one household).

4.2 Perceptions: poverty and well-being from a community perspective

People living in the study neighbourhoods face different situations and experience different levels of livelihood security and vulnerability, largely defined by their specific household histories, diverse household structures and compositions, differing levels of endowments people have command over, or by the types of work that they are able to access.

In order to grasp that diversity and to assess intra-neighbourhood differences and inequalities, a significant part of the group discussions was allocated to defining local dimensions of poverty, and establishing community-based criteria that can explain the socio-economic differences that exist among the dwellers of each neighbourhood. These discussions were very intense, for it proved to be a matter of debate for participants to find indicators that can account for differentiations in the economic capacity of the households in the community.

While all community groups acknowledged that there are distinctions in terms of relative wealth in each of the settlements, the initial categories chosen by the researchers to address differentiations that referred to “poor”, “medium”, and “wealthy” households were not agreed with at all – people denied vehemently that there are real wealthy persons living in their settlements (*“If there would be somebody wealthy or rich in our community, he would have moved from here already”*). Accordingly, participants in the discussions changed the nomenclature to “poorest”, “poorer”, and “poor” as being a more appropriate measure for their situations. Discussions then centred on the actual differences that exist, eventually giving way to localised definitions of poverty and relative well-being. Nevertheless, the local appraisements did overlap considerably across all neighbourhoods studied and can be aggregated to build up a profile of poverty perceptions, as seen by participants in group discussions across all five study sites (see Table 2).

Apparent from this exercise is the diversity of criteria people apply to differentiate between varying degrees of poverty conditions, and the difficulty to draw sharp lines between them. In fact, the mentioned issues are more often than not combined in a single household and many of them clearly point to one of the most pressing issues the urban “poorest” have to face in today’s Afghanistan: low, few, insecure and erratic income levels, that when combined with unfavourable household compositions (no male income earner, undiversified income sources, etc.) and chronic health issues make it virtually impossible for many to afford basic consumption and food security, let alone to pursue investments to establish or improve solid shelter. Under these conditions, coping capacities can often only be sustained through a complete reliance on credit and other forms of social support from neighbours or relatives (see Box 2 for an example of the “poorest” in settlement 1). The group discussion held in settlement 1 attempted to calculate the amount of cash necessary to afford the most basic expenditures for a five-member household in their neighbourhood, and came up with a figure of 3,000 Af (\$60) as being the absolute minimum required for food, electricity, transport and clothing

in a month.⁸ Further estimations, however, claim that this minimum threshold cannot be regularly reached by 60 percent of the settlements' population, thus classifying them as "poorest" in terms of income capacity.

Table 2. Criteria established by communities to explain different degrees of wealth amongst households in their neighbourhoods

Poorest (54%)	Poorer (28%)	Poor (18%)
<ul style="list-style-type: none"> • Those who need to go begging • Those who cannot eat properly every day • Those who rely on insecure daily labour work • Those who do not have a male income earner • Those who have only a single earner with no secure income source • Those who rely on high debts for their living • Those who have a person with a disability as the main income earner • Those who do not have doors and windows in their houses • Those who have to send their children out to work • Those who cannot afford basic kitchen utensils • Those who rely on neighbours for support • Those who need to live on credit during the winter months • Those whose members are often sick • Those who have less than 3,000 Afs as their monthly income (calculated for a five member household) 	<ul style="list-style-type: none"> • Those who can eat properly, but cannot afford other basic necessities (clothes, housing) • Those who are headed by people with chronic sickness and who cannot work properly • Those who have to take care of disabled members • Those who have more regular but still insecure work opportunities (such as guaranteed employment for longer time-frames) 	<ul style="list-style-type: none"> • Those who have own and solid housing • Those who can eat properly every day • Those who have regular income (govt. and NGO workers) • Those who can save on a regular basis • Those who keep livestock • Those who have specific skills • Those who have multiple income sources • Those who have more household members working • Those who established an own and functioning micro-enterprise • Those who own more expensive physical assets and consumer goods • Those who have the capacity to access higher credits • Those who are able to access credit from micro-finance institutions • Those whose members are in solid health

The category of "poorer" households has been qualified by increased levels of food security and decent health conditions, but in all group discussions people found it very difficult to agree on indicators, as the dividing line was perceived to be too thin for clear demarcations. As for the "poor", however, people applied plain markers, which in essence refer to an increased capacity to obtain productive assets, the existence of higher levels of human assets (health, skills) and more regular and diversified income flows, which in turn allows people to access higher credit sums and to pursue lasting investments in physical and human assets. Interestingly, those who are able to access micro-credit from an NGO are perceived to be comparatively

⁸ This figure does not include education or health-related expenditures.

better off, as this already presupposes a certain level of well-being. In turn, it implies that existing micro-credit facilities are not able to reach the “poorest” households with an irregular and limited repayment capacity.⁹

After the criteria were agreed upon, people were asked to estimate the number of households in their colony that fall in each category. Looking at all five settlements and aggregating local estimates, it turns out that 54 percent of households face issues that mark them as “poorest” in their communities, 28 percent are perceived as “poorer”, and 18 percent as “poor” or, for that matter, slightly wealthier than other members of the same community.

Box 2. The “poorest”: a group of four Pashtun households in settlement 1

The four family-related households returned from Iran about six years ago, when they were evicted from a refugee camp. They built makeshift housing simply from mud, only leaving holes that serve as doors and windows and bare ground as flooring, without access to electricity or a nearby water facility. During most of the year, just women and young children stay in Mazar, whereas male members of these households are away working in the rural districts of Balkh Province. They come and go, usually never staying longer than a month before taking to the road again, because opportunities for migratory workers in the villages are perceived as better than those available in the city. Only one of the male members facing serious health problems stays permanently and is involved in begging around the Hazrat Ali Shrine in the city centre, and the food given to him forms the basic ingredient of his household’s diet. In absence of any income over extended time stretches, women make their living by money that has been left with them by their husbands and sons, and by accessing food on credit from local shopkeepers. Whenever men return from a work period with savings, they first need to repay the debts that have been accumulated during their absence, and the remainder stays with the women after they leave again. Most children in these families do not go to school – boys are working from an early age and join their fathers on their trips, and girls are involved in housework and scavenging for fuel. Some visited school in Iran, where their fathers had predictable incomes as factory workers, but have not continued their education in Afghanistan because of the households’ difficulties in affording expenses for education. Health problems are abundant, and most small children suffer from diseases during the winter months in their inadequate mud shelters without any proper heating system and a fummy environment stemming from burning garbage. It is a destitute life they have to lead, and the dense social relations they keep up among themselves, while useful in times of crisis, are not sufficient to lift them out of poverty. Still, these four households do help each other in cooking, washing, and maintenance of housing. Women support each other in their chores, and the men assist each other in accessing work opportunities.

