

Case Study Series

**POVERTY AMID PROSPERITY:  
Urban Livelihoods  
in Herat**

Stefan Schütte

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

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Stefan Schütte, May 2006

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

## Glossary

<i>Afghani (or Afs)</i>	official Afghan currency; approximately 50 Afghanis=US\$1
<i>ashar</i>	communal, reciprocal work (typically around life events)
<i>gharibkar</i>	work activities carried out by the poor
<i>kaffan</i>	white piece of cloth used to cover the deceased at a funeral
<i>mozarebat</i>	partnership agreement in which one person provides money or assets and the other time and labour, from which profits are shared
<i>ograyi</i>	form of credit in which goods are loaned to seller and paid for only after final sale
<i>pardah</i>	cultural practice of separating women from men; literally "curtain"
<i>wakil-e gozar</i>	neighbourhood representative
<i>wasita</i>	relations to powerful people

## Acronyms

AKDN	Aga Khan Development Network
AREU	Afghanistan Research and Evaluation Unit
GoA	Government of Afghanistan
IDP	internally displaced person
HH	household
NGO	non-governmental organisation

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## 1. Introduction

All major cities in Afghanistan have experienced significant population growth during the last decade. This trend is ongoing, with estimates expecting a doubling of urban populations by the year 2015.<sup>1</sup> Despite these growth rates and the challenges they pose for urban planning and management, very little is known about the actual situation of urban residents in Afghanistan and the realities in which poor urban dwellers lead their lives.

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

The present case study, the last in the series, assesses the livelihoods of the urban poor and vulnerable in the western city of Herat based on five interconnected themes:

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

These themes have been longitudinally investigated through recurrent visits to the same households over a period of 12 months. Consequently, the question of change over time becomes a crucial aspect of the analysis permeating these themes. Economic changes and livelihood trajectories of households can be reconstructed, and their movements on the continuum between livelihood security and vulnerability documented. Drawing on this analysis, a central aim of the study was to establish viable indicators that explain these movements and to isolate characteristics and determinants that shape and differentiate the situations of the urban poor and vulnerable in Herat. This will help to explain the heterogeneity of urban poverty and why some households manage to achieve long-term well-being while others have to endure poverty, while also supplying policy-makers and practitioners with a tool for developing programs and interventions aimed at addressing the needs of the urban poor and vulnerable in Afghanistan to an extent and with a diversity that is appropriate.

<sup>1</sup> Government of Afghanistan, *Securing Afghanistan's Future*, 2004.

<sup>2</sup> Schütte, *Poor, Poorer, Poorest*, 2006; and Schütte, *Dwindling Industry, Growing Poverty*, 2006.

## 2. The City of Herat

The city of Herat is located in western Afghanistan in close proximity to Iran and Turkmenistan. Its location makes Herat an important commercial centre with significant trade relations to neighbouring countries. The city, with its very rich and ancient cultural heritage, has an estimated population of 249,000.<sup>3</sup> Unregulated customs duties from border traffic and a high trade volume contribute to the city's development and relative wealth. As such, a well-maintained infrastructure in Herat gives the impression of prosperity, especially when compared with other towns in Afghanistan, leading some observers to refer to it as the "Dubai of Afghanistan".<sup>4</sup> Examples of this are the city's stable power supply, which provides a majority of urban households with electricity, the reliable water supply, and the recent reconstruction of roads.

In spite of this, urban poverty is widely present and highly visible in certain pockets. Economic growth has not reached all neighbourhoods and has generally not improved the difficult situation of the urban poor. Accordingly, many urban actors view the process with a certain degree of suspicion. One focus group held in the initial project phase, "One flower does not make a nice garden" is a statement made which refers to all the municipal efforts to make the city look attractive, while at the same time no principal endeavours are being made to develop Herat's poverty-stricken neighbourhoods, or to generate more income opportunities for the less literate and skilled urban labour force.

