

**Case Studies Series**

# **One Hundred Households in Kabul**

A study of winter vulnerability, coping strategies, and the impact of cash-for-work programmes on the lives of the “vulnerable”

**Afghanistan Research and Evaluation Unit**

**By Jo Grace**

August 2003



**This study would not have been possible without the participation of the management and staff of ACTED, CARE, MEDAIR, Mercy Corps.**



## ABOUT THE AUTHOR

**Jo Grace** is the Rural Livelihoods Monitoring Research Project Team Leader at the Afghanistan Research and Evaluation Unit (AREU). She has been working on AREU's rural livelihoods research project since 2002. She has a master's degree in gender analysis in development with a focus on livelihoods from the University of East Anglia, U.K. Previous research explored people's perceptions of women's rights to land in Madhya Pradesh, India. Ms. Grace also designed and coordinated a research project on men's perception of female development in Tamil Nadu, south India.

## ABOUT THE AFGHANISTAN RESEARCH AND EVALUATION UNIT (AREU)

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

AREU was established by the assistance community working in Afghanistan and has a board of directors with representation from donors, UN and multilateral organisations agencies and non-governmental organisations (NGOs). AREU is currently the only independent research organisation headquartered in Afghanistan. This unique vantage point allows AREU to ensure that its findings are relevant and inform and influence the process of change taking place on the ground.

Funding for this study was provided by the European Commission and the governments of Switzerland and Sweden.

## Acknowledgements

I would like to thank the members of the NGO winter consortium whose enthusiasm and resources made this study possible. I would especially like to thank the eight surveyors who conducted the interviews for this study: Asafa and Eng. Rafiq from CARE, Najiba and Hamidulla from Mercy Corps, Lina and Saroya from MEDAIR, and Farzona and Sayed Jan Faqery from ACTED. Without their dedication this study would not have been possible.

I would also like to thank Mr Asif Karimi of the Afghanistan Research and Evaluation Unit (AREU) for his excellent interpreting, as well as Alexia Coke and Adam Pain, also of AREU, for reading an earlier draft and offering useful and insightful comments.

Lastly, but most importantly, I would like to thank the one hundred households who shared their experiences and their time.

**TABLE OF CONTENTS**

<i>Executive Summary</i>	1
<b>1 Background</b>	<b>3</b>
<b>2 Methodology</b>	<b>5</b>
<b>3 Threats of Winter: Who is Susceptible?</b>	<b>7</b>
<i>Section summary</i>	17
<b>4 Winter Coping Strategies</b>	<b>19</b>
<i>Section summary</i>	25
<b>5 The Impact of Cash for Work</b>	<b>29</b>
<i>Sub-section summary</i>	30
<i>Section summary</i>	32
<b>6 Reducing Vulnerability: Ways Forward</b>	<b>34</b>
<b>Bibliography</b>	<b>40</b>
<b>Annexes</b>	
Annex 1: Flowchart of winter vulnerability and coping strategies	41
<b>Tables</b>	
Table 1: Sample frame	5
Table 2: Percentage of household living in damaged accommodation	7
Table 3: Household housing arrangements	10
Table 4: No. of households owning productive assets by type of asset	15
Table 5: No. of households owning assets of financial value by type of asset	15
Table 6: Reasons for coming to Kabul and no. of responses	17
Table 7: Winter susceptibility	18
Table 8: Percentage of households with loans for food	20
Table 9: Percentage of debtors who repaid all or part of debts	28
Table 10: Assets purchased during cash-for-work programme	29
<b>Charts</b>	
Chart 1: Comparison of male and female-headed households housing arrangements	11
Chart 2: Percentage of loans taken from different sources	22
Chart 3: Percentage of loans taken from different sources by sample category	23
Chart 4: Percentage of loans taken from different sources by gender of household head	23
Chart 5: Changes in health status and ability to seek treatment	30

**Boxes**

Box 1: Moved on again...	12
Box 2: Characteristics of households susceptible to the threats of winter	26
Box 3: A case for continued assistance	33

## Executive Summary

“Winterisation” was the buzzword of last winter. “Winterisation” appears to have included any project or programme which aimed to help those susceptible to the threats of winter to prepare/ and or cope. With the larger than expected arrival of refugee returnee and Internally Displaced Persons (IDPs) to the city, fears grew within the government and among the aid community, that with a concomitant rise in rents, and increased pressure on already inadequate sanitation and water supplies, many would be without adequate shelter to cope with the onset of the cold season.

While access issues, such as access to roads and markets, dominated the rural debate, inadequate housing due to the destruction of previous years and the huge recent influx of people to cities, particularly Kabul, dominated the urban debate. As a result projects aimed at targeting the “winter vulnerable” were carried out by various agencies: government, UN and NGOs, both in rural and urban settings. However, while agencies may have learned lessons from previous experiences, few programmes appear to have been based on in-depth monitoring of previous programmes or investigation into why, how, and who are vulnerable to the threats of winter.

This study arose out of a desire to learn more by AREU and an NGO consortium formed to provide assistance to the winter vulnerable in Kabul; CARE, Mercy Corps, MEDAIR and ACTED. The assistance provided consisted mostly of cash-for-work; a type of project that provides paid employment (in cash) as a form of assistance.

This study represents an attempt to begin to understand what winter vulnerability means in an urban context, which types of people are vulnerable to the threats of winter, and how cash-for-work interventions address the needs of those susceptible to these threats in order to explore the usefulness of these types of projects and assess whether other types of interventions may be more useful in the future. One hundred households<sup>1</sup> with a member on one of the consortium’s cash-for-work projects were interviewed three times between the beginning of February to the middle of May 2003 in order to begin to answer these questions.

### Key Findings

- The major threats of winter are exposure to cold temperatures and less disposable income due to less work, lower wages and higher expenditure requirements.
- With the exception of female-headed households, no particular group such as “refugee returnees” or “those who never left Kabul” could be said to be more susceptible to the threats of winter than others. Susceptibility to these threats is determined more by individual household characteristics such as level of indebtedness, access to social networks, ability to access credit and ownership of productive or saleable assets (outlined in Box 2, p.26).

---

<sup>1</sup> The term household is used here to represent the smallest unit in a family; i.e. husband, wife and unmarried children or widow and unmarried children.

- The households interviewed have coping strategies to deal with the threats of winter. However coping strategies such as taking loans or deploying children into paid labour are often detrimental to future well-being. Due to a lack of ownership of assets these strategies appear insufficient to enable people to lift themselves out of poverty.
- Cash-for-work reduced winter vulnerability by providing people with a constant source of income for part of the winter and thereby enabled them to cope with the added risks and costs of winter. The effects of cash-for-work did not, however, last much beyond the project end as the sample group continued to struggle to find paid work and to take out loans.
- The majority of those vulnerable to the threats of winter are also vulnerable to threats and shocks throughout the year. Winter vulnerability in Kabul appears to be largely a matter of poverty combined with a lack of access to adequate and affordable accommodation. Issues relating to poverty and accommodation conditions may decrease following winter, but do not disappear.
- It is argued that reducing poverty would help reduce winter vulnerability, as well as vulnerability to threats and shocks in the longer term. Future policy and programming should therefore aim to help people lift themselves out of poverty in order to both prevent winter vulnerability and reduce vulnerability to shocks in the longer-term.

## I. Background

The physical effects of war in Kabul are clearly visible, particularly in the southern part of the city. It is estimated that 63,000 homes (60 percent of the housing stock) have been destroyed in Kabul alone, leaving many without adequate shelter.

Following the fall of the Taliban in November 2001, Afghanistan witnessed a huge influx of returnees from Pakistan and Iran; it is estimated that 1.7 million refugees returned from these two countries between March and September 2002. The combination of continued drought in many parts of Afghanistan and the pull of greater economic and assistance opportunities in Kabul, drew many refugee returnees, as well as Afghans living elsewhere in Afghanistan, to the city in hope of a better life. UNHCR estimates that 393,582 refugees returned from March to December 2002.<sup>2</sup> This does not include the estimated 32,646 internally displaced persons (IDPs) who also came to Kabul in 2002.<sup>3</sup>

With the larger than expected arrival of refugee returnees and IDPs to the city, fears grew within the government and among the aid community, that with a concomitant rise in rents, and increased pressure on already inadequate sanitation and water supplies, many would be left without adequate shelter to cope with the onset of the cold season. It was also feared that many returnee refugees and IDPs would arrive too late in winter to be able to construct adequate shelter and that there would be lives at risk in the cold temperatures of the winter months. UN-HABITAT estimated there would be 36,000 “vulnerable” families in Kabul during last winter with 16,000 “critically vulnerable” due to living in open spaces, returning too late to construct homes or living in destroyed or derelict houses.<sup>4</sup>

Set against this backdrop, many government, UN and non-governmental agencies (NGOs) sought to help those most vulnerable<sup>5</sup> to the threats of winter. Four NGOs: CARE, Mercy Corps, Medair and ACTED, formed a consortium for tackling the winter needs of the 16,000 “critically vulnerable” and used cash-for-work as one vehicle through which to achieve this aim. Cash-for-work projects were used to target around 13,175 of the “most vulnerable” in the districts that experienced the most destruction of housing.<sup>6</sup> The remaining “most vulnerable,” consisting mostly of non-able bodied persons or those not reached by the cash-for-work, were targeted with the distribution of emergency items.

The way in which the four NGOs provided cash-for-work differed slightly. In one NGO, men were enrolled on the project for six months, working 11 days on, 11 days off, while women worked half-days for 22 days, every month for six months. In another, men and women were enrolled for 60 days. The wage rate offered also differed between the NGOs but most of the work was offered at below market rate (around US\$2 for unskilled work) to enable self-targeting

---

<sup>2</sup> UNHCR

<sup>3</sup> UNHCR, “Monthly IDP Return Assisted Movement Report,” December 2002.

<sup>4</sup> Cited in Emergency winterisation and income generation proposal of ACTED, CARE, MEDAIR and MC, 2002.

<sup>5</sup> The definition of vulnerability used in this paper is defined on p.6.

<sup>6</sup> Districts 1, 3, 5, 6, 7, 8, 9, and 16.

to take place and to attract only the “most vulnerable” that were able to work. Work provided included rubble clearance, ditch digging and gabion cage weaving.

This study followed 100 households<sup>7</sup> with a member on one of the consortium’s cash-for-work projects from the beginning of February to mid-May 2003. Each consortium member provided a sample group of 25 households as well as two surveyors (containing at least one woman) to conduct the interviews. The aim was to see whether these households were indeed vulnerable to the added threats of winter, how they coped and how cash-for-work affected their ability to cope. This study evolved out of a desire by AREU and the consortium to know more about winter vulnerability, to learn lessons and to improve future programming for those most at risk.

### **Defining Vulnerability**

Before this paper begins, it is necessary to outline exactly what is meant here by vulnerability. *The term is used here to mean the degree of susceptibility to a threat, risk, or shock, together with the ability to cope and recover from those threats, risks or shocks without jeopardising one’s future well-being.* The ability to cope is most often closely tied to the assets a household can mobilise such as health and education of its members (human assets), land, house, machinery (physical assets), savings (financial assets), social networks (social assets) and access to natural resources such as water (natural assets).

To understand vulnerability it is therefore necessary to look at both the threats and the ability of households to cope with these threats. This shall be looked in relation to winter in sections 3 and 4.

---

<sup>7</sup> The term household is used here to represent the smallest unit in a family; i.e. husband, wife and unmarried children or widow and unmarried children.

## II. Methodology

This study focused on one hundred households in which at least one person was participating in one of the consortium's cash-for-work projects. Household members were interviewed three times at six-week intervals from the beginning of February until mid-May 2003. Each NGO participating on the study contributed two staff members to the project, who were then trained to conduct the interviews in pairs. In-depth interviews were carried out using a questionnaire combining both open-ended and closed questions designed by AREU.