4.3 Activities: urban labour markets and access to employment

One crucial condition urban economies pose derives from the almost complete commoditisation of virtually all aspects of life and the steady need to generate sufficient cash for making a living. Subsistence production is scarce, and housing, food, health care, fuel and transport require ready amounts of currency, thereby putting 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 and great seasonal variance. Informal employment includes self-employment in activities such as cart

⁹ This criterion was mentioned only in settlement 5, where an NGO office providing small credit is located in an adjoining neighbourhood.

pulling, street vending and tailoring, as well as home-based piece rate contract work and much wage labour, both skilled and unskilled. All of the attributes of informal urban labour markets are facets of a singular issue: *insecurity* of work and income, rooted in the limited absorption capacity of a small and stagnant labour market that cannot support the growing urban population.

Informal income earning activities have been referred to by respondents both in group discussions and in household interviews as *gharibkar*, which literally means “work for the poor”. With the exception of a few government workers in settlements 1 and 5, virtually all income activities that can be observed in the five settlements studied are “informal”. Estimates by participants as to how many households are involved in different informal activities as their *main* income source in each settlement are summarised in Table 3.

Table 3. Livelihood activities carried out in different settlements

Settlement	Livelihood Activity
Settlement 1	<ul style="list-style-type: none"> • Daily wage labour – 56% • Skilled wage labour – 6% • Self-employment – 28% • Home-based work – 7% • Govt. employee – 3%
Settlement 2	<ul style="list-style-type: none"> • Self-employment (predominantly old-iron trade, but also crafts work, livestock keeping, hunting) – 50% • Begging – 40% • Daily wage – 10%
Settlement 3	<ul style="list-style-type: none"> • Daily wage labour – 82% • Home-based work – 10% • Self-employment – 8%
Settlement 4	<ul style="list-style-type: none"> • Self-employment – 65% • Skilled wage labour – 20% • Daily wage – 15%
Settlement 5	<ul style="list-style-type: none"> • Daily wage labour – 45% • Self employment – 40% • Begging – 9% • Home-based work – 3% • Govt. employee – 3%

These general patterns from the group discussions show an overwhelming incidence of casual wage labour and self-employment activities and can be further refined when looking at the household-level data. The broad categorisation of livelihood activities carried out in the study sample (as laid out in Table 4) is further qualified as follows.

- **Daily wage labour:** This includes work accessed by waiting at the crossroads in front of the municipal building, where on every single day an impressive crowd made up of several hundred people gathers expecting work. This option of waiting for employers at the crossroads is not a preferred one, however: the risk of not getting work is very high, and for people living in remote neighbourhoods transport costs can already take up to 10 percent of a potential daily wage. This is why people prioritise casual work available in

their neighbourhoods – which is also not very reliable, but saves commuting. Information about local work possibilities is usually shared or announced at the prayer-times in the mosque. Other types of work that fall into the category of daily wage labour are those in the brick-making factory of settlement 3 that functions over the summer months, working in rural districts as an agricultural wage labourer (either more or less permanently as apparent in a few cases observed), or in the limited periods of the wheat harvest. In addition, some children and youths are doing lowly paid apprenticeships to learn a skill, and very few work as drivers, conductors or are involved in car washing on a daily wage basis. Altogether, 28 households rely on daily wage labour as an important income source, and the average daily returns that can be realised cover the wide range between 20 and 300 Afs, depending on what type of work is carried out by whom (i.e. children earning less, esp. as apprentices), with an average daily income among all respondents being 116 Afs.

- **Self-employment:** This includes mobile vending, pulling carts as the main transport device in the bazaar, driving animal carts, shop-keeping, collecting recycling materials, running a home bakery, or the home production of crafts such as birdcages. Altogether 20 households out of the sample mainly rely on one of these self-employment activities, and daily returns that have been reported are between 40 and 230 Afs, with an average of 123 Afs (see also Box 3).
- **Home-based work:** These activities are mostly sub-contracted and include work on a piece-rate basis being carried out in all cases by female household members. They include embroidery, spinning wool, knitting, baking bread, or cleaning dry fruits. Thirteen households in the sample have a home-based income source, but average returns for these are very low and are typically between 8 and 60 Afs per day, with an average of 29 Afs. There are also two examples of home-based, self-employment activities in the form of home bakeries in the study sample, where daily incomes are around 120 Afs, and the households' own bread consumption is covered as well. These have been included under the self-employed category.
- **Begging:** This is carried out by all households from settlement 2, and by a few other households who cannot do any manual labour due to health reasons. Returns vary, but all who begged confirmed that 40–60 Afs can be collected on normal days, plus a good amount of foodstuffs, which forms the main part of daily diets in those households. Old bread that is collected is not eaten, but can be sold to shopkeepers as fodder for livestock at the rate of 80 Afs per seven kg.

Table 4. Livelihood activities carried out in the study sample

Livelihood activity	No. of households involved	Average returns
Daily wage labour	28 (32 individuals)	20–300 Afs/day; average 116 Afs
Self-employment	20 (20 individuals)	40–230 Afs/day; average 123 Afs
Home-based work	15 (20 individuals)	8–60 Afs/day; average 29 Afs
Begging	10 (25 individuals, apart from one all are female)	40–60 Afs/day plus foodstuffs



Access to these work opportunities in most cases is achieved through social relations. For instance, ethnic and family networks enable people to start home-based work, relatives living in the countryside organise rural wage labour, credit is accessed from relatives to buy a productive asset such as a wheelbarrow or pulling cart, friends introduce vendors to a wholesaler who provides goods on

credit, and daily wage labour is often accessed through information-sharing in the neighbourhood. However, most of the opportunities available do not provide sufficient returns, and high unemployment rates, especially during winter, remain a serious problem for most respondents. This is true especially for those who do not have their own housing and where rents eat up significant portions of income, or where missing debt payments add up to increasing levels of indebtedness.