The city has also attracted a large number of migrants from drought-affected rural areas, as well as returned refugees from Iran over recent years. This has put additional pressure on the already congested job market and resulted in high competition for access to daily wage labour and home-based income activities, and has put pressure on the self-employment sector, where cart pulling, street vending and other informal service activities are important sources of income for many of the urban poor in the city. While some inhabitants have been able to take advantage of relatively stable economic opportunities deriving from the city's location on major trade routes, many still remain entrenched in poverty, having to make their living from low-return insecure income-activities. Consequently, there is a wide difference in living standards in Herat.

While Herat's proximity to Iran has led to a more congested job market, its location has been beneficial to some of the urban poor. Labour migration of male household members is widespread and remittances from abroad are often an important means for managing livelihoods. Similarly, intact rural-urban linkages provide job-opportunities in times of crop harvest, and many urban households originating from rural districts actively maintain social networks with the countryside in order to benefit from such resource transfers.

In contrast to most other major cities in Afghanistan, tenure insecurity is mostly confined to Herat's outskirts and appears not to be an overall burning issue for most of the city's urban dwellers. Still, the problem is pressing for the approximately 400 households made up of internally displaced persons (IDPs) who have lived in two camps not far from the city centre for more than 12 years. People are under permanent threat of eviction from the Afghan military – the owner of the land on which their houses are built.

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<sup>3</sup> The figure is an estimate, Central Statistics Office, *1382 (2003) Afghanistan Statistical Yearbook*, 2003.

<sup>4</sup> Beall and Esser, *Shaping Urban Futures*, 2005.

### 3. Methodology

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

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

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

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

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

- Collection of narrative household histories and household activity profiles using semi-structured questionnaires.
- Assessment of inter- and intra-household relations, credit relations, physical-asset bases, access to basic services, migrational activities, and urban–rural linkages using a set of structured questionnaires implemented once during the 12 month period.
- Detailed monthly monitoring of economic changes such as labour market participation, income and consumption figures, credit and indebtedness, and self-help and support activities among all 40 households with the help of a structured questionnaire.

- Detailed qualitative monitoring of changes in activity and asset portfolios and of livelihood conditions of 11 selected households in the sample. These narrative interviews, guided by a checklist, were typically very time-intensive, which is why it was decided to carry them out only in a sub-sample of households. The criteria used to identify participating households were:
  - a) *Household commitment to cooperation*: given that these narrative interviews were conducted in addition to the more standardised monthly monitoring of economic changes, a higher frequency of visits was required. This is why only the most cooperative households could be included in the sub-sample.
  - b) *Household structure and composition*: researchers sought to include a range of different types of households in the narrative monitoring in order to be able to cover differences in applied livelihood strategies and activities.
  - c) *Household's relative poverty status*: while all households in the broader sample are economically poor, there are still effective differences in individual situations. As such, the research team attempted to work with those who were comparatively poorer in economic terms than others in the sample.
  - d) *Spatial distribution*: in order to catch probable spatial differences, households living in different neighbourhoods have been included in the sub-sample.<sup>5</sup>

This research program was rather ambitious: working with the same households over such an extended period with such a high frequency of visits posed some difficulties for both researchers and respondents. The most obvious challenge was to keep the sample together over the entire study period. This challenge was largely met, and although dropouts took place and the sample size diminished slightly toward the end of the study, these incidences were kept to a minimum. It was fortunate that virtually all households showed a high degree of patience and cooperated with the research team over the duration of the project. This was to a large extent a result of the high interpersonal skills of the local research assistants, who developed constructive relationships with most participating households.

Another challenge was tracking down households who moved their residence at some point during the study period. This was the case for seven households, with three among those moving residences twice and one household even four times over the study year. In all these cases, however, the research team was able to track their movement, locate the new residence and subsequently continue the research. On very rare occasions, the monthly monitoring of economic changes could not be carried out with a few households, as people were not available even after repeated visits by the researchers. Dropouts and refusals made up only 13 of a total of 480 recurring economic monitoring interviews, which means that there has been an astonishing 97 percent success quota in carrying out the structured longitudinal interviews during the 12 months of study.

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<sup>5</sup> A brief profile of each of these households is provided in the appendix of this paper.