### The Questionnaire

The questionnaire was designed to investigate four research questions:

- ▶ What are the particular threats of winter?
- ▶ Who is susceptible to them and in what ways?
- ▶ How do people cope with these threats?
- ▶ What impact did cash-for-work projects, aimed at reducing winter vulnerability, have on the households of members enrolled on the projects?

The sample group was split (see Table 1 below) between those who never left Kabul, those who had lived in Kabul for more than a year, those who had come to Kabul from elsewhere in Afghanistan in the last year and refugee returnees. The groups were further divided into female-headed households (41 households, all of whom were widows) and male-headed households (59 households). Each pair of surveyors was asked to select a sample group, which contained households who fell into the above categories.

**Table 1: Sample Frame**

Those who never left Kabul		Those who have been living in Kabul for more than 1 year		Those who came to Kabul within the last year from elsewhere in Afghanistan		Refugee Returnees	
Male-headed	Female-headed	Male-headed	Female-headed	Male-headed	Female-headed	Male-headed	Female-headed
8	8	16	16	5	7	30	10
16		32		12		40	

### Methods of data analysis

The information collected from the questionnaires was organised into 11 tables each containing data on different themes: household history, household composition, living conditions, assets, debts and savings, activities, social networks, health, employment, income and expenditure. Each household was given a code and was categorised by length of residence in Kabul, previous place lived and gender of household head. This way information on one household could be tracked across all themes and then compared across the different categories.

Preliminary analysis identified key themes and trends, which were then investigated further. Responses were counted and tabulated according to the different categories to look for any similarities or differences.

## Limitations

**Reliability of data.** As with all questionnaires of this kind, the reliability of the information given by households is impossible to guarantee. Two measures were used to try and reduce the level of false data. First, a male and a female member of each household was interviewed each time (where possible). Men and women were in some cases asked the same questions both to look at gender differences of knowledge/perceptions as well as to cross check the information being given. Second, the tracking component, consisting of interviewing households over time, also helped verify responses, as inconsistencies in information could be more easily detected when questions related to the same theme were asked over time. In general, there were very few inconsistencies between the information given by men and that given by women.

**Small sample size.** This study was only carried out in Kabul and may therefore not represent other urban settings. As the aim of the study was to get an in-depth understanding of winter vulnerability and people's coping mechanisms depth of knowledge was chosen over breadth. The sample group used was therefore small. This means that extrapolating from the findings is difficult. Due to the small size of the sample group, the analysis does not include statistical, multivariate analysis. It is felt, however, that the data gathered does further our understanding of winter vulnerability in urban contexts and aids our understanding of the impact of cash-for-work on the winter vulnerable.

**Time and resources.** Due to time limitations it was not possible to follow-up on the interviews to explore some of the "why" questions. Inferences are therefore made in some cases about what the data may mean. As it was only possible to interview 100 households within the time frame and with the limited resources available, there was no attempt to compare the winter vulnerabilities of those on cash-for-work with those receiving other assistance such as non-food items, or to those receiving no assistance at all. It was felt that this would make the sample size of each category too small to feel confident about making inferences and drawing conclusions.

This study largely focussed on *inter*-household differences and therefore did not adequately capture *intra*-household differences. However, *intra*-household differences in susceptibility to the threats of winter, ways of coping, and impacts of cash-for-work may be present, especially with regards to gender and age. In addition, some individuals may be more vulnerable to particular threats than others. For example women may be more vulnerable to the risk of domestic violence while children may be more vulnerable to ill health or an entire household may be vulnerable to social exclusion. Intra-household differences therefore need more in-depth investigation than was feasible in this study.

### III. Threats Of Winter: Who Is Susceptible?

This section identifies the particular threats of winter and looks at who is most susceptible to them and how. The first threat explored is that of cold temperatures. It is perhaps obvious to say that cold temperatures are a threat in winter, however not everyone is at risk to this threat. The second threat explored here is that of less work and fewer wages combined with greater expenditure requirements in the winter which can lead to less disposable income for those affected.

#### Threat: Cold Weather

##### Affects:

##### 1. Those living in inadequate shelter

Last winter, an estimated 16,000 households were living in open spaces and destroyed housing and there were (and still are) huge problems of overcrowding.<sup>8</sup> Those living in open or destroyed housing are the most physically affected by the cold temperatures that accompany winter. This study showed that people living in these conditions usually have little or no income, and are unable to afford the high and constantly rising rents of better housing.

Of the 100 households interviewed in this study, 77 households were living in badly damaged shelter (defined here as shelter without windows, doors, roofs or with leaky roofs, damaged walls etc.). There appears to be some relationship between housing arrangements and the condition of the house as those houses in which people were squatting were in the worst conditions (see Table 2 below). Of the four categories, a slightly higher percentage of those who never left Kabul as well as refugee returnees were living in damaged shelter and a slightly higher percentage of male-headed households in all categories were living in damaged housing.

**Table 2: Percentage of Households Living in Damaged Accommodation By Living Arrangements**

% of households living in accommodation rented from family who are living in damaged accommodation	Rented from non-family	Owned	Squatting	Live with family/friends for free	Live for free but do house maintenance
50%	41%	41%	93%	52%	71%

For many, the problems of poor housing are further compounded by a lack of basic facilities. Twelve households had no latrine, 87 had no electricity and 23 experienced difficulty in accessing water due to the distance to clean water. This was particularly problematic for those living on

<sup>8</sup> The Ministry of Urban Development and Housing (2002) estimates 2.7 families, approximately 18 people per house.

hillsides in unplanned areas where clean water is often further away and therefore demands a even more physical exertion to collect it.

## **2. Those Who Cannot Afford Adequate Fuel**

Exposure to cold obviously depends not only on the physical condition of a house, but also on the ability to purchase fuel and the ownership of items such as blankets and warm clothes.

The winter months bring with them an increased need for fuel for heating, which is particularly necessary for those living in damaged shelter. Eighty two percent of respondents were using a “*sandalee*”<sup>9</sup> to heat their homes (usually one room). *Sandalees* provide warmth to those sitting by them but can be inadequate for heating a room if they are small and little fuel is used. Eighteen percent of households owned no heater at all; most of these (11 households) used a cooking stove to heat the house, a couple used only quilts and old clothes to keep warm, one widow used her son in law’s heater as she had none of her own, and one relied solely on “heat from the sun.” The majority of these households were those who came to Kabul in the last year from elsewhere in Afghanistan and refugee returnees, and more than half were headed by widows. The majority were also living in damaged housing without windows or doors, and one widow-headed household also had a damaged roof.

While most of those who owned a *sandalee* used coal and wood (often scavenged) as fuel, 16 percent used garbage from the streets such as paper, plastic, old clothes and old shoes, due to an inability to purchase fuel. Half of these were widow-headed households, the majority had lived in Kabul for more than one year and most were living in accommodation without windows or doors. It is also worth noting that 18 percent of households also used garbage as fuel for cooking. Many of the households used fuel left over from cooking to fire the *sandalee* for heating. These methods are not always sufficient to heat partially damaged houses, as one person noted, “we use the *sandalee* everyday but there are no windows or doors so it does not warm the house.”

Both the traditional *sandalee* (widely used in Afghanistan) as well as the burning of garbage carry health risks, the latter not only due to inhalation of fumes from burning waste such as plastic, but also from collection, particularly given that many rubbish dumps around the city also double as public toilets. People can be seen in different parts of the city collecting rubbish without protection on their hands. The daughter of one household was suffering from a lung infection, which the household said was due to their burning of plastic for fuel. The use of unhealthy fuels and heating methods is not only (or at all in many cases) due to lack of knowledge, but lack of choice due to limited income.

While the need for fuel is constant all year round for cooking, there is an increased need in winter due to greater heating requirements. Health risks associated with burning fuel, not using enough fuel, as well as those associated with exposure to cold weather are therefore likely to be greater in the winter. In the first interview, 92 percent of households had at least one member who was, or had very recently been, suffering from ill health. While this cannot be directly attributed to burning unhealthy fuels or the cold weather, 78 percent of households did say that

---

<sup>9</sup> A *sandalee* is a mostly coal burning brazier covered by a quilt.

they suffer from illnesses more in the winter due to cold weather, lack of fuel, lack of warm clothing, poor accommodation and poor diet. This is not to say that people's health is not at risk at other times of year (the summer is particularly bad for water-borne diseases and related diarrheal diseases) or that it is worse in winter, but that people may face particular types of health risks in the winter such as respiratory illnesses. Health care featured as one of the top five expenditures for most households throughout the year.

### **3. Those With Insecure Land/Shelter Tenure**

Another factor that comes into play when looking at shelter issues is whether the household owns, rents or squats in the accommodation they are living in; this however is not a straightforward issue.

Seventeen percent of households owned the house they were living in. Legal ownership means a household may be able to obtain access to international and/or government assistance with shelter materials for building or repairing ones home, as such assistance is only attainable from some NGOs with documented proof of ownership. However, ownership of housing in unplanned areas often prohibits people from accessing assistance, as the ownership is not legally recognised. On the other hand ownership may give people more of a sense of permanency than those living in houses they don't own and thus make them feel it is worth gradually improving their accommodation over time.

However, owners of partially destroyed houses who earn low income and are unable to access assistance, either because they returned late in the year, are living in an unplanned area or have been missed by assistance agencies, could however be equally physically vulnerable to the cold as someone squatting in a destroyed building.

The difference in levels of vulnerability may therefore not only depend on the actual physical condition of the building, but may also depend more on the mental ability to cope and improve one's living conditions. During one of the de-briefing sessions, one of the study's surveyors commented that recent arrivals to Kabul appeared to take much less care of their homes, reportedly because they did not feel they would be living there for a long time. They also noted that many interviewees appeared to be depressed and suffering from mental problems. This was also found to be the case in another study conducted by Action Contre La Faim.<sup>10</sup>

Those who do not own a house may also be more at risk of eviction. Unlike owners, renters and squatters are susceptible to the risk of forced eviction by a returning landlord or of having to move due to unaffordable rent increases. Forty-seven households were either squatting or living in rented accommodation (see Table 3 below). Seven households had once owned a house in Kabul, however six of these had been completely destroyed, and due to their financial situations were unable to rebuild them. The other house had been mortgaged<sup>11</sup> due to the household's

---

<sup>10</sup> (ACF, 2003).

<sup>11</sup> The term "mortgaged" used here refers to the taking of a loan from someone who thereby takes the house into their possession as collateral until the debtor is able to repay all of the loan. If the debtor cannot repay the loan the house will remain with the creditor.

poor financial situation. It was unlikely that they would be able to afford repay the loan and regain the house.