Box 3. How to manage a huge household through mobile street vending

Rustam is the head and sole breadwinner of a household consisting of 12 members that live in their own house with two rooms in settlement 1. His three brothers died during the civil war in Kabul, and as the only remaining male member of the family, he took the responsibility of caring for the three widows of his martyred brothers. They had to face very difficult times during their time of seeking refuge, and for the last 10 years or so they all lived on Rustam's seasonal mobile vending activity of selling soft drinks on a rented wheelbarrow in the hot season (6 months long), which generates a comparatively high income. He takes his supplies from a wholesaler to whom he was introduced by a friend and pays him at the end of the day, thereby managing a profit of 2 Afs per bottle sold. On good days, he can bring in up to 300 Afs and in the season he works every single day for more than 12 hours in the central bazaars of Mazar. However, six months of the year the household has to cope with total income loss. In winter, nobody is buying soft drinks, and chances to find daily wage labour work are very low in the cold season. Therefore, the household relies on savings made during the profitable months, which are not sufficient for the whole period, and in addition Rustam takes credit, usually from his wholesaler, and currently he is indebted with 30,000 Afs as a means to bring his household through the winter. Rustam is lucky in a way – he found a seasonal niche providing sufficient income and has good relations with a wealthy wholesaler who can provide him with credit. Still, with only one breadwinner and many dependents to take care of, the vulnerability of this household remains very high indeed. In addition, he worries about the recent ban on mobile vending in the inner city, although it did not affect him yet. Looking ahead to the next summer, however, he fears significantly lower returns in case he is not allowed to work in the most advantageous areas of town.

These issues have been implicitly touched upon already in the categorisation of wealth groups above, where regularity of income as well as numbers of income earners in one household have been identified as important distinguishing factors explaining differences in household well-being. And indeed, from the 46 households interviewed, only one who works as a driver for a local company has an income source that offers longer-term predictability. Thirty-seven percent (=17) of these households rely on a single income, which reconfirms the results from the above-cited ACF study from the year 2000 claiming that 20–40 percent of all urban households in Mazar rely on solitary workers. However, in a number of cases these workers are women, and in 13 percent (=6) of the households interviewed there are no male workers present at all. Three out of these maintain their livelihoods by

means of begging alone, and the other three rely on washing clothes for neighbours. Income levels in these households are very low indeed (averaging 50 Afs/day), and all households are in need of external support from family-related households on terms of charity.

Box 4. Livelihoods of dwellers in settlement 2

The 47 households that make up the illegal settlement with its makeshift houses belong to a peculiar tribe of people. Originally, they followed an itinerant lifestyle, but today nobody expressed the intention to leave Mazar. Begging carried out by female household members and children is an important livelihood activity, in which literally all households of the community are involved to some degree, even if their economic situation does not force them to do so. Many young men are busy collecting old iron from private houses or from garbage-pits with their wheelbarrows, which they sell in one particular street of iron wholesalers located a distance away from their settlements. A few are involved in producing birdcages at home, some are singers entertaining at wedding ceremonies, and all hunt foxes and rabbits in the vicinity of Mazar to sell their skins. However, the adult men seem not to work at all – in most cases women, youth, and children provide income for their families. Surprisingly and in contrast to households in the other settlements studied, nobody interviewed is in debt. This however is most likely due to the lack of financial capacity among the family-related households, who do not maintain many social relations reaching out beyond their community that would allow access to credit. Many managed to access free health care from local doctors on a charity basis, women regularly bring back foodstuffs and cash from their begging trips in the neighbourhood or at the shrine in the city centre, and sons who trade old iron can make comparatively sound daily incomes of somewhere around 200 Afs. Still, living conditions in the settlement, located in the middle of a dusty street, are precarious at best. Houses are makeshift and tiny and need to accommodate sometimes huge families, people dwell illegally and the constant fear of eviction is palpable, and given that there are no school-going children at all, future prospects for upward mobility are just not present. In addition, people complain about their lack of representation in local decision-making. Even after 18 years of residence, they are perceived as semi-nomadic and as not part of the neighbourhood. The kalantar of the area apparently never transmits assistance or information about wage labour opportunities to the community, although sometimes people are individually approached for labour when construction is going on somewhere in the neighbourhood. Given these facts, a specific problem of this community that was stressed in the group discussion is that it does not have its own representative who could make their voice heard.

This further exemplifies how the livelihoods of respondent households rest largely on very insecure and erratic income activities. Labour is the one main asset that people hold through which they can access income, but its value is in most cases too low to guarantee a secure livelihood. Another important labour-related finding from the study is the high incidence of female labour activities (women in about 55 percent of all households work for income), but also the very low remuneration for home-based female work activities. This is, however, not unique to Mazar, but true for other urban locations in Afghanistan as well. Notwithstanding, the rate of women working in Mazar appears to be comparatively high when compared for instance with Kabul and Jalalabad.¹⁰ This to a degree might be specific to the communities selected (esp. in settlement 2 and the Uzbek households in settlement 5), but at the same time

¹⁰ See S. Schütte, 2005, *Emerging Trends in Urban Livelihoods*, Kabul: Afghanistan Research and Evaluation Unit.

shows the increased need for women to work in face of the high income insecurity poor and vulnerable households encounter in Mazar.

There are some more interesting specifics apparent in the case of Mazar:

- ***Ethnicity-based networks are used to channel work opportunities:*** This is the case in settlement 5, which is dominated by Uzbek households. In a majority of these households women are working in their homes and embroidering *chapans*, the traditional Uzbek coats widely available in the bazaars of Mazar. Most households involved in this activity have established a long relationship with Uzbek traders, and men go regularly to the city centre to fetch the coats and hand them over to women, who get 17 Afs for each finished piece, of which they can do one or two a day, depending on the amount of household chores that have to be accomplished at the same time. In non-Uzbek households, however, this home-based type of work is not being carried out.
- ***Very high seasonality of work opportunities:*** Most daily wage labour opportunities cease to exist in the long and harsh winter months of Mazar. Construction comes to a complete halt, and many small-scale factories close down for the winter as well. This is particularly apparent in settlement 3, which is located in the immediate vicinity of a small brick-making plant. Eighty-two percent of the households in this specific settlement have workers in this plant, which is closed during five months of the year. Many of the people affected access credit from the operator of the kiln to cope with attendant income loss, which will be accounted for in the following spring and summer, when people work the initial months only to pay off the loans that helped bring them through the winter. These relationships can provide immediate security to families in that they allow families to meet basic needs, but in the longer term they can become a source of dependence and hence vulnerability.
- ***High incidence of seasonal rural wage labour:*** In 15 percent of the studied households, members go out to work in the rural districts of Balkh Province every year during the wheat harvesting season. However, there is indication from group discussions that a much higher number of people are actually involved in seasonal urban–rural labour migration. In all settlements studied, rural wage labour was identified as an important livelihood option that is available only for a very limited period and for which payment is done in kind. For some, however, it represents the main livelihood activity all year through (see example in Box 2).
- ***High restrictions on mobile vending:*** The municipality of Mazar imposed a ban on mobile vending in the city centre in late November 2005, which severely disrupts one of the most important livelihood opportunities of the urban poor. The most advantageous areas to carry out a small vending trade on the western and southern sides of the central shrine are now prohibited for use, and people who are caught vending there can be harshly sanctioned. Many small vendors complained about repeated harassment, such as destruction of sale stock and forceful eviction, as well as significant income loss because of this recent policy decision. Similarly, the alternative place provided by the municipality is not perceived as being an option, since it is located far away from the centre of economic activity in the city.