## 4. Urban Livelihoods in Herat from a Household Perspective

Urban livelihoods are complex, and their analysis needs to take into account a variety of factors. This study approached the subject with a focus on poor and vulnerable<sup>6</sup> urban households, and put *people* at the core of analysis: their actions and efforts, their possessions, their needs, their interests, their priorities, and the ways they pursue opportunities and cope with change.

But what is a household? This seemingly easy question requires closer examination. In the context of urban Afghanistan, where war, violence, and conflict have disrupted families, and where cities accommodate a steadily rising number of people returning from exile or migrating from drought-stricken villages, households tend to be very dynamic in their nature, changing shapes often.

Usually defined as a group of people, whether relatives or not, who live together and share dwelling and food, the term household may encompass a wide range of different residential forms, groupings of people and functions, which are subject to alterations. Memberships and boundaries are highly flexible and responsive to outside changes; resources and decision-making processes are organised differently in different households; and most importantly, households are not unitary actors, but made up of individuals whose interests may differ.<sup>7</sup>

The most basic definition of a household would be a group of people sharing “a roof and cooking pot”. Yet households are also “...social units organised ... around the complex task of generating incomes and managing labour”.<sup>8</sup> In order to understand and analyse how exactly these social units work and change, the concept of a household needs to be looked at in closer detail.

Approaches to household-analysis need to consider three major aspects:<sup>9</sup>

- 1) In addition of emphasising the view of a household as being solely a unit of sharing, cooperation and altruism, the strong possibility of internal negotiation, bargaining and conflicts have to be taken into account, which leads to a continuum of possible intra-household arrangements (i.e., pooled vs. non-pooled income, cooperative vs. non-cooperative decision-making, etc.)
- 2) Households are not bounded units but represent permeable structures that are embedded in wider social units, networks and processes that influence internal decision-making and resource-allocation processes. In the context of Afghanistan, these most importantly refer to the extended family or wider kinship networks as well as social norms, all of which influence and to a degree determine household behaviour.

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<sup>6</sup> By vulnerability is meant a condition in which people face a high risk of experiencing serious forms of deprivation that threaten their well-being, and a limited capacity to cope with those threats. Although vulnerability is very closely connected with poverty, they are not the same thing. Vulnerability indicates the probability of a household not being able to cope with a crisis or emergency and to become poor in the future. The inclusion of a time factor is an important aspect distinguishing vulnerability from poverty. Whereas the poor are usually among the most vulnerable, not all who are vulnerable are poor. A 2004 concept paper describing the livelihoods framework and existing research, which forms the foundation of the present case study, is available at the AREU website ([www.areu.org.af](http://www.areu.org.af)).

<sup>7</sup> See Peterson, “Anthropological Approaches to the Household”, 1994; Beall and Kanji, *Households, Livelihoods and Urban Poverty*, 1999; and Dupree, “The Family during crisis in Afghanistan”, 2004.

<sup>8</sup> de la Rocha, *Private Adjustments*, 2000.

<sup>9</sup> See also Chen and Dunn, *Household economic portfolios*, 1996.

- 3) Consequently, households may have enormous variability in terms of structure and composition and they may remain fluid in size. How, then, does one distinguish households as opposed to family or kin? The most common definition, which this research adopted, refers to the household as a unit of consumption that shares the same roof and cooking pot. In addition to this primary focus on consumption units, the research team saw a need to examine more closely household behaviour in relation to individuals and functions not encompassed in this unit, for instance co-residential relatives, as they can be important sources of social and economic support.

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

### 4.1.1 A variety of households

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

- *Different ethnicities.* The 40 study households in Herat were of Tajik (21), Pashtun (8), Hazara (4), Turkmen (4), Arab (2) and Uzbek (1) origin.
- *Different forms: nuclear vs. extended households.* Nuclear households, meaning those made up of parents and their children, are much more widespread in urban areas than are extended households, which comprise more than two generations. This is reflected in the sample: out of 40 households, 27 are nuclear. Unlike in the other study sites, there were no incidences of households splitting during the study period. On the contrary, one household headed by a blind person (HH 22) merged with the unit of his brother for a period of five months during the study (see Box 1).
- *Different structures and compositions.* The sample includes 12 female-headed households and 3 households headed by a person with a disability, as well as 8 households with at least one disabled member. Further, there were a maximum of 8 and a minimum of 3 households reporting no adult male income earner across the 12 study months, reflecting the fluidity of labour mobilisation strategies among the urban poor. The overall age composition of study sample reveals a large share of children in most households, with about 64 percent of all individuals being under 18 years of age, and ~23 percent under 7 years. Twenty-eight percent of household members are between 19 and 50 years old, and only 8 percent are aged 50 or older.
- *Different status.* The sample comprises 13 households which had returned from a neighbouring country; 13 households composed of IDPs, who came to Herat from other cities or rural areas within Afghanistan; and 14 households of long-term residents, whose native place is Herat or who have lived there for decades without having left in times of conflict.