**Table 3: Household Housing Arrangements**

	Never left Kabul	Lived in Kabul for more than 1 year	Come to Kabul within the last year from other province	Refugee returnees	Total
Rent from family	0	9%	0	7.5%	6%
Rent non-family	31.25%*	28%	8.3%	30%	27%
Own	25%	13%	33.3%	12.5%	17%
Squat	6.25%	9%	8.3%	22.5%	14%
Live with friends/family for free	31.25%	25%	50%	25%	29%
Live for free but had to maintain/repair house	6.25%	16%	0	2.5%	7%

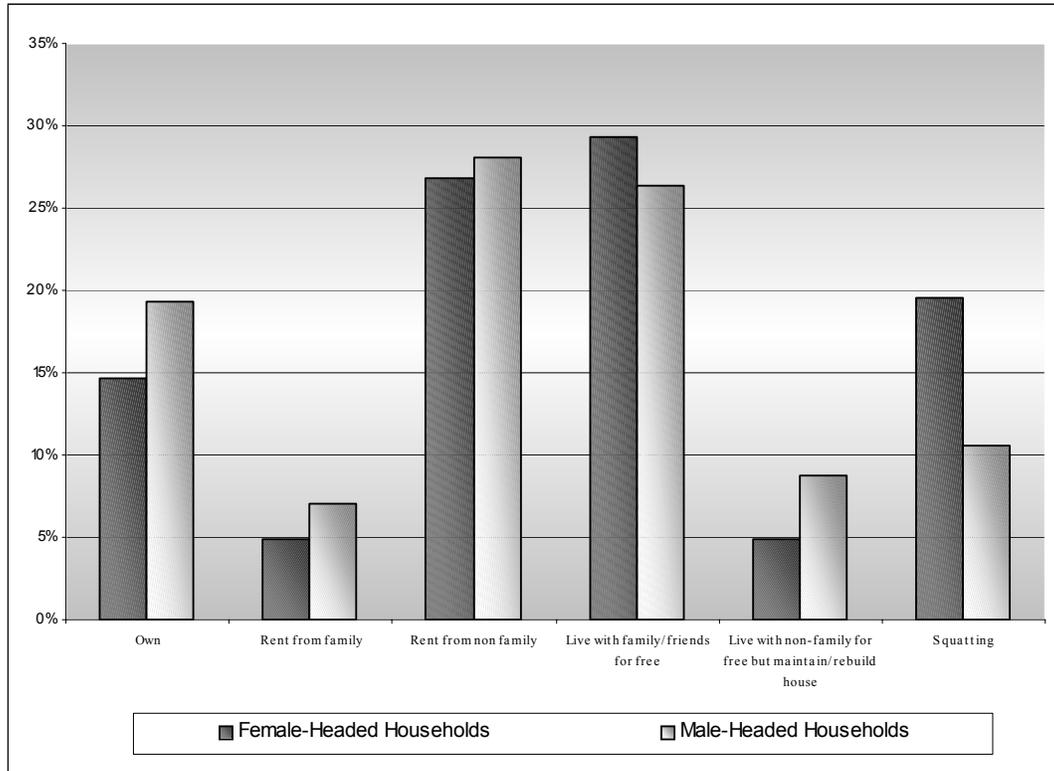
\*NB. One household was living in a house they previously owned but had to mortgage. They were still living in the house but were paying rent to the person to whom they had mortgaged it.

A further 25 percent of households had once owned a house elsewhere in Afghanistan, but had seen or found it destroyed by war and were, and still are, unable to afford to rebuild. Destruction of houses in home provinces together with lack of land and job opportunities in other provinces has meant that 89 percent of respondents want to stay in Kabul for the foreseeable future.

Note should be made of the high number of home-owning households who came to Kabul in the last year from elsewhere in Afghanistan. As can be seen from Table 3 above, 33.3 percent of households in this category own the home they are living in – the highest among all household categories surveyed. This can be explained by the fact that many of these households were originally from Kabul. Some probably fled Kabul due to fighting in previous years and are therefore IDP returnees, while others may have chosen to leave for different reasons. This perhaps serves to highlight the difficulties of putting people into set categories such as IDPs, refugee returnees etc.

The refugee returnee sample group had the highest number of households living in rented accommodation as well as the highest number squatting and renting from non-relatives (see Table 3 above). Chart 1 below it indicates that more female-headed households were squatting. If this sample is characteristic of the wider returnee and female-headed household population it could suggest that these groups may be more vulnerable to eviction, particularly if they have no social connections (such as friends/family) in Kabul.

Chart 1: Comparison of Male and Female-Headed Household Housing Arrangements



Almost a quarter of households (22 percent) not living in accommodation they owned had to move at least once over the duration of this study for one of the reasons mentioned above; a further 8 percent had been told they had to leave by the third round of interviews in mid-May. This means that in total, 30 percent of households not in their own home would have had to move house at least once by June 2003. In two cases, landlords were requesting rent advances, one of these was for 10,000 Afghanis (approximately US\$208).<sup>12</sup> When one considers the average daily wage for unskilled labour in Kabul is around US\$2 and the wage from some of the cash-for-work projects even less, it is difficult to see how such households could cope with these demands.

While a couple of households moved to better accommodation, the remaining moved to other destroyed houses, in some cases worse than that which they had just left; one household had to move three times in six weeks while another moved three times during the course of the study (see Box 1 below). There were no significant differences between male and female-headed households or between the other groups, though the number of returnees who had to move was slightly higher.

<sup>12</sup> One dollar equals approximately 48 Afghanis.

**Box 1: Moved on Again...**

In the first interview in the beginning of February, one widow was squatting in a destroyed house with her children, living in a room with no door, window, or carpet. At night she covered her children in worn out clothes to keep them warm and by day heated the room by burning worn out clothes, plastic and other pieces of garbage from the streets. Her children begged for food from other houses.

In mid-March the family had been evicted and were living in another destroyed house, the condition of which was worse than the previous one. By April they had been evicted again and were once more living in another ruined house, as they could not afford to pay rent.

A further factor affecting the threat of eviction is whether the household is living on their own or with related or non-family households. Those living with family who own the house or who can pay the rent are less likely to be evicted. Thirty six percent of households who responded to this question were living alone or with only non-family households.

**Threat: Less Work, Lower Wages**

During winter, access to employment for those involved in daily wage labour, in particular in construction, is reduced. As the available work decreases, the number of workers looking for work increases, and so wages reportedly decrease. This means that households are likely to have less disposable income in the winter. This may have been compounded last year by the huge influx of people into Kabul from March to December 2002, though this influx may have also brought about new work opportunities in areas such as construction.

Though this study found no data on seasonal changes in availability of work, 93 households reported that it was harder to find work in the winter and that wages were lower. This may mean that the critical period of 1-2 months that UNHCR says is necessary for returnees to find income and a home<sup>13</sup> may actually vary depending on the time of year they return. If the time of return is near winter, it may take longer. Three people (all widows) commented that while work was in general harder to find in winter, it was difficult for women to find work all year round. Four people (all widows) said that before the cash-for-work projects, they were washing clothes for people and so there was little seasonal difference in wages or work availability; three said there was no seasonal difference for them as they had a government employee working in the household.

**Affects:****1. Those Involved in Daily Wage Labour**

With the exception of three households who had members working for the government (one of whom said they had not been paid for several months), the majority of households gain income from men or boys working as unskilled daily labour, cart pulling and working in the bazaar. These jobs are characterised by low wages and unreliability of available work. The type of

<sup>13</sup> Cited in Rodey, 2003

employment engaged in was the same across all categories. People in this sample had not just entered into these types of casual labour since coming to Kabul, but had been involved in these types of work both before they left and while they were away.

In the female-headed households, 52 percent of women had been working infrequently in Kabul and elsewhere, sewing, embroidering or washing clothes for others. In the 48 percent of female-headed households where women were not working themselves, their young sons (under 15) were working sporadically as daily wage labour for minimal returns. In one household only the two young sons (both under 10) were working. They both worked in a shop and earned 10 Afghanis (around US\$0.02) per day each. In another only one son was working as a trainee cycle mechanic, earning 50 Afghanis per week (around US\$1).

Lack of income, or low income, may have health implications if people have to reduce the quantity or quality of their diet and if they are less able to access medical treatment. In interview one, 32 percent of households reported not being able to afford medical treatment.

Literacy and mental health were also important factors affecting households' ability to work. Almost one-third of households have no single literate member, probably further impeding their ability to access higher paying, reliable jobs. Around one-third of these households are female-headed. Thirty one percent of households have at least one member who is disabled, either physically or mentally. Eight of these are female-headed families, suggesting multiple difficulties in accessing employment opportunities; two have more than one disabled child and both of these have only disabled children. Four of the male-headed households also have more than one disabled member. There does not appear to be a link between households' place of origin or the length of time spent living in Kabul and the level of education or number of disabled members of the household. The only difference among these households was that a higher percentage of households who had no literate member came from the category of those who had lived in Kabul for more than one year. There is no obvious explanation for this.

Due, in part, to the casual nature of the daily wage labour these households are involved in, 90 households experienced a period of time when no one was earning income. The length of time without paid work ranged from one week to six months. On average, households reported having no member working for two to three months. The coping strategies people used during this time are discussed on page 24. Some were without paid work intermittently and others were without paid work for several consecutive months. Refugee returnees tended to be without work upon arrival, those who had lived in Kabul for over a year and those who never left still experienced long periods where they could not find paid work. It is not only refugee returnees therefore that may face a "critical period" during the year, the issue is more about timing. For refugee returnees the most "critical period" may be when they first arrive, while for others, and for refugee returnees also, it could be at any point in the year, though possibly worse during winter.

Only eight of the 100 households had at least one household member working throughout the year. Five said they had not been without paid work as they had one household member working for the government, two because their children were always working and one because the household head (a widow) was always sewing clothes for income.

Not only did most households experience periods of time when no household member was working, 63 households had only one person (the person enrolled on cash-for-work projects) working at the time of the first interview. This could either be due to lack of paid work opportunities, the sex and age composition of the household, the presence of a disabled or ill person(s) in the house and/or needs care from another member of the household, or the lack of an able-bodied male. Where more than one person was working in the household, children were often the second or third wage earners, working in the bazaar or doing casual labour some of the time.

It is worth noting that some of those employed on cash-for-work programmes were less likely to be employed by commercial contractors or private individuals for physical day labour due to age, disability or gender. Four men working on the cash-for-work projects were between 60 and 70 years old and one was over 70. A further five were between 50 and 60 years old. Two other men were visually impaired and two others had some form of slight physical disability. The elderly or those with some form of physical disability are unlikely to be those first picked for physical day labour from the crowds of people waiting in various locations around the city.

Most households, therefore, lacked the ability to access a constant stream of income. It is likely that this will impair households' ability to save and store, though studies have shown that even the poorest of the poor do save in some form and do so because they have to, "if you don't have much you have to manage it well."<sup>14</sup> Only four households however reported having any cash savings, three of which were under 200 Afghanis (around US\$4), one of which was 3000 Afghanis (around US\$63). Nine households had some small stocks of food: stocks of wheat, flour or vegetables, two households had saved some wood, while the rest reported having nothing to fall back on in times of need.

While there may have been under-reporting of savings, given the dire conditions most of the interviewees were living in and the number of debts held, it seems unlikely that interviewee households had sufficient savings to provide them with a safety net during the winter.

The amount of disposable income a household has may also be affected by level of indebtedness and will depend upon the household's need (due to threats from debtors) or personal priority to repay. If the need or personal priority to repay is high, debt repayment could be one of the main household expenditures leading to less money for food, fuel and other expenditures. Ninety one percent of households held debts and debt repayment featured as a top five expenditure for 26 households for most of the previous year.

### **Those With Few Assets**

The physical (e.g. house, land, livestock) and financial (e.g. stocks of savings) assets of many people were destroyed during the years of war that Afghanistan has endured. Others may have owned few assets to begin with. Only 10 percent of the households on this study, mostly male-headed households that had lived in Kabul for more than a year, and male-headed households who never left Kabul, owned any productive assets from which they could receive cash or in-kind income (such as agricultural produce). Twenty households owned one *jerib* (approximately

---

<sup>14</sup> Rutherford, 2000.

2,000 square metres) of land or less in another province, but only three said they received anything from it, and that which they did receive was very small. Six of the 20 households who owned land outside of Kabul were female-headed households. In four of these cases the land was said to be for the building of a house, rather than agricultural land. They were therefore receiving nothing from it. The remaining two land-owning female-headed households were also not receiving anything from the land.

A further five households (four male-headed) said they owned some land in Kabul. Two of the five households said the land was very damaged, one of the households had mortgaged the land due to the need for money so received nothing from it and one female-headed household had land to build a house but no income to build it. Ten households owned other productive assets (see Table 4 below), three of these same households also had agricultural land.