4.4 Possessions: asset endowment of poor urban households

Focussing on assets means focussing on what people have, and on what they are capable of doing with what they have to secure their living in the city. The ownership, composition and mobilisation of asset portfolios consisting of social, political, economical, ecological and personal assets are the basic means that strongly determine levels of resilience and responsiveness of households in the face of adversity. However, indication of widespread “asset vulnerability” prevalent in urban Afghanistan puts pressure on the capacity of poor urban households to cope with risks and events.¹¹ Drawing on findings from the household survey, this chapter explores the shape of asset portfolios in Mazar and the role different resources play in securing a living in the city.

4.4.1 Physical Assets

What are you asking? I don't even have a pot to cook food in, we sleep on the bare ground, and there is nothing in my house which I could sell for money. Such is the situation we are facing.

Woman in a household interview in settlement 1, November 2005

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.

As shown in Section 4.1.2, access to services is very weak for all households studied and certainly one of the crucial issues to be dealt with in Mazar-i-Sharif. A majority of households in the sample, however, did have their own housing, although this is not always paired with security of tenure, nor does it necessarily imply provision of adequate shelter. Many houses in the study sample were in a real makeshift condition, especially in settlements 1 and 2; one



respondent in settlement 4 lived in a tent, and most needed to share small living spaces with sometimes huge families, giving way to cramped living conditions: on average, three to four persons share one room among the households studied. In addition, most houses do not have windows, indicating lack of financial capacity since window glass is the most expensive supply for housing and usually the last thing people can afford. Thus, they have little protection from winter cold. Most households do have access to a private toilet, although none has a sanitation system attached and night soil is either manually collected or flows directly to public streets, both practices increasing risk of ill health.

¹¹ S. Schütte, 2004, *Urban Vulnerability in Afghanistan: Case Studies from Three Cities*, Kabul: Afghanistan Research and Evaluation Unit.

Table 4. Housing, services and basic amenities in the household study sample

Settlement	1	2	3	4	5	Total (n=46) households
Own house	9	9	6	3	5	32
Rented house	-	-	4	3	-	7
Live on charity	1	-	-	2	4	7
Windows	5	1	3	2	7	18
Private toilet	7	6	10	7	8	38
Private water	1	-	-	-	1	2
Electricity	6	-	4	3	3	16
Persons per room	3-4	4	3	3-4	3-4	-3-4

Respondents of the household survey were asked to list other productive and household assets which they currently can exercise command over, and to estimate their current sale value. Taking these estimations, Table 4 shows what limited physical resources people actually have – more than 78 percent (=36) of all households do not possess goods that together are worth more than 6,000 Afs, and some households literally possess nothing of any value, apart from their makeshift mud shelters. It is striking that only six of the studied households have a proper heating system in their houses to protect them from the harsh northern Afghan winters, the rest relying on blankets or open fires made from dry bushes collected in the desert areas around Mazar or other scavenged material.

However, most physical possessions across all households studied include household assets such as carpets (35 households), radios (33), watches (25), bicycles (14), TVs (13) and jewellery (7). Productive assets are not so widespread, but many had obtained sewing machines (16 households), pulling carts or wheelbarrows (13), poultry (13) or more valuable livestock such as donkeys (6) or a horse (1). Table 5 shows the number of households and the different ranges of value of their physical possessions. While it is apparent from the table that most households do have rather limited possessions on which they could fall back in times of need, a few were able to accumulate a more solid physical resource base. Those who own more physical possessions, however, include people who operate animal-drawn carts, which in all cases encountered were purchased on credit not yet paid off, or families where female household members did not need to sell all the jewellery that came as part of their marriage arrangements.

Table 5: Physical possessions of study households and their estimated current sale value

Value of possessions (Afghanis)	0 – 1,000	1,000 – 3,000	3,000 – 6,000	6,000 –10,000	>10,000
No. of households	7	21	8	4	6

The lack of physical possessions also points to impoverished situations. Looking at the community-based poverty indicators derived from group discussions that place households with more physical belongings in a less vulnerable position, there might well be ground to use the value of household possessions as one viable indicator for a physically defined “vulnerability line”. However, the present study does not go so far as to suggest a definite threshold for such a line, but in many households, the missing stock of valuable physical possessions clearly indicates situations that leave not much room for manoeuvre. *Bokhor va namir* is the local term used for these households – “eat and don’t die” is a literal translation – and it refers to a hand-to-mouth living that does not offer scope for improvement.

4.4.2 Financial assets

We are finding some money and then we spend it, and we do not think about tomorrow.

Participant in group discussion in settlement 2, December 2005

Financial assets refer to the economic resource base in general, i.e. access to income opportunities, 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. In addition, the capability to bridge times of emergencies and economic shocks is highly dependent on a household’s capacity to accumulate money and keep savings. As repeatedly referred to, however, the current size and shape of the urban labour market in Mazar can not accommodate a steadily growing urban population, and therefore income opportunities are indeed very restricted. In addition, realised incomes are often not sufficient and are certainly too limited in most cases to pursue even minor investments or to cope with health problems, and there are few incidents of people being able to establish significant savings.

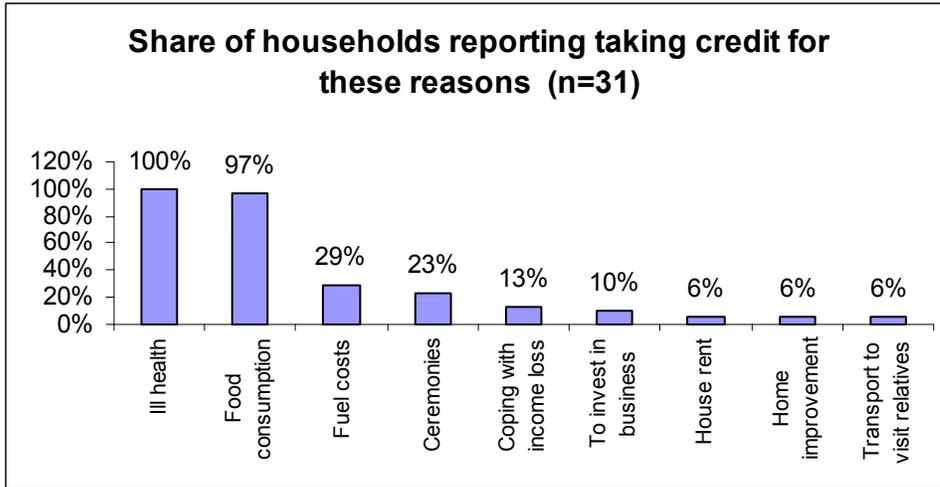
Given these constraints, the capability to obtain sufficient cash resources through other means becomes critical. Most people do so by accessing credit, and in face of income loss and limited cash flows, borrowing money becomes a major livelihood strategy. Indebtedness of the poor is indeed a very common phenomenon in the city of Mazar, as is the case in other urban locations as well.¹² Levels of debt fluctuate seasonally, but there is hardly any debt-free time for most. In the household sample studied, 67 percent (=31) currently have outstanding credit, which averages to 9,707 Afghanis per household. However, it has to be kept in mind that all households surveyed in settlement 2 are virtually without debt, mainly because their status as beggars leads to their limited ability to access loans, and at the same time a wider social integration of their community in the neighbourhood did not take place at all (see Box 4). The dwellers of this settlement clearly represent a special case, and with all people facing similar conditions and no indication of huge internal stratifications they can be considered being vulnerable as a group. At the same time, their experiences point to the fact that the very poor and disadvantaged who do not have any financial capacity and who lack social relations beyond their own social boundaries are widely excluded from access to credit and thus, a basic livelihood ingredient in urban Afghanistan.