What is common among these households however is the fact that most of them are engaged in a relentless struggle to secure their livelihood in the face of adverse social, economic and political circumstances. Their lives are shaped by widespread illiteracy and a high incidence of child labour; the work they are able to access is restricted by almost-saturated and too small labour markets that do not provide many employment opportunities. In addition, living conditions in cramped surroundings pose abundant health risks. All these issues critically shape the lives of the urban poor and vulnerable in Herat and strongly influence their capacities to act to shape their livelihood strategies.

**Box 1. Merging, splitting, accommodating: adjusting household-shapes as a livelihood strategy**

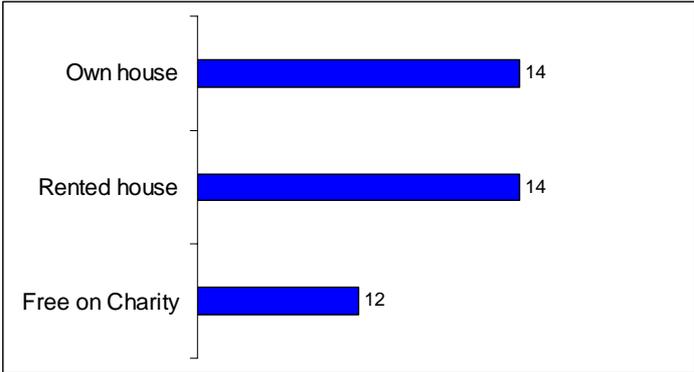
*Urban households are fluid units, and the experience of HH 22 provides an especially insightful and complex example. The household of Nik Mohammad has changed shape often over the last five years, always as a response to outside developments. Nik was severely tortured by the Taliban to get the location of his brother-in-law, a Mujahedin. Nik did not betray him and lost his eyesight almost completely as a result of the torture. This close relative is now a high-ranking police officer and the main source of support for Nik's household. The second source is his brother, whose household Nik joined after an event leading him to sell his house in an expensive inner-city settlement. The house was given as bride price for his mentally disabled sister whom he married off to an old man. After this man's death five years ago, Nik, his wife, his aged mother, and his brother's young son who was sent to him started to live in the house. Together in this same house, but as a separate household, lived another of Nik's sisters with her one small son. She is the second wife of a man who lives mostly in Kabul and also has a third wife in Herat, so apart from giving Nik's sister money occasionally he does not see her very often. Another co-resident was Nik's elder brother who recently came back from Kandahar after his first wife died. After remarrying in Herat, this brother began to disagree with Nik over the ownership of the house, of which he demanded his share. After a remarriage arrangement with his widowed sister failed, Nik had to sell the house in order to repay the bride price of 60,000 Afghani, which had already been transferred. He had used the bride price money partly to help in the second marriage of his brother, but most of it for debt repayment. The buyer of the house, however, was Nik's brother-in-law whom he had saved from the Taliban, so on top of the payment the thankful relative promised to build Nik's household a new home somewhere else. While this offer was somewhat vague, the money he got was enough to repay the bride price. Subsequently, he joined the household of another brother, who is a tailor and shopkeeper and who can provide for the entire extended family. However, toward the end of the study period they split again, mainly because they needed to shift residence from their rented place. Nik found a new place of his own, which is paid for by his brother-in-law, and in which his nephew again moved in with him. The complicated history of this household shows how fluid these units are, how family networks of mutual support, co-residence, and marriage frequently alter in the face of a variety of factors, and how the family fulfils his function as a basic social safety net.*