**Table 4: Number of Households Owning Productive Assets by Type of Asset**

Chicken	Sheep	Cow	Sewing Machine	Tandoor
4	1	1	3	1

Twenty-nine households owned assets that were not (currently) productive but may be of some financial value in the future (see Table 5 below). Nine of these households owned more than one item and four of these households also owned productive assets. These assets were mostly owned by male-headed refugee returnee households and male-headed households that had come to Kabul from elsewhere in Afghanistan during the last year, and male-headed households who never left Kabul.

**Table 5: Number of Households Owning Assets of Financial Value by Type of Asset**

Non-Productive Land	TV	Radio/Tape Recorder	Jewellery
22	7	8	2

The remaining households only mentioned owning blankets, quilts, pillows, heaters and stoves. Two households had no productive or household assets of their own. Assessing people's physical assets is, of course, difficult as there may be under-reporting. Interviewing households over time however did make it easier to pick up on inconsistencies and a greater level of trust may have developed with the interviewees than in a one-off interview. In total it would appear that 90 percent of the households owned no productive assets from which they could gain income and 85 percent owned no household assets of any financial value which could be sold in times of need to pay for expenses such as food, fuel, or medical treatment.

### Those With Time Constraints

A further constraint that may hinder a household's ability to seek work is that of time. Gaining access to water is difficult for many households and can be very time-consuming. One household living on the mountainside in areas not designated for housing for example had to use 1.5 hours a day of their time to get water from the bottom of the mountain and carry it back up. They were unable to store water, as it was too heavy to carry so far in large quantities. This was therefore a daily task. Searching for some kinds of fuels also takes time, as does buying food.

Most households reported walking long distances, taking between one and three hours, to buy food from bazaars known to sell the cheapest food. Some households reported buying food on a daily basis making this also a frequent task, though they do not necessarily walk such long distances every day. Some households reported buying food on a daily basis making this also a frequent task. Lastly, where there are small children or ill or severely disabled people in the household someone has to be with them to take care of them, (unless there are extended family members, neighbours or crèches (day care groups) that can do so).

The ability of households to fulfil these tasks and earn an income may in part depend on household size, although the key variables here may be the sex and age composition of the household members, rather than household size. For example, a large household with four children above the age of 15 may be able to access more income-earning opportunities than a small household with only children below the age of six who may be too young to care for their siblings themselves or to work. The possibility of both parents working may be reduced if they have only very young children (unless they have networks of people who can take care of their children) in comparison to parents who have at least one child old enough to look after the youngest children. The sex of the children will also be an important determining factor. A household with many female children may have less income-earning opportunities than a household with more male children, although having male children may bring a greater financial burden at the time of marriage due to the giving of bride price to the bride's family. A female-headed household with no able-bodied male over the age of 15 will face even greater difficulties accessing employment opportunities.

In terms of housework there appeared to be little difference between what boys and girls were doing (where both were not working), though boys tended to collect wood and only girls and women washed clothes.

### **Living With the Legacies of the Past**

A household's past will affect their current situation. It has already been stated that the majority of households had no household members engaged in paid work at some stage during the last year. This may have negatively affected people's abilities to build up, or retain assets, increased their indebtedness or depleted or hindered their savings.

For those who returned to Kabul from outside Afghanistan and those who came to Kabul from elsewhere in Afghanistan, life before coming to Kabul was also very difficult. Fifty-nine of the 84 households, (which includes refugee returnees, those who came to Kabul from elsewhere in Afghanistan and those who have lived in Kabul for more than one year), who responded to the question of why they had come to Kabul, said they came due to experiencing difficulties in their previous locations (see Table 6 below).

Both male and female-headed households gave the above responses and there was little difference between the answers given by each. One notable difference between male and female-headed households, however, was that three female-headed households said they came as male relatives were coming to Kabul and they would have no one to support them if they had not moved also.

**Table 6: Reasons For Coming to Kabul and Number of Responses**

To find work	27
Due to war (some from a long-time ago)	9
Due to drought	5
Destruction of homes in other provinces	5
Due to owning no land	4
Originally from Kabul	4
Due to homelessness	2
Didn't have travel expenses to reach Badakhshan	1
Couldn't return to home province due to debts held there	1
Had been informed of vacant house	1

Interviewees, who had previously lived outside Afghanistan, were also asked why they had returned to Afghanistan in general. Fifty-one households (both refugee returnees as well those who had returned but have lived in Kabul for more than a year) responded to this question. Seventeen people said they returned because of peace, 16 because of a bad economic situation, as they could not afford rent and bills in Pakistan and/or could not find work or were not allowed to work. Six people said that the Pakistan government had told refugees to leave, four returned because of police harassment in Pakistan, four because life as a refugee was very difficult, two said they came because Afghanistan is their homeland, one said for their children's education and one widow left to escape abuse from her brother-in-laws.

Four widows said they returned to Afghanistan because male relatives were returning and they would have no one to take care of them. Seven of the 41 widows felt they would not be able to cope without male support and were less able, or perceived themselves to be less able, to make livelihood choices on their own. One woman lamented that her life had been good in Pakistan but that her brother-in-law had said there was peace in Afghanistan now and life there would be good. She had not found life in Kabul to be good for her so far.

### Section Summary

- In relation to the factors identified here as reducing a household's ability to cope with threats of winter, the majority of households on this study were "vulnerable" to the threats of winter. The self-targeting methods used by the NGOs therefore appear to have been successful in terms of attracting the "winter vulnerable" onto the projects.
- It is also clear however that many of these households will be vulnerable to small shocks throughout the year such as ill health, and that winter simply exacerbates the situation.
- Different groups of people were susceptible to different types of winter threats. As can be seen from Table 7 below, there is no clear picture of one group being more susceptible to these threats than another.

**Table 7: Winter Susceptibility**

<b>Factors Affecting Susceptibility to Threats of Winter</b>	<b>Never Left Kabul</b>	<b>Lived in Kabul For More Than 1 year</b>	<b>Came to Kabul Within the Last Year From Other Province</b>	<b>Refugee Returnees</b>
Living in the damaged shelter	78%	68%	67%	73%
Burning garbage for fuel	6%	28%	8%	13%
Owned no heater	0	16%	42%	20%
Risk of eviction due to squatting or renting from non-family	38%	38%	17%	53%
Owned no productive assets	87%	84%	92%	90%
Owned no other valuable assets	81%	69%	67%	67%

Refugee returnees appear to have been slightly more susceptible to some threats but the difference is very small. The number of households in some groups is very small (see Table 1, p5). This means that it is possible that only one or two households are making one group look more susceptible to the threats of winter than others, and that these households may be somewhat unusual cases. With the exception of those households living in damaged shelter, female-headed households seemed, however, more susceptible than other groups to all threats. It would therefore appear that this group was more susceptible to winter threats.

It would appear that a person or household's susceptibility to the threats of winter depends more on the characteristics of that person or household. These characteristics will not necessarily be the same for whole groups of "refugee returnees" or "Kabulis" for example. These characteristics will be discussed further at the end of the next section and are summarised in Box 2 (p26).

## IV. Winter Coping Strategies

This section looks at how the sample households coped with the risks of winter as identified in the previous section, looking first at how they coped with the cold weather, and second at how they coped with less disposable income. The information in this section was collected from the first round of interviews. Some households had been on the cash-for-work projects for between one week and two-and-a-half months by the time the first interview took place. The income from cash-for-work may therefore have affected some of the coping strategies explored here. It is therefore difficult to know whether any additional coping strategies would have been employed had the sample group not been on the cash-for-work project. Coping strategies are defined here as the efforts people employ to tolerate, minimise or overcome threats or shocks.

### Threat: Cold Weather

#### Coping Strategies:

##### 1. Stay Warm:

Most households tried to use fuel where possible obtained by different means. As already discussed, 16 percent of households coped with the lack of income to buy fuel by collecting garbage to burn. Six percent of households in the first round had taken loans for fuel between November 2002 and the beginning of February 2003 and fuel was the second largest expenditure for the majority of households throughout the year, and the main expenditure for eight of households in January which was probably the coldest time of the year.

##### 2. Increase Consumption of Food:

###### *a. Consume from stocks*

The onset of winter comes as no surprise to people. However, whether they are able to plan effectively for it is another matter. Only nine of the households had any stocks of food or fuel, which they could use during winter. One of these households said they had stored flour “because of winter as there are problems on the way”. Only one of these nine households was a widow and she was storing food that had been given to her by relatives. The stores were mainly a bag of flour or wheat, in one case, oil and rice also, and in two cases, dried vegetables. People did recognise the need to store but said were unable to. Seven households commented that they buy and consume food on a daily basis and one widow said that even her daily food was usually taken on loan.

###### *b. Alter diet*

Eighty one percent of households said they ate more in the winter, 16 percent said they ate the same and three percent said they ate less. Many households altered their diets. Around a quarter said they ate fewer vegetables and eight percent said they ate less meat, presumably to cut down on cost to enable them to eat more. Seventeen percent said they ate more bread and 14 percent said they ate more rice. Some households used a combination of cutting down on certain items, such as meat and vegetables, and eating more of other items such as bread and rice. A further 33 percent however reported that they ate whatever was cheapest in that season, meaning they ate

vegetables in both seasons but chose those that were cheapest. Many households walked long distances of up to three hours to find the cheapest food.

Food was, in general, the main expenditure of the interviewee households throughout the year, though in some cases at some point during the year rent, fuel and health were greater. There is no clear pattern of differences in expenditure according to the length of time a household has been in Kabul, where they came to Kabul from, or the gender of household head.

*c. Access loans for food*

Borrowing to purchase food, either from family, friends or shopkeepers appears to be a major coping strategy. Forty percent of people held loans they had taken out for food between November 2002 and the beginning of February 2003. As can be seen from Table 8 below, interestingly, no households who came to Kabul in the last year from elsewhere in Afghanistan reported taking loans within this time period. This is not to say they did not have older loans for food but that they had not taken them during the winter period and may reflect either strong family support with food or an inability to access credit. A higher proportion of both male and female-headed returnee households had taken loans for food during this time.

**Table 8: Percentage of Households With Loans For Food**

Those who never left Kabul		Those who've lived in Kabul for more than one year		Those who came to Kabul in the last year from elsewhere in Afghanistan		Returnees	
Male-headed	Female-headed	Male-headed	Female-headed	Male-headed	Female-headed	Male-headed	Female-headed
38%	38%	19%	28%	0	0	50%	50%

A further 31 percent had outstanding loans that they had taken for food up to seven years ago. These loans were not only taken out during winter however. Borrowing is therefore a coping mechanism employed throughout the year

**Threat: Less Disposable Income/Less Work, Fewer Wages?**

**Coping Strategies:**

**1. Seek Income Sources**

Seeking income is obviously a coping strategy used throughout the year and enrolling on cash-for-work was one such strategy used by the sample group last winter. Prior to working on the cash-for-work projects, the majority of households had been engaged in unskilled daily wage labour. Three households also had a member working for food; one widow's son collected water for other households in exchange for food, another widow's disabled son was (and still is) a house servant who received lunch as payment for work, and a third woman in a male-headed household was collecting vegetables on another persons land for food. Six households (four female-headed, two male-headed) had begged as a source of income.

Deploying children into labour was another strategy used to earn the only or extra source of income for the household. Forty nine percent of female-headed households, and 33 percent of male-headed households, had children (under 15 years old and as young as eight) working at some stage during the winter (as well as at other times of the year). As noted earlier, two people said that when they were not working their children worked. This could either mean that parents are taking their children out of school to work, or that the opportunity costs of children going to school are too high for households who need their children to earn an income, preventing children from going to school in the first place.