However, apart from this particular community, almost all households living in the studied settlements are in debt. Reasons given for taking credit are manifold,

¹² See Schütte, *Emerging Trends in Urban Livelihoods*, 2005.

reflecting the chronic shortness of reliable incomes. It is, however, striking that in almost all cases encountered, credit is taken to cope with sickness and for basic consumption purposes, and in comparatively few cases for investment in small businesses such as animal carts for mobile vending or in housing improvements. Figure 2 provides more detail as to how current credit is used in the household sample.

Figure 2. Reasons for obtaining credit in the household sample



Sources of these credits in most cases are family relations (28 households), shopkeepers (20 households), friends (19 households), neighbours (14 households), and in a fewer cases credit is accessed from doctors, employers, landlords or an NGO (one household respectively). What these figures show at the same time is that usually multiple credit sources are accessed in order to obtain higher sums, as well as to ease potential pressure on social networks that might go along with long-term credit relations. As for repayment capacities of indebted households, however, no clear assertions can be made. All households reported difficulties in repaying their debt, but at the same time count on the patience of loan givers, many of whom are relatives or friends. Credit taken from shopkeepers is another important source; this credit is usually minor sums granted for foodstuffs and in most cases are repaid rather quickly.

4.4.3 Human assets

I don't have any education, but my son is going to school in the afternoon, after he finishes his work in the mechanic shop. So he learns the work of a craftsman and learns in school at the same time – I hope that this will enable him to have a good profession in the future.

Household interview in settlement 5, December 2005

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 gender.

As already discussed in Section 4.1.2, access to education is restricted and figures of actual school participation turn out to be not very high among interviewees, mainly because of distance, the need for children to join the household labour force, or because investments in education are simply not affordable. As such, illiteracy and lack of formal education remain crucial problems for a majority of the urban poor in Mazar, further restricting the already limited access to work opportunities in the city and posing the risk of perpetuating poverty conditions among the next generation.

In terms of skills that enable increased access to more and better work or higher daily wages, figures are also not very encouraging. However, what was found is that in the studied households, many more adult women than adult men have acquired skills (29.9% of women vs. 12.2% of men; see Table 6 for specific skills). This corresponds with the high incidence of women contributing to household incomes, although most of these income activities are very low paid. Quite on the contrary, men who have acquired skills are usually able to access significantly higher incomes than the unskilled labour force, although the problem of actually finding work remains equally difficult for skilled labour. The gender difference in the returns from skills likely reflects both the means through which women enter the labour force, with women more dependent on home-based work often obtained through sub-contracting, and the different perceptions of women’s work-related skills, which often are closely linked to their household work and thus less valued.

While more women than men have skills, the overall majority of the adult urban poor in the sample have not been able to build up skills. Nevertheless, households recognise the importance of work-related skills as in some households, low paid apprenticeships for children in a mechanic shop or with a blacksmith are given preference over formal education, as in those cases income is generated along with building up specific skills.

Table 6. Skills observed in the household sample

Male	Female
<ul style="list-style-type: none"> • 3 Masons • 2 Mechanics • 2 Painters • 1 Singer • 1 Birdcage maker • 1 Carpenter • 1 Shoemaker • 1 Electrician 	<ul style="list-style-type: none"> • 19 Tailors • 7 Embroidery workers • 4 Carpet weavers • 3 Wool spinners • 1 Knitter • 1 Maker of nets for <i>burqas</i>

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. People living in poor housing facilities without heating systems suffer from cold and problems posed by burning intoxicant materials indoors, like plastic and garbage. Unclean and limited water supply and food insecurity do not help to improve the situation. Persons living in areas without close access to basic needs and services are particularly vulnerable to health risks.

Most of these mentioned living conditions are experienced by people living in the five settlements studied in Mazar, and there is indeed a high indication of ill health in the study sample. Especially during winter, when job opportunities and earnings are at their lowest, health problems rise significantly. Some general figures are as follows:

- Seventy percent (=36) of the studied households regularly have to face winter-related health problems, particularly affecting their children.
- Twenty-two percent (=10) of the households deal with chronic sickness of female family members, which require constant care and medical expenses.
- Thirty-five percent (=16) of the households had to cope with a major health event in the past year, such as sudden serious sickness of a household member, a sojourn in a hospital or surgery.
- All households interviewed in settlement 4 complained about diarrhoea problems resulting from their inability to access clean drinking water and reliance on fetching water from an unclean stream.

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 eat into the household budgets considerably. 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 (see Box 5).

Box 5. Coping with ill health and loss of income

Ahmanad and his wife and four children returned to Afghanistan from Karachi in Pakistan about two years ago, because they wanted to be in their own country again after having been refugees for the last 14 years. His father and brothers all went back to their native rural place in Balkh Province to work as agricultural wage labourers and sharecroppers, but he decided to settle in the city and found two rooms on rent for 1,000 Afs in settlement 3, organised by one of his relatives who lived there already. He worked as a baker in Pakistan, and consequently opened his own small home bakery, which serves as the only income source for the entire household. Because of the huge distance to the nearest school, all of his three daughters are excluded from education, and his 11-year-old son has been sent to live with his father in the village for easier access to schooling, and to save on food expenses. The household is a perfect example of bokhor va namir, because the meagre income from bread baking, a small business which is characterised by very high competition in Mazar, is hardly enough to run the household and to afford the monthly rental payments. During last summer, however, Ahmanad developed a serious sickness, which affected him for more than five months. They needed to purchase medicine, pay for treatment, and there was no income at all for the entire period of his sickness. As a response, they sold all of his wife's jewellery and a carpet, and in addition borrowed 14,000 Afs from a relative who is living in a nearby neighbourhood. He got indebted to his landlord as well, as he was not able to pay rent for five months either. It was a difficult time for the entire household, characterised by less food intake and frequent negotiations with the house owner to allow him to stay in spite of not being able to pay rent. What remains now are serious worries about debt repayment and future prospects in general. Ahmanad, however, takes his situation with a pinch of humour: "Look at me, I never had debts in Pakistan, and I never had grey hairs in my beard. Only since I am back in my own country my beard grew white because of all the worries and difficulties we encounter here. Life in Pakistan was much easier."