Only one household reported receiving remittance income. A widow whose brother sent her money three or four times a year headed this household. The main reason given by interviewees for not receiving cash remittances from relatives was that their families are in an equally poor (or worse) financial situation. One widow for instance had five sisters, all of whom were heads of household and in need of assistance themselves.

Five households reported occasionally receiving cash or food from family and neighbours, one household sometimes received fruit from family in another province, and one received barley flour three or four times a year. A further nine households said they sometimes received alms/charity.

The vast majority of households obtained loans from various sources (discussed further on p.23) and also operated a continuous cycle of petty borrowing and repayment with neighbours, as well as family. The borrowing and repayment often takes place over a very short period of time, as little as three days. Items borrowed were mostly small food or non-food items such as matches. Several people said they must pay the loan back in order to “keep the system going.” One person commented that they had recently moved and did not know their neighbours so had not yet established a “borrowing relationship” with them. This form of coping strategy seems to work well with the often irregular income streams of these households combined with what seems to be the more frequent expenditure needs. Whether this system operates out of benevolence or reciprocity it works, and people are very keen to repay as soon as they are able to.

Some destroyed areas of Kabul are being gradually rebuilt and there is often a mixture of types of housing within the same street. While some housing is relatively luxurious, other houses close by are damaged and provide shelter to squatters. This possible difference in the monetary wealth of neighbours may possibly enable poorer households to obtain greater assistance from their neighbours, though one interviewee remarked “the ones who give us loans are the ones who can’t afford to.”

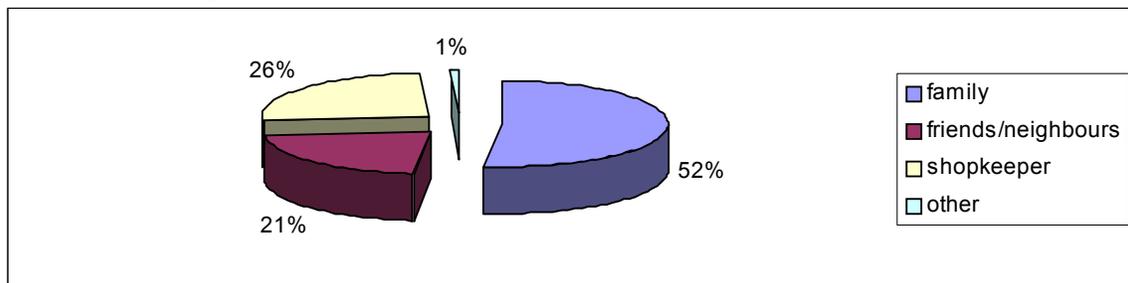
The majority of households reported that they were not able to lend to others, though said they would if they were able to; other households had fallen out of the borrowing system altogether. Borrowing is therefore not an option for all households. Eleven households had no debt at the start of the interviews: eight female-headed households, and three male-headed households. There appeared to be no relationship between not having debts and the length of time a household has been in Kabul or where they came from. Six of these households, (four female-headed and two male-headed households), continued to have no debts throughout the study.

While initially it might seem that having no debt means an ability to fulfil one's needs without credit, this is not always the case. Of the six households who had no debts, one is a widow who begged rather than borrowed, one is a widow with two disabled sons, one is a widow with six children below the age of 12, and another is a widow with four children below the age of nine who says she cannot borrow as "people repeatedly say you are a widow, how will you pay back." These households are unlikely to be financially secure in terms of access to income, though some may be receiving assistance from family.

Fifteen households held debts with a person in another province. Only one of these was a female-headed household and only one was a household who had never left Kabul, suggesting these groups had fewer connections with family in other provinces. The majority were male-headed returnee households and those living in Kabul for more than a year.

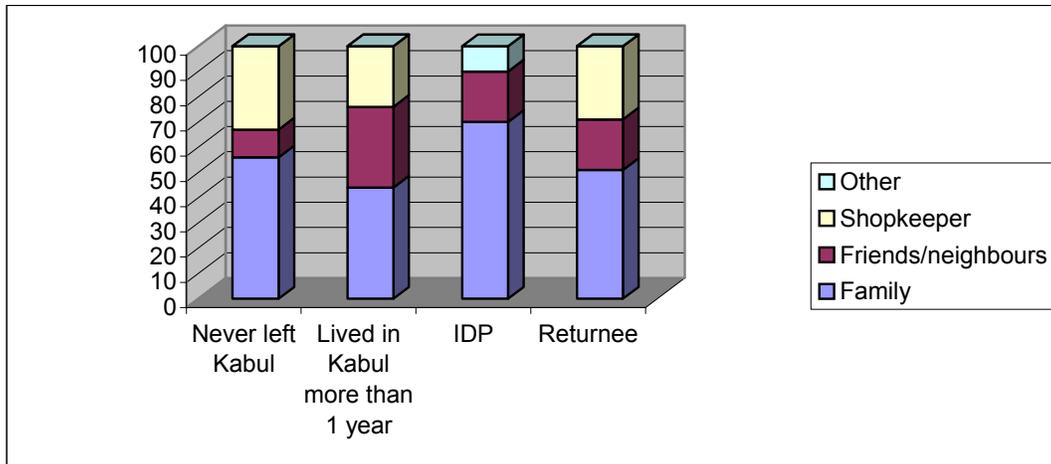
The majority of loans had been taken from family, followed by shopkeepers and then friends and neighbours (see Chart 2 below).

**Chart 2: Percentage of Loans Taken From Different Sources**



There was some difference in the choice of creditor used by different groups. Households who came to Kabul in the last year from elsewhere in Afghanistan were mostly reliant on family for credit and had no loans from shopkeepers (see Chart 3 below). This is possibly due to not yet having established connections with shopkeepers or because of family support. Table 3 shows that 50 percent of households who came to Kabul in the last year from elsewhere in Afghanistan were living with family or friends for free compared to 31.25 percent and 25 percent in the other groups.

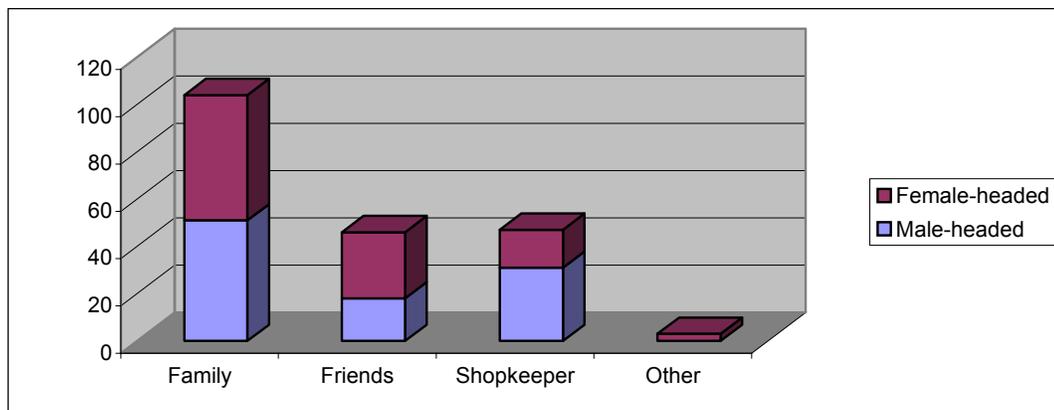
**Chart 3: Percentage of Loans Taking From Different Sources by Sample Categories**



Female-headed households in general had fewer loans from shopkeepers and more from friends (see Chart 4 below). This could possibly be due to greater difficulty in accessing credit for women.

The main reason for taking out a loan was for food, followed by medical expenses, funeral expenses, wedding expenses and fuel. There appeared to be little difference in reasons for taking out a loan between the different groups, though female-headed households did have more loans for funeral expenses.

**Chart 4: Percentage of Loans Taken From Different Sources by Gender of Household Head**



The size of loans ranged from 50 Afghanis (around US\$1) to 10,000 Afghanis (US\$208). There appears to be little difference in the size of loans taken between female and male-headed groups, the length of time a household has been in Kabul or where they came to Kabul from.

Borrowing was also a major coping strategy used when people had no paid work. As previously mentioned, being without paid work for periods of time featured in the lives of most of the

households in this study. While these periods of not working were not only during winter, it is possible to gain some insight into how people would cope with unemployment during the winter by looking at how people coped at other times of the year.

Of the 90 respondents to this question, 81 households had no household working for a period of time during the last year. Seventy-nine interviewees said they used the following coping strategies during these times:

- 40 said they had coped by borrowing;
- 7 begged (5 of which were in female-headed households);
- 6 (all returnees) lived off UNHCR assistance package;
- 6 used savings (4 of whom were returnees);
- 5 sold house items or jewellery;
- 4 received help from family;
- 4 women entered into paid work (2 widows whose sons usually worked and 2 from male-headed household);
- 3 returnees sold some of their UNHCR assistance package;
- 2 deployed their children into labour; and
- 2 received help from neighbours.

Some households used a combination of the above, for example using UNHCR assistance then borrowing, or using UNHCR assistance then begging or using savings then borrowing. The rest either said they went hungry or gave no response.

Borrowing was therefore the most widely used coping strategy during times when households had none of their members engaged in paid work. As shown earlier however, this may be less of an option for those who may not be seen as credit-worthy such as female-headed households.

Selling assets, begging, and deploying female and child labour were all other coping strategies used during times of unemployment. Returnees were also able to use UNHCR assistance before resorting to more detrimental coping strategies. This assistance appears to have been vital to these households who may otherwise have increased their indebtedness or sold assets, further diminishing their future coping strategies.

## **2. Share Income and Expenditure With Family**

Living with related households and, in particular sharing income and expenditure with them, appears to be another strategy used by those on low incomes. As mentioned earlier, 64 percent of respondents were living with relatives. Of those 64 percent, 22 percent were sharing income and expenditure with the other related households living in the accommodation. If we look at the members of some of the households sharing income and expenditure it can be seen that this was used as a coping strategy for those less able to access employment opportunities on their own:

- One female-headed household was sharing income and expenditure with her widowed mother and disabled brother;

- One male-headed household was sharing with his father-in-laws household as the father-in-law suffered from a mental condition;
- One household was sharing with their daughter’s household as she did not know where her husband was;
- One brother-in-law was sharing with his widowed sister-in-law;
- One brother was sharing with his widowed sister and her daughter;
- One son was sharing with his elderly widowed father;
- One son was sharing with his widowed mother; and
- One family was sharing with their daughter’s family as her husband has severe mental problems.

Another three female-headed households were being given financial help by their brother or brother-in-laws.

### **3. Move House**

Another way people coped with lack of income was to move house if the rent was increased by the landlord. While these households could have chosen to stay and take out large loans, many chose to move on and find a less costly place to live.

### **4. Draw On Social Obligations**

A further way of coping with less income was to reduce household consumption requirements by sending household members away as guests. This is because traditionally, host families are obliged to feed and look after their guests. Two of the households had sent members of family away to relatives as guests, one to another province and one to Pakistan where the son also worked. Some households in the study were also on the receiving end of these obligations however, and one household commented in the second interview that during the six weeks from the previous interview, “their life had not improved as they had to look after guests.” Many households said they shared food if guests came to the house but that they deliberately never invited guests because of this custom. Such social obligations can therefore be either a burden if on the receiving end or used as a coping strategy.

## **Section Summary**

Households have been shown here to have a variety of ways of coping. However, while some strategies such as sharing income and expenditure with family or enrolling on cash-for-work could be seen as positive strategies that will not negatively affect a household’s future, others such as selling assets, burning garbage, becoming indebted and not educating children due to deploying them into paid labour, may jeopardise a household’s future well-being by depleting its assets.

Box 2 below summarises the characteristics of households that have been found (in this study) to make them more susceptible to the threats of winter because they impede a household’s ability to cope with them without threatening their future well-being. In large part, these characteristics relate to the reduced ability to access the income needed to cope with the threats of winter, as

well as shocks that arise at other times of the year, such as life-cycle events (births, deaths, marriages) or ill-health. All of the households on this study fit into several of these categories.

The particular threats of winter these households are susceptible to, together with their coping strategies, are summarised in a flowchart in Annex 1.

#### **Box 2: Characteristics of Households Susceptible to Threats of Winter**

- Those living in open spaces or partially destroyed buildings;
- Large households with many dependents;
- Households with only dependents;
- Households with disabled/ill members who are unable to work and need care;
- Households with no able-bodied male old enough to work;
- Households with no adult members who can read or write;
- Households with few employable skills;
- Households with no productive assets;
- Households with no or few saleable assets;
- Limited social networks of relatives and friends;
- Highly indebted families;
- Households with no savings or stocks of food to fall back on;
- Households unable to access any form of credit; and
- Female-headed households may be more affected by the above factors.

## V. The Impact of Cash-For-Work

This section examines whether cash-for-work addressed the winter needs of the sample group by looking at change over the four-month period of the interviews. The needs identified are first those associated with the threat of cold weather including greater expenditure requirements, and second those needs associated with less disposable income caused by less work and lower wages. It must be recognised that cash-for-work was only one factor affecting people's lives over the winter and that in assessing impact other factors must be taken into consideration.

Cash for work is a type of project that provides paid employment (in cash) as a form of assistance. The way in which cash-for-work was provided by the four NGOs differed slightly. In one NGO men were enrolled on the project for six months, working 11 days on, 11 days off, while women worked half-days for 22 days, every month for six months. In another, men and women were enrolled for 60 days. The wage rate offered also differed between the NGOs but most of the work was offered at below market rate (around US\$2 for unskilled work) to enable self-targeting to take place and to attract only the "most vulnerable," who were able to work. Work provided included rubble clearance, ditch digging and gabion cage weaving.

### Impacts on households' ability to cope with the threats if winter

#### Cold Weather

Change in housing conditions was inadequately captured in this study. It was difficult from the information obtained to assess how much change had occurred. Anecdotal evidence from the researchers during de-briefing sessions did indicate that a few households had improved the physical structure of the house in which they lived. Other households were obliged to repair their accommodation, that being the condition of their rent-free tenancy. Few households however appeared to have greatly improved the physical condition of their homes. For those not living in their own homes the feeling of being temporary and the threat of eviction may have acted as disincentives to repair them.

Few households changed their fuel habits; those who had previously burned garbage for fuel continued to do so. Only one household reported being able to buy wood instead of burning garbage. Continuing to use costless fuel was most likely an attempt to conserve the income from cash-for-work for other items that required cash expenditure. In general, fuel did however remain the second biggest expenditure in the second and third rounds of interviews, some of this also being used for cooking.

Seven households bought clothes with their income from cash-for-work which may have given some protection against the cold. Two households were also able to buy blankets and four households bought Iranian carpets, which may have helped retain heat in the house.

### Source of Income

The cash-for-work projects provided people with a regular income over all or part of the winter; something few of the households were used to. Each person enrolled on the cash-for-work was provided at least 60 days work. This appears to have benefited households in several ways:

#### *i. Diet*

Over the course of the second and third rounds of interviews, 22 households reported a positive change in both the quality of the food bought and the ability to purchase it. Twenty-eight households had taken out loans for food in the second round, however, and 24 had taken a loan for food in the third round. Possible explanations for this could be that people took loans to tide themselves over until payday, as people were not paid on a daily basis, or that the income from cash-for-work was not enough or that they used their income for other expenditures. For 92 households, food was consistently the biggest household expenditure throughout the winter as throughout the rest of the year. The exceptions were eight households who gave fuel as their greatest expenditure in January 2003.

#### *ii. Debt*

The cash-for-work income appears to have had some impact on people's ability to repay debts. Debts are seemingly a heavy psychological as well as financial burden and many households spoke of their distress at being indebted. In consequence, debt repayment appears to have been a major priority for over a quarter of these households. Forty-two households with debts in round one were able to repay part or all of their debts (depending in part on the size of the debts they held). Fifteen percent of households with debts (13 households) were able to pay off sizeable amounts of between 2000 and 3000 Afghanis (between US\$42 and \$62.5). When this is put in the context of the wage rate they received (US\$2 per day or less, depending on the NGO) this is a substantial percentage of the income they received. Those who were able to repay debts saw it as highly positive and several families reported "less worry" now they had been able to repay some of their debts.

There was a marked difference between the percentage of women who had taken loans who had repaid some of their debts and the percentage of men who had taken loans who repaid some of them (see Table 9 below). Fifty five percent of women with debts repaid at least part, compared to 35 percent of men with debts. This may suggest that paying off debts is a greater priority for female-headed households due, in general, to a lesser ability to access job opportunities.

**Table 9: Percentage of Debtors Who Repaid Part or All of Debts**

Those who never left Kabul		Those who've lived in Kabul for more than one year		Those who came to Kabul in the last year from elsewhere in Afghanistan		Returnees	
Male-headed	Female-headed	Male-headed	Female-headed	Male-headed	Female-headed	Male-headed	Female-headed
14%	71%	29%	33%	60%	80%	38%	57%

One can also observe that the number of those who repaid some of their debts was greater among those who came to Kabul in the last year from elsewhere in Afghanistan and refugee

returnees. This may possible be because they have less secure access to credit from non-family members.

It is of course possible that some of these people would have been able to repay debts from other means had they not been on cash-for-work. However due to the age of some of the debts (as old as seven years), and the inability to earn constant income for most, it seems unlikely that this would have been the case for many households.

### *iii. Assets*

Nineteen households reported purchasing assets over the period of the research (see table 10 below). Three of these had no debts to repay and two female headed-households were able to repay some debts as well as purchase assets (one bought an Iranian carpet, one bought a sewing machine). The remaining households had debts but did not repay them and appear to have chosen to purchase assets instead. Women headed 12 of the 19 households who purchased assets. As seen above a higher number of female-headed households repaid debts also.

Female-headed households appear to have used the income from cash-for-work to increase their livelihood opportunities and bolster their future coping strategies. This may have been due to the knowledge that finding such regular work again, and at the same wage rate, would be very difficult.

**Table 10: Assets Purchased During Cash-for-Work Programme**

Clothes	Household items	Iranian carpet	TV	Sewing machine	Handcart	Old bicycle
7	3	4	1	1	1	2

The sewing machine, handcart (for carrying goods) and possibly the bicycles will all provide households with greater livelihood opportunities and options. While the remaining assets are mostly non-productive they may still be useful in times of crisis as they can be sold. They may also give people a greater sense of well-being. In one of the de-briefing sessions with the surveyors the point was raised that many people in Afghanistan would rather eat less food and own household items such as carpets, bowls and plates due to the status these goods bring. This is probably true of people in many parts of the world. In this sense, some of the outcomes of the cash-for-work project may have had benefits for people beyond the life of the project.

### *iv. Health*

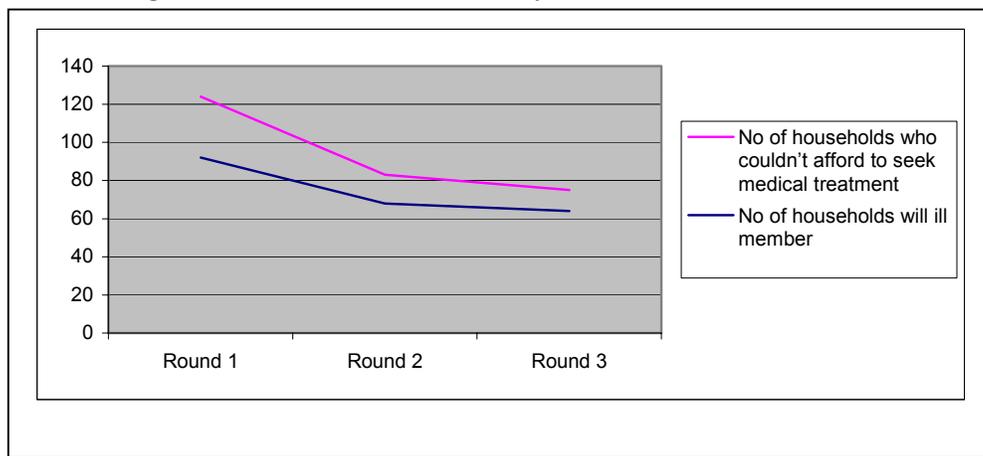
Ninety-two households in the first round contained, or had recently contained, one or more members suffering from some kind of illness. In Round 2, however, the number of households with ill members decreased to 68, and in Round 3 to 64 (see Chart 5 below). This may have been partly due to improvements in the weather over this period of time.

Similarly, 32 households in Round 1 said they could not afford to seek medical treatment. In Round 2, this figure went down to 15 and in Round 3, to 11 (see Chart 5 below). While this cannot be directly attributed to the income earned from cash-for-work it would appear that the

there is some relation. There appears to be little difference in the number of loans obtained for medical treatment by households from the different groups.

Cleanliness and hygiene appeared to have improved in some cases: 3 households specifically mentioned that the cleanliness of the house and the hygiene of their children had improved; the surveyors also noted some positive changes. This may have occurred for several reasons: more households may have been able to afford to purchase items such as soap, employment may have improved the self-esteem of those involved, prompting them to take better care of themselves and their surroundings, and lastly because 3 of the surveyors were health educators in their respective NGOs and may have offered health and hygiene advice during the interviews.

**Chart 5: Changes in Health Status and Ability to Seek Treatment**



### Sub-Section Summary

As can be seen from the above discussion, different people had different priorities for spending their cash-for-work income. Some appeared to have spent all of their salary on food; this may have been affected by household size and the number of dependents. Some tried to pay off debts, some purchased assets and some attempted a combination. For some households this meant a trade-off between meeting short-term and long-term needs. Other households may have tried to repay debts or build up assets rather than significantly improving their diet in the short-term, making them less vulnerable to shocks in the longer term and possibly giving them greater peace of mind. Others may have bought assets rather than pay off debts. Regardless of the choice people made as to how to use this income, it was their decision. The majority of households appeared to have tried to improve their life situations as well as survive the winter. This suggests that with sustained assistance cash-for-work may improve the life situations of some beneficiaries.

Overall, the cash-for-work supplement appeared to reduce people's susceptibility to the risks of winter by providing them with a constant source of income for part of the winter and enabling them to cope with the added risks and costs of winter.

### **A Change in Gender Roles?**

In 27 percent of the male-headed households, women were working as well as men. In 43 percent of these cases, a female member of the household was enrolled on the cash-for-work projects, while men were mainly engaged in daily wage labour. In four cases the women were the only ones working; in two of these cases this was because the men had been in accidents and were temporarily injured. In one case, the daughter of the household was the only person working and was named as the “household head,” despite having brothers of the same age.

It is possible that this change in traditional gender roles, with women being the ones with a reliable income, though temporary, may have brought about some change in intra-household dynamics. While it may have been poverty that allowed such changes to occur,<sup>15</sup> and while some women may, given the socio-cultural norms of Afghan society, prefer that male members of the household were working instead, cash-for-work may have provided them with new opportunities, both to obtain income as well as room for maneuver to begin to change socio-cultural gender roles. It is also possible, however, that this made no difference to women’s decision-making power or respect within the household.

### **Interviewee Impressions**

Most interviewees were very happy with the cash-for-work projects; only one household complained that the wage given was not enough. Despite the below-market wage rate offered by some of the NGOs, none of the four NGOs had difficulty filling the places on their projects. This provides a good indication that the projects were needed and useful, and suggests that few, better alternatives existed for these vulnerable households. It is possible that some of those engaged in the project were the second, third (or more) worker in their household and that one or more of the other workers in the household were earning higher incomes. This was not found to be the case with this sample group, however.