4.4.4 Social assets

My brother takes care of me and my own family – I am too old and weak to work, and he is providing everything for us with his income from selling socks and towels on his wheelbarrow.

Household interview in settlement 4, December 2005

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 importance of social relations for livelihood security has been confirmed.¹³ Nevertheless, since social assets in most cases are bounded and rarely reach beyond one's own community or family, they are in most cases not enabling people to permanently rise above poverty (see Box 4). 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. These relationships may well function as a means of minimising risks to livelihood security, but if a household is to rely on them, they require constant care and efforts to maintain them. Networking as a strategy of self-help to mitigate existing inequalities or to compensate for a lack of human or material assets thus does not develop easily, but requires work and investment of time to cultivate the relations one has. In urban Afghanistan, family relations and neighbourhood relations can overlap significantly, which makes it comparatively easier to maintain dense relations.

This is true for Mazar, where out of the 46 households studied, 35 have close relatives living in the same neighbourhood, which are potentially able to provide resources and support in times of need. In fact, all households have already accessed resources such as help in household maintenance, credit, food assistance, mediation of wage labour opportunities, and help in health care or provision of services such as water and electricity from their wider family relations. Similarly, relatives living in distant places sometimes provide important assistance, although not that frequently: 11 households reported that they irregularly receive support in the form of food supplies or cash from relatives living in the village, other towns or abroad. There is generally a high trust in one's family relations as well, and 72 percent (=33) of those interviewed believed that they can always rely on help from their extended family in case of an emergency.

Good neighbourly relations are likewise an important resource, although possibilities to access support turn out to be less frequent. Still, 17 households reported that they are able to access resources such as credit, water supply, and help in health care from their neighbours, and 11 ascertained that they access work opportunities regularly through information-sharing in the neighbourhood. In the case of major events, neighbourhood support can be crucial for a household, and sometimes money is pooled for very poor families when a funeral or a big health crisis is encountered (see Box 6).

¹³ See Schütte, *Emerging Trends in Urban Livelihoods*, 2005.

Box 6. Neighbourhood assistance in times of emergency

Dastagir is the head of a family native to Mazar-i-Sharif. They owned a house inherited from his father in District 6, but during the civil war it was destroyed and all household belongings were looted by militias. The entire household sought refuge in the mountain areas of Balkh Province, where they stayed for more than 10 years before returning to the city, where they repaired their old house with support of the local community. Dastagir's eldest son was married soon after with help of a 40,000 Afs loan from a relative, but his daughter-in-law died during childbirth because of not having access to proper maternal health care, and the child did not survive either. Again, the community stepped in and pooled money for the household to afford the funeral expenses. Neighbours collected 25,000 Afs for him, and an additional 25,000 he took as a loan. Now the household is struggling to recover from these shocks – they are highly indebted, therefore the youngest son (8 years) was taken from school, and has started working as a garbage collector.

Similarly, collective activities in the community help to inject a feeling of solidarity. However, there are few incidences of collective activities taking place regularly in the five study settlements. All settlements built their mosques themselves, and in settlements 4 and 5 people pooled to buy land for a school building. Apart from that, people only get together when there is a common issue to discuss.

4.4.5 Natural assets

We make our living from waste materials – my son goes out every morning and collects old iron from streets and houses, and in the afternoon he is bringing it to the trader on the other side of town.

Household interview in settlement 2, December 2005

Natural assets refer to endowments of natural resources and institutional arrangements controlling access to common property resources. They are usually less influential in the urban context, but for the urban poor might assume crucial significance nevertheless.

The most important “natural asset” in the context of this study is 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. Such is the case in settlement 2, where collecting recyclable waste materials from garbage dumps or from shops and households in wealthier neighbourhoods is the main source of livelihood for a majority of inhabitants. In addition, poor and vulnerable households often rely on waste materials for their heating, or on the wildly growing dry desert bushes, which are collected from the fringes of town. Similarly, access to stream water in settlement 4 represents an important natural livelihood resource as it is there only source of water; however, the poor quality of this water makes its role in sustaining livelihoods questionable.

4.5 Actions and reactions: coping with risks and events

If someone becomes sick, we have only two possibilities to solve the problem: selling of some household items or taking credit.

Participant of group discussion in settlement 1, November 2005

Coping capacities of urban households largely rest on available asset portfolios and the resources a household is able to mobilise in the face of adversity. The literature on risk and coping thereby mainly distinguishes two different types of dealing with risk and insecurity:¹⁴ precautionary or insurance 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 is a reactive approach implemented after an event has occurred. Here, depleting physical stocks, drawing upon social relationships, seeking alternative employment (e.g. through seasonal migration) or mobilising additional household members for income generation, borrowing and, if necessary, reducing consumption are the most common activities observed in the literature.

In the case of Mazar, the mentioned issues bear some relevance as well. Precaution leads some households to establish savings during times of employment in summer in order to be able to cope with fewer opportunities in winter, although many are actually not able to do so given the low incomes they realise. Likewise, most households do invest time and resources in the maintenance of their social networks that work as important fallback systems. For the most part, however, strategies observed during the study refer to responses rather than forward-looking strategies aiming for insurance against risk. For instance, most urban households are not able to diversify their income sources, and the opportunities provided by the current labour market are too restricted to plan ahead for a majority of poor urban households.

The most common events that were encountered by households taking part in the study and the strategies that have been applied to deal with them are summarised in Table 7. It is striking that all interviewed households did have to cope with periods of total income loss, reasserting the critical conditions posed by the urban labour market. Likewise, most households have had severe health events to deal with, as well as periods of food and fuel shortage. Ceremonial life-cycle events such as marriages and funerals are the other two main events that need larger investments and explicit strategies to deal with.

Strategies to cope with different events cover a wide range of activities. Obtaining credit assumes special significance for all issues, as does the utilisation of social networks, which in most cases enable access to credit in the first place. Depletion of assets and savings is pursued by those who could afford to build both to begin with, but many households do not have either and have to rely on outside support from family or neighbours, reductions in their consumption, or sending children out to contribute to the household income. There are not many options for proactive and forward-looking approaches for households that have to manoeuvre at the minimum. Indeed, it is mostly social assets and informal support networks provided by the wider family and neighbourhood that help those “poorest” households to cope with risks and events, and that literally work as resources of last resort.

¹⁴ See, for example, M.A. Chen and E. Dunn, 1996, *Household economic portfolios. Assessing the Impact of Microenterprise services (AIMS)*, Washington and M. Köberlein, 2003, “Living from Waste. A Case Study on the Livelihoods of the Actors Involved in Delhi’s Informal Waste Recycling Economy,” *Studies in Development Geography*, Vol. 24, Saarbrücken: Verlag für Entwicklungspolitik.

Table 7: Events and coping strategies as encountered by urban households in Mazar

Event	Response
Income loss (n = 46)	<ul style="list-style-type: none"> • Taking credit (28 households) • Reducing consumption (9 hh's) • Accessing support from neighbours and relative (7 hh's) • Selling physical assets (6 hh's) • Labour migration (3 hh's) • Sending children out to work (3 hh's) • Working longer hours (3 hh's) • Depleting savings (2 hh's)
Sickness (n = 37)	<ul style="list-style-type: none"> • Taking credit (23 hh's) • Selling physical assets (9 hh's) • Accessing free health care facilities (7 hh's) • Depleting savings (3 hh's) • Reducing consumption and allocating saved money for treatment (3 hh's) • Accessing support from relatives or neighbours (3 hh's) • Withdrawing children from school and sending them to work (1 hh) • Women stepping out to work (1 hh)
Food Shortage (n = 39)	<ul style="list-style-type: none"> • Reducing consumption (21 hh's) • Accessing support from relatives or neighbours (13 hh's) • Taking credit (8 hh's) • Selling physical assets (3 hh's) • Sending hh members out for begging (2 hh's)
Fuel Shortage (n = 37)	<ul style="list-style-type: none"> • Scavenging the streets and deserts for burnable materials (32 hh's) • Taking credit (2 hh's) • Using blankets instead of heating the room (2 hh's) • Accessing support from neighbour (1 hh)
Marriage (n = 29)	<ul style="list-style-type: none"> • Taking credit (15 hh's) • Depleting savings (6 hh's) • Utilising bride-price (4 hh's) • Postponing planned marriage because of lack of financial capacity (4 hh's) • Exchanging daughters to save for bride-price (2 hh's) • Selling physical assets (2 hh's) • Inviting less guests than planned (1 hh)
Funeral (n = 35)	<ul style="list-style-type: none"> • Taking credit (17 hh's) • Accessing support from relatives or neighbours (13 hh's) • Selling physical assets (9 hh's) • Depleting savings (5 hh's) • Sending children out to work (1 hh)

4.6 Participation: structures of local governance in Mazar

Mazar has a rather unique position among the cities of Afghanistan in that it has independent, functioning and elected community councils representing all 10 city districts, which are working already for more than ten years. These councils are steered by a local NGO, the Community Forum Development Organisation (CFDO), which took over responsibility to run the community forums from UN-Habitat, who first initiated the whole process in the mid-1990s.

However, these councils are not involved in community-based upgrading activities, as has been the case in some parts of Kabul, nor do they directly work together with the municipality. Rather, and with the help of external funding, they attempt to address the pressing issue of insecurity of employment in Mazar by providing a variety of skills-building income generation projects (which include embroidery, tailoring, bakery, crockery, handling livestock, running a beauty parlour and spaghetti making) as well as educational projects (such as literacy, computer and English classes) and social services like kindergartens. The elected councils thus are mostly responsible to organise these various projects, and to select beneficiaries out of the respective city district they are representing. During their regular meetings that take place both on the district and the city level, the elected heads of the councils report both to the community and to the CFDO about the status of these projects and the number of beneficiaries that take part.

As such, the community forums take on an important role in building skills and in potentially broadening opportunities for participants in that they are the only NGO that offers such possibilities on a greater scale in Mazar, and because they are deeply grounded in local communities. In addition, community councils in Mazar can be approached to solve local conflict issues, but these functions are apparently not much demanded, and in the five studied communities, there was no incidence of any such activity.

In contrast the *kalantars*, as the official neighbourhood representatives who are acknowledged by the municipality, seem to have a greater role to play when it comes to decision-making processes, interaction with official actors, as well as local conflict resolution. There are altogether 195 *kalantars* in Mazar, representing the 199 neighbourhoods that currently make up the city. These individuals have a variety of roles and responsibilities and are the main spokespersons when conveying issues affecting the community to the municipality or the governor, and additionally they take part as observers in meetings of local community councils. All of their activities are voluntary, although in a few cases the community pools money and pays them a monthly salary.

The main activities pursued by a *kalantar* are the following:

- ***Negotiating with officials and acting as a mediator between the municipality and the community.*** In some neighbourhoods, *kalantars* have weekly meetings with municipal actors in local district offices where issues such as schedules of waste disposal or other scarce and irregular municipal service delivery actions are discussed.
- ***Channelling assistance flows coming into a given neighbourhood.*** This responsibility has given them a rather dubious reputation, not only in Mazar but all over urban Afghanistan, since many people suspect that they are merely benefiting their own relatives rather than the truly needy. However, there was no indication of malpractice encountered during field research, although in one case a *kalantar* who does not have a single source of income in his household still managed to own a huge number of valuable physical assets, which may indicate that he tapped into resource flows destined for the community.
- ***Helping to select beneficiaries for aid distribution and skills-building projects,*** which usually happens in cooperation with the CFDO.

- ***Serving as a witness in any land or other big property transactions that happen in the neighbourhood.*** These are normally fixed on paper and signed or fingerprinted by the dealing parties and the *kalantar*, and function as customary deeds.
- ***Serving as the main informant*** for governmental inquiries concerning neighbourhood issues or about individual dwellers.
- ***Acting as intermediary*** during conflicts between community members and assisting in resolving them.
- ***Collecting money from the community for public works***, such as the construction of communal buildings (mosque), wiring for electricity, well digging, etc. and organising people to carry out these tasks.

Many of the decisions a *kalantar* takes for his community are made in consultation with a council of local elders, so that any wider community issues that may require contributions such as time, labour and cash are backed up and agreed upon.

As such, the neighbourhood representatives are in regular contact with different municipal actors. All *kalantars* interviewed during field research reported that they repeatedly went to see officials in order to point to the critical issues prevalent in their communities, such as missing water supply, deficient electricity networks or non-existent educational and health care facilities. However, the municipality of Mazar is currently not in a position to pursue even minor infrastructural projects, as it lacks the resources, capacities and machinery to do so. There is a complete dependence on outside support from international donors, and all the mayor can do when local representatives confront him with these pressing issues is to promise help and action once new funds are retrieved.