Over the course of the study, 38 percent of households reported positive changes in their lives that most attributed to cash-for-work with responses such as: “we were able to buy all of our children’s needs”, “everyone had less worry” and “it is a good project for jobless people like us, we can feed our children through this.”

Seven of the households from this study were interviewed in a later piece of research conducted by Pam Hunte.<sup>16</sup> Hunte found that people spoke of their employment on the projects with fondness, remembering their time on the projects when life had been easier, but also with regret that it was now over. The psychological benefits of such projects should not be underestimated.

There were some who said their lives had not changed while on the cash-for-work projects. This was because they were already highly indebted and therefore spent most of their income on debt repayment. Other reasons were the onset of unexpected shocks, such as the need to pay for medical treatment, a death in the family and need to pay for funeral expenses or rent increases or eviction. While these factors were mostly outside the control of the projects, it is very important to be aware of them as this may help in the design of future projects.

---

<sup>15</sup> Chen (1995) gives a very good account of women in India who stepped outside socio-cultural boundaries to work due to poverty.

<sup>16</sup> Hunte (2003) *Some notes on the livelihoods of the urban poor in Kabul, Afghanistan*, forthcoming.

**After Cash-For-Work .....**

Of the eight interviewees (five widows) who came off the cash-for-work project in the first round of interviews, six (five widows) had still not found work at least six weeks later, though one widow was occasionally cooking for neighbours. Of the two people that had found work, one had found a job after five weeks and the other was now working for his creditor. His daily wage was 40 Afghanis per day (around US\$0.8) but 20 Afghanis (around US\$0.4) was taken by his debtor to pay off his loan.

By Round 3, six weeks later, another 38 people (15 widows) had finished the cash-for-work projects. Only nine had found other work (two of which were female-headed households). Of those male-headed households that had found work, one male head-of-household had found occasional work cobbling, and two sons under 10 in one household were burning incense on the streets for money. In the two female-headed households who had a member working, one widow's 10-year old son was a trainee cycle mechanic, and in the other a 12-year old son was making bricks.

There was no clear relationship between those coming off cash-for-work and those who took out new debts. It is likely however that those with access to credit will take out loans if they cannot find adequate employment.

---

**Section Summary**

For the vast majority of the households on this study, low and irregular income will continue to characterise their situations throughout the year, though they will not have the possible added expenses of winter. Due to lack of job opportunities, high levels of indebtedness and for the characteristics outlined in Box 2 on page 26, the majority of these households will remain vulnerable to small shocks that beset them throughout the year. Many will, therefore, still need some assistance once these projects end.

Many households were in the same or worse situation in previous winters and will be again; one household commented that the winter before last was “especially difficult, we had no food or fuel for two or three days and had no relatives to take loans from.”

However, it is possible to see how the situation of some households might improve in the future without assistance; for instance a household with older children learning skills or a long way through their education. However for others, such as the two widows with disabled children, it is difficult to see how their lives will improve without some continued assistance (see Box 3 below). There are therefore those who are vulnerable to shocks and less able to cope with them in the short-term and those who are likely to be vulnerable to shocks and less able to cope in the longer-term too. These two different categories are likely therefore to have different needs in terms of assistance.

**Box 3: A Case for Continued Assistance**

One widow (aged 45) and her 2 disabled sons (aged 20, 22) moved from Wardak to Kabul in November 2002 due to drought, lack of jobs and food. In Wardak she had been begging and was advised to go to Kabul. Once in Kabul she and her two sons were again begging until she enrolled on a cash-for-work project.

The household was living in the same room as the widow's daughter and son-in-law who were paying the rent. The house was in ruins and the widow-headed household owned no physical assets of their own but instead used the widow's daughter and son-in-laws assets. They had no latrine but made a temporary one out of sticks and worn out clothes. The son-in-law was heating the room. The widow said she wanted to live with her son-in-law as long as he allowed her to "otherwise I will live on the street".

She had no debts as they begged rather than borrowed due to an inability to repay and a lack of people willing to lend to her. While on the cash-for-work project she was trying to save for joblessness as she said "I fear that when I need money no-one will lend it to me". Whereas previously she had only begged and bought food, since the cash-for-work she had been able to spend some money on health and some small non-food items. She was very worried about how she was going to cope when the cash-for-work finished. In May her son-in-law decided he wanted her and her sons to leave and was no longer supporting them financially. She had thereafter had to use the money she had saved to buy food.

After the cash-for-work project ended, her son was still begging and she had found no paid work. It is difficult to envisage how the life situation of households like this could improve without continued assistance.

Through continued assistance, households like this could begin to build their physical assets and improve their living conditions. This would in turn increase their ability to cope with the threats, shocks and risks that they will face.

That cash-for-work, which offered very low wage levels, made a difference to some people's lives however, at least during the project, suggests that with more assistance there is some hope that some households could be helped to improve their lives for the future and not just the present. This shall be looked at in more detail in the next section.

## VI. Reducing Vulnerability: Ways Forward

The findings of this study indicate that cash-for-work projects can reduce people’s vulnerability during the winter. Winter vulnerability in Kabul, however, appears to be largely a matter of poverty combined with a lack of access to adequate and affordable accommodation. Though issues relating to poverty and accommodation conditions may lessen following winter, they do not disappear. Therefore, the majority of those who are vulnerable to the threats of the winter are vulnerable to threats and shocks throughout the year.

The majority of the “vulnerable” have coping strategies that allow them to deal with threats and shocks. However, due to a lack of assets (house, education, stocks of savings, physical productive and non-productive assets and social connections) these strategies are not enough for the “vulnerable” to lift themselves out of poverty. These strategies are also often detrimental to future well-being. If only winter needs are tackled the same people will a part of the “winter vulnerable” statistics again and again.

It is argued here that reducing poverty would help reduce winter vulnerability, as well as vulnerability to threats and shocks in the longer term. Tackling urban poverty would mean that fewer people would be in need of winter assistance. While saving lives not reducing poverty was the aim of much of the winter programming last year, it is argued that future policy and programming should aim to help people lift themselves out of poverty in order to reduce their vulnerability to the threats of winter, as well as shocks in the longer-term.

This last section draws together issues that should to be addressed if this were to be the aim, and offers some recommendations. The section is divided into two parts, the first looks at further research needs, and the second suggests the types of interventions that need to be put in place.

### **The Need to Know More...**

#### **Changes in Gender Roles and Gender Relations**

There is a need to know more about intra-household vulnerability to particular types of threats. Are certain household members more vulnerable to threats, such as those brought about by winter? Do individuals have different needs in winter, and does programming therefore need to try and target individuals as well as households?

In-depth knowledge is needed about which types of work are, or are perceived to be, socially acceptable and unacceptable for “vulnerable” women heading a household, and for “vulnerable” women in male-headed households, (as well as for women *per se*). While many assumptions are made around what is and is not acceptable, it is not always clear on what basis they are formed. This knowledge could be used to look for ways to work around these socio-cultural constraints and to provide socio-economic opportunities to open up new possibilities for women and men.

There is also a need to know more about the ways in which gender roles are, or are not, being affected by different kinds of interventions and whether or not these effects differ in female-headed and male-headed households. What impact does programming have on gender relations

within the household? As mentioned earlier, it would be useful to know whether or not projects where women are involved - and are possibly the main income earner - provide women with positive opportunities. If there is some impact on intra-household gender relations, do women and men regard these affects as positive or negative? Such knowledge could be used to find possibilities for improving the ability of women to access income-earning opportunities. It would also help to design programmes that positively affect - or at least do not negatively affect - gender relations.

### **Credit and Debt**

Seeking loans has been found to be a major coping strategy used by those who are susceptible to the threats of winter. What is not clear, however, is how people access informal credit systems, who is excluded and how sustainable are loans as coping strategies. Questions that need to be addressed include:

- What informal credit systems exist?
- What enables a person to access credit and what excludes them?
- What are the links between social networks and the ability to access credit?
- When and to whom do shopkeepers, neighbours or family refuse to give loans? Are further loans refused until previous ones are repaid? If so, to whom do different people go next, if they go to someone else at all? Do they have other options?
- Do “vulnerable” people borrow from one source to repay another? (for example, one household in Round 1 held a debt that had been taken out to pay off another).
- Given the length of time it takes for some households to repay debts, what are the coping strategies of the creditors? Is there a “breaking point” reached by shopkeepers for example?
- What interest is charged? Is collateral required?
- What are the dangers involved in seeking loans from different sources (e.g. threats of violence or actual bodily harm if debts are not repaid)?

Finding answers to these questions would further our understanding of how the income poor, who appear to largely make up the winter vulnerable, access credit. With this knowledge in mind, microfinance initiatives that target those excluded from these informal systems, as well as those for whom indebtedness is a huge problem, could be developed.

### **Social Networks**

This study found that there were strong systems of reciprocity and charity in place between family and neighbours, despite the purported lack of trust of those outside the home that is often discussed. However, it was also found that not everyone has access to these networks. Investigating how it may be possible for these “vulnerable” people to build and/or strengthen their own social networks should be investigated. Such investigations could inform whether initiatives such as skills trading (discussed in the next section on interventions, p.38) are possible. Such systems have started spontaneously in squatter settlements around the world.

Strategies that help to increase trust and cooperation within a community may help foster social networks - a key asset for many households, especially the very poor. There is a need to

understand to what extent crises fosters or inhibit social capital. This may be the most important asset to draw on in times of conflict when physical, and financial assets may be destroyed.

### **Building Skills for the Future**

Research is needed to investigate which areas of work are likely to be in demand in the near future both for men and women. This would then allow interventions, such as cash-for-work, to be linked with first-hand vocational training in these key areas. This would provide participants with skills that would enable them to access job opportunities once the project ends.

### **Assets**

As seen in Section 3, many households owned land in other provinces from which they reported receiving no income or food. Investigating why such assets are not being used may help in the design of interventions that enable people to maximise on the assets they already own, for example assisting vulnerable people who own land but receive nothing from it to cultivate it themselves, or to rent or sharecrop out.

## **Recommended Interventions**

---

### **Beyond Stand-Alone Winter Projects**

As has been shown, most of those who are vulnerable to the specific risks of winter remain vulnerable to shocks and threats, regardless of season. This implies that stand-alone winter projects are not necessarily the best approach (alternatives are given in the following two sections).

However, some threats, such as exposure to the cold and lack of disposable income, are exacerbated by winter. It is therefore still necessary to take account of the fact that winter is approaching and include these increased needs in programming. Several factors need to be taken into consideration to enact these changes:

- The timeframe and timing of existing programmes need to be explored. For example, are existing projects due to end before winter or will they run right through? For how long will these projects last? When will they start? Projects that begin before the onset of winter would enable those vulnerable to the threats of winter to *plan* and *prepare*, by saving and storing for the winter ahead of time, in contrast to those projects which start during winter and help people *cope*.
- It will be necessary to ensure that winter programming does not create dependency on assistance and that the destruction of people's own coping strategies does not take place. Cash-for-work projects appear to be one mechanism that supports people's own coping strategies by providing them with a potential income source, and by enabling them to decide how to use that income to support their own strategies.
- Given the increasing lack of adequate or even available shelter, combined with the insecurity of property tenure that exists, the distribution of temporary moveable shelter materials "vulnerable" households will continue to be needed for some time. These temporary moveable materials (e.g. plastic sheeting) need to be targeted at those

squatting in, or renting, very damaged accommodation, while those with proof of ownership should be referred to government, UN or NGO agencies able to assist with more permanent shelter materials for repair and reconstruction (e.g. window frames).

### **A Package Approach**

In order to reduce vulnerability in the long-term no single project, unless it has several different components, is likely to be sufficient. It would seem that many governmental, UN and other agencies tend to place beneficiaries on only one project. This is no doubt due to limited funding together with a huge estimated number of “vulnerable” people in Kabul. However, if agencies wish to help people improve their lives rather than only sustain them, they should consider providing the same beneficiaries with more than one type of assistance. This would be the case whatever the time of year.

This is not to say that that each governmental, UN or NGO agency could or should provide a whole range of services to each of its beneficiaries. Instead, it might be possible for one organisation to offer one type of assistance while another organisation provides another kind of assistance to those same beneficiaries at the same time. This would, of course, necessitate a large degree of coordination. While the difficulties of coordination among agencies are well known, if vulnerability is to be decreased, it is a necessity. Given the huge numbers of people regarded as “vulnerable”, the criteria used to select the beneficiary group may need to be narrowed but should include households or individuals with characteristics outlined in Box 2 (p.26).

Such combinations of assistance could include cash-for-work initiatives together with savings groups that would enable the very financially poor to optimise the benefits of a period of constant income. Savings groups are lending mechanisms based on very small amounts of savings that can either be given to each member in turn in an amount that is useful, or borrowed by members in return for a fee, enabling the revolving fund to grow. This could be organised when people enrol in cash-for-work programmes. This would involve a degree of trust, and groups would perhaps need to be formed by people themselves. Efforts would need to be made to ensure the financially poorest of the poor are not marginalised.

This type of programme would enable beneficiaries to decide whether a) they wish to retain their savings as insurance against ill health, joblessness or life-cycle ceremonies (e.g. weddings, funerals), rather than having to go into debt; b) to use it for consumption smoothing; c) put it towards income earned to pay off debts; or d) put it towards income earned to purchase assets. This would differ from the many microfinance schemes where participants must specify the purpose of the loan, and are often based on income-generation. If group members then wanted to progress to taking loans for income-generation it would also be useful to provide such groups with adult literacy classes for basic book-keeping for example.

### **A Graduated Approach**

Where a package approach is not feasible, it may be possible to find ways of transitioning people from one programme to another both within and between agencies in order to provide some form of welfare to those households who are unable to cope without assistance. This approach would need to involve a degree of monitoring of people’s situations based on household

characteristics, asset accumulation or depletion, debt profile and shocks to assess who would still be in need assistance after each project end.

One example of a long-term, graduated approach for the income poor could be income protection (savings and insurance) together with adult literacy, followed by income promotion (income generation). Another option could be cash-for-work combined with vocational skills training, followed by assisted job placements or micro-finance assistance to enable those who wish to use their new skills to start their own income generation project to do so.

### **Skills Trading**

As already mentioned, agencies could initiate skills trading programmes whereby people are asked locally what services they would be willing to offer in exchange for others they may need, such as shopping, carpentry, washing, cleaning, masonry, cooking, sewing etc. Such initiatives could help people build and strengthen their social networks. People could be put in touch with other local people, to swap services that do not require a cash exchange. Once people have been connected they could then decide if they wish to continue and could carry on “trading” by themselves. This may (or may not) help foster some sense of community, belonging and self-worth, while at the same time providing people with services for which they do not have to pay. Given the small scale on which it is likely to take place, it is unlikely that this would have any negative impact on the economy.

Fostering a sense of belonging may generate opportunities for people to form allegiances, build social networks that can be drawn on in times of need, and feel more able to demand their rights.

### **Housing**

Housing remains one of the most important and problematic issues for the population at large in Kabul, not least for the very poor who lack adequate shelter. The non-poor, as well as the poor, face difficulties finding adequate and affordable housing in Kabul. The Ministry of Urban Development and Housing (2002) estimates that Kabul’s population (currently estimated at 2,700,000) will increase by 200,000 annually reaching four million in 2010. The situation is therefore set to worsen unless action is taken.

The new Urban Reconstruction Plan of the Ministry of Development and Housing was published in 2002 and many aspects were incorporated into the Urban Sector of the National Budget in March this year. Three plans that may help the poor and those vulnerable to the risks of winter are proposed:

- To include and upgrade unplanned areas into the Master Plan, together with the granting of official land rights to their inhabitants has been proposed;
- To provide 60,000 households who own a destroyed or derelict house with US\$500 grants to reconstruct and rebuild their homes; and
- To provide 10,000 plots of land and services to returnees with no land, those living in open spaces and non-owned destroyed houses and the very poor.

However, the budget of the Urban Sector is US\$75 million and so far only US\$35 million has been pledged. None of the aforementioned plans have been funded.

Even with funding, providing plots of land with services would take at least two years; in the meantime there is little funding available to provide interim measures. Without housing assistance for those who do not own houses and cannot afford the high rents, it is difficult to see how people will be less physically vulnerable to the cold in the coming winter. Short-term solutions such as refurbishing disused government buildings to provide temporary housing, and the continued provision of shelter materials, should be put in place, but with long-term solutions, such as those above, in mind. It may also be necessary to see squatters as an inevitable phenomenon of a large city experiencing rapid urbanisation, and to therefore help those people to cope where they currently are living until an alternative solution is found.

In conclusion, cash for work projects are effective but temporary measures. These projects act as safety nets for the winter vulnerable *during* the winter but do not prevent these same people being vulnerable to threats and shocks throughout the year, or during the following winter. For this to occur housing needs must be tackled and the income earning potential of, and opportunities for “vulnerable” people increased. These measures will help to reduce poverty and, in turn, help reduce winter, as well as longer-term, vulnerability.

## BIBLIOGRAPHY

ACTED, CARE, MEDAIR, MERCY CORPS (2002) *Livelihood Revitalization of Most Vulnerable Returning and Local Populations of Kabul City: Emergency Winterisation and Income Generation, Winter 2002-2003* Proposal.

Action Contre La Faim (2003) *Rapid Food Security Survey on Three Vulnerable Returnee Settlements in Kabul, Afghanistan*.

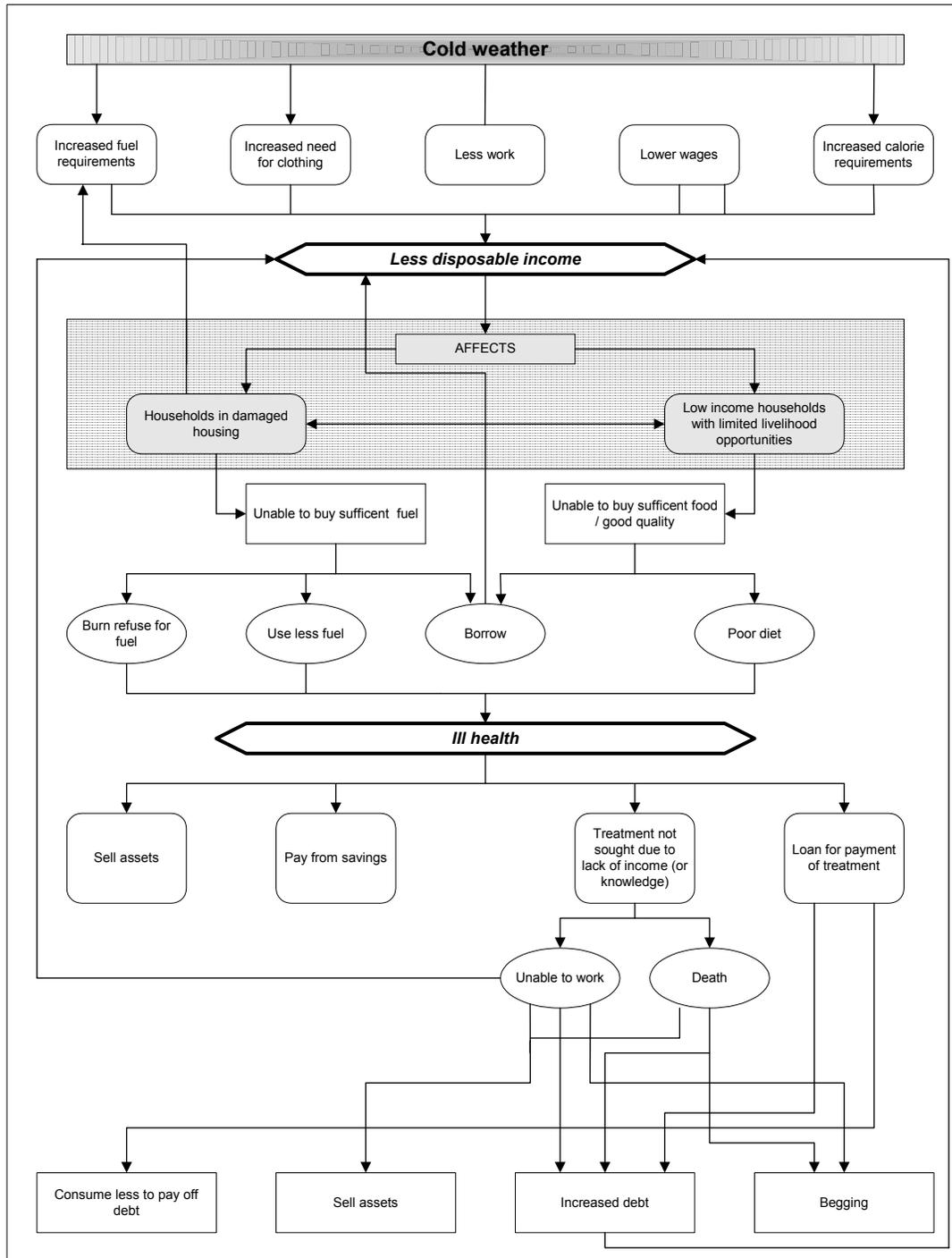
Chen, M (1995) A Matter of Survival: Women's Right to Employment in India and Bangladesh', in Nussbaum, M; Glover, J (eds) *Women, Culture and Development: a Study of Human Capabilities*. Oxford: Clarendon Press.

Hunte, P (2003) "Some notes on the livelihoods of the urban poor in Kabul, Afghanistan". Forthcoming, September, 2003.

Ministry of Urban Development and Housing (2002), *Afghanistan Urban Reconstruction Plan*.

Rutherford, S (2000) *The Poor and their Money*. New Delhi: Oxford University Press.

Annex 1: Flowchart of Winter Vulnerability and Coping Strategies



## Current and Future Publications (as of December 2003)

### Published

July 2002	The Public Health System in Afghanistan, by Ronald Waldman and Homaira Hanif
August 2002	Strategic Coordination in Afghanistan, by Nicholas Stockton
September 2002	Addressing Livelihoods in Afghanistan, by Adam Pain and Sue Lautze
December 2002	Taking Refugees for a Ride? The Politics of Refugee Return to Afghanistan, by David Turton and Peter Marsden
March 2003	Land Rights in Crisis: Addressing Tenure Insecurity in Afghanistan, by Liz Alden Wily
August 2002, 2003	The A to Z Guide to Afghanistan Assistance, 1st and 2nd editions
September 2003	One Hundred Households in Kabul: A Study of Winter Vulnerability, by Jo Grace
September 2003	Land and the Constitution, by Liz Alden Wily
October 2003	Afghan Elections: The Great Gamble
October 2003	Land Issues in Bamiyan Province, by Liz Alden Wily
October 2003	Three Villages in Alingar, Laghman: Understanding Rural Livelihoods, By Alice Kerr-Wilson and Adam Pain
October 2003	National Risk and Vulnerability Assessment 2003: A Stakeholder Review
December 2003	Restoring Justice and the Rule of Law in Afghanistan, by Rama Mani

### In Production

November 2003	Urban livelihoods of nine Kabul households
November 2003	Urban livelihoods methodology paper
December 2003	A Guide to the Afghan Government (joint AREU/World Bank study)