Given the almost complete absence of any formal governance structures in the city, local configurations such as the community councils take on important functions. Still, given that those local *shuras* are working all over Mazar and are elected regularly through a sophisticated process and thus must have a sound backing in their community, there might be even more scope for them to act constructively and to take on more responsibilities than is currently the case. Though members of the municipality do sometimes take part in meetings of local councils, there so far is no indication that these councils are ever being consulted in municipal decision-making processes. In spite of some limited information exchange, the community and official spheres work in parallel rather than together. Impact, scope and responsibilities of communities, however, might be greatly improved through increased participation and if official actors would acknowledge them as equal partners when deciding upon matters of common concern.

Since there is a rather sophisticated system of community representation already in place in Mazar, it should be also used for addressing wider issues, for instance as a means to introduce more participatory ways of urban planning. There might be scope for an improved relationship when UN-Habitat's community-based urban upgrading programme is introduced in Mazar, which will take the decisions of these elected councils as its base for channelling funds for much needed infrastructure provision.

5. 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 communities and households in Mazar, and by considering their perceptions of their own situations. It is obvious from the multiple dimensions urban poverty may appear in 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 number of conclusions can be drawn from the present short-term study about the livelihoods of poor and vulnerable populations in the city of Mazar, each of which leads to implications for policy and practice.

1. ***The urban poor and vulnerable are widely excluded from access to basic services all over Mazar, giving rise to potentially hazardous situations and reinforcing their vulnerable status.***

Recommendations:

- Ensure provision of minimum basic quantities of water supply to those neighbourhoods having no or inadequate public access to safe drinking water. Where construction of wells or hand-pumps is not feasible in the short term because of bad groundwater, water tankers need to bring supplies to those neighbourhoods in order to minimise health risks arising from reliance on polluted water sources, and to release poor households from the need to allocate financial resources to buy water.
 - Assist communities in their own efforts to provide infrastructure to their settlement, for instance by developing schemes to subsidise expenses for transformers and wiring that would enable enhanced electricity supply, or by building on already present neighbourhood incentives, such as helping in constructing a school building for which land has been already purchased by the community.
 - Ensure that health care facilities are present within walking distance of each neighbourhood in Mazar. Community contributions for construction and maintenance of these facilities can be facilitated by support of local *kalantars*.
 - Likewise, ensure that schools are located in proximity to all neighbourhoods and 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 need to be reassessed in that light.
 - Create accessible funds for improvement of shelter and housing quality in order to assist people in coping with winter. Tenure insecurity issues come in here, and a proactive approach to regularisation to support the urban poor's willingness to invest in their own home improvements needs to be adopted.
2. ***Poverty in Mazar is critically influenced by the urban labour market, which in Mazar is much too small and provides too restricted opportunities for a growing population. This goes along with high***

incidence of employment, increased competition and extreme irregularity of too low returns, leading to a high degree of vulnerability and loss of income for the urban poor.

Recommendations:

- Given the fact that secure income opportunities are among the least accessible assets for poor urban populations and the current lack of infrastructure provision, ways to pursue integrated development approaches addressing multiple needs must be considered in Mazar. These could build on local potentials and employ communities to carry out much-needed infrastructure development in their own neighbourhoods, at the same time as providing skills, income, improved access to services and strengthened social relations among people working together in their own neighbourhood. Such strategies must be gender inclusive in order to offer women opportunities to gain new skills and enter new occupations.
 - An effective institutional structure will be required to coordinate such an integrated development approach to ensure objectives are met and actions across the city are not ad hoc.
 - There is urgent need to enlarge income opportunities and the number of regular jobs available in the city. Possibly, this could be achieved by re-establishing the various small and medium factories once present in Mazar before war and conflict led to a wide dismantling. There would be need, however, to provide more stimuli for investors, but the example of a recently established and well-functioning beverage manufacturing plant in Mazar shows that there is indeed scope to do so.
 - Project cycles that generate incomes and market-responsive paid vocational training programmes targeted towards the urban poor in the city of Mazar need to be implemented by NGOs on a greater scale and longer-term basis inside the city, thus enabling people to earn cash throughout the year and to build up stocks for increased coping capacities.
- 3. *Casual wage labour and self-employment activities represent the two most important income sources for the urban poor in Mazar.***

Recommendation:

- There is a lot of scope to support self-employment activities such as road vending or cart pulling as two important income sources for the urban poor in the city. The current ban on informal trade in Mazar's city centre certainly does not help to improve the situation and the decision should be immediately reconsidered. Instead of banning those activities and imposing fines, 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 – 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.

- 4. *The urban poor in Mazar experience a high degree of “asset vulnerability” – i.e. they have very limited resources under their control, which puts coping capacities under high pressure.***

Recommendation:

- Any attempt that aims to improve the coping capacities of poor and vulnerable urban dwellers needs to deal with the tight and restricted conditions posed by urban labour markets and the adverse living conditions. Improved access to services and infrastructure represent a necessary precondition to ease pressure on human assets, and access to more secure and regular work opportunities are vital to improve existing levels of financial and physical resources. These things will take time, but to date there unfortunately is no clear policy direction and very little development programming in place that would address the needs of the poor in Mazar and other urban areas of Afghanistan to an extent and with a diversity that is appropriate. This general neglect of a central reality is what needs to change in the first place in order to even begin tackling urban vulnerability and urban poverty more effectively.

- 5. *Community participation in issues of urban governance is rather low, but might have scope for improvement in Mazar.***

Recommendations:

- Mazar has a unique community council structure, but so far, these councils act mainly as the extended arm of an NGO rather than as a body of local-level decision-making. It would be comparatively easy, however, to build on this already existent and elaborate structure and to assign further responsibilities to these councils and consequently integrate them into urban planning and upgrading processes. This would give urban planning approaches a solid and participatory backing in the urban communities of Mazar and would ensure that local populations actually do have a voice when decisions about the future of their city are being taken. In order to do so, it is necessary to build capacity among municipality staff to adapt to current approaches to urban planning which are more participatory, socially inclusive, collaborative, and less wedded to a central master plan.
- In spite of community *shuras* on the district level and *kalantars* working in each neighbourhood, the very poor often lack representation, and as a consequence are sometimes excluded from assistance flows. Consequently, there is need to better realise local poverty differentiations and to uncover the poverty niches in the heterogeneous urban environment in order to ensure that the “poorest” are included in local decision-making processes, and that those who are better off are not capturing benefits of support activities.

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