**4.1.2 Neighbourhoods and household access to basic services**

Spatially, the study-households spread all over the city of Herat, covering nine city-districts and 18 neighbourhoods. These neighbourhoods cover a wide range of living situations, which with the exception of the IDP camps contain rather heterogeneous populations in terms of their relative wealth. In fact, it might be difficult to apply the term "poor neighbourhood" to any settlement in Herat apart from the IDP-camps, as all appear to be endowed with basic infrastructure, schools and public health facilities, and to be made up of diverse inhabitants by socio-economic status. Nevertheless, the city is a good example of how niches of severe and chronic poverty persist amongst more developed structures and how access to basic services can be very much restricted in spite of their proximity. The problem of tenure insecurity that affects a majority of urban dwellers in Kabul and Jalalabad appears to be less pressing in Herat, where most neighbourhoods have legal status. Again, the IDP camps represent an exception, being characterised by illegal tenure status, a severe backlog in service provision and imminent threats of eviction, all of which are major sources of vulnerability for their dwellers.

There are four households from these camps in the study sample; they live in self-built and very makeshift mud houses and are the only study members experiencing insecure tenure. Nonetheless, of all the 40 households studied only 14 own their homes – and all of them either inherited it or bought it a long time ago using the old Afghan currency. Ten of them have a sales document or a municipal-service document proving their ownership. There is not much opportunity for poor urban dwellers in Herat to build makeshift houses, as space is regulated, usually privately owned and not easily available, making it almost impossible to enclose new land. In fact, the IDP camps provided the only such opportunity until some time ago. This is why a relatively high number of households (14) in the sample live on rent, posing a high burden on their need to generate income, and more often than not leading to an accumulation of debt. A comparatively high number of households (12) also managed to gain access to free housing, in all cases provided by relatives on charity basis (see Figure 2).

Figure 2: Means of accessing housing (n=40)



Herat is a generally well-serviced city. Most, though not all, neighbourhoods are connected to the stable electricity network, a majority of its population has access to private water, schools, and well supplied health clinics. This distinguishes Herat from the other cities studied. But proximity and provision do not automatically imply access, and although a majority of households can rely on private water in their compound and stable electricity in their houses, some cannot. Access to electricity for instance requires an investment of about 3,000 Afghani for a meter, and many households are unable to afford this. For water, many households rely on public sources or are permitted access to private sources by their neighbours.

Generally, there is evidence of access to basic services being provided through social relations. For instance, there is a significant number of people living free from rent in housing provided by relatives. Likewise, three of the study households are provided free access to electricity by neighbours with whom they established good relations. Twelve households do not access electricity at all, because either they live in the non-serviced IDP settlements or they are not able to come up with the funds required for installation and running. Twenty-five households have their own electricity connection.

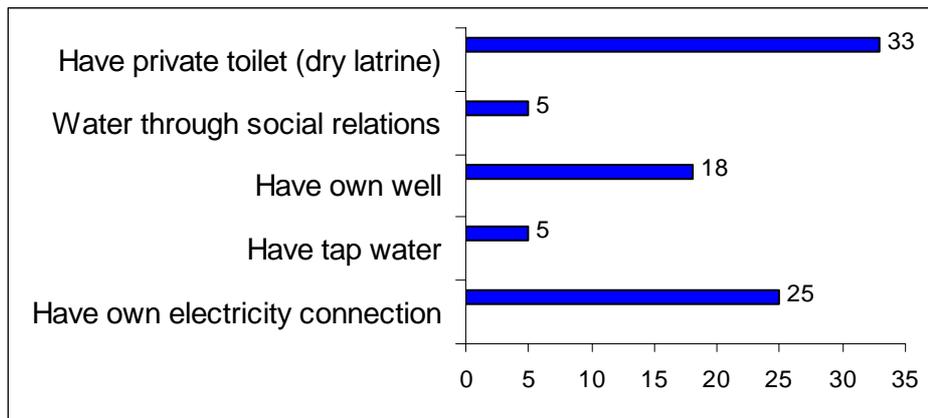
With regard to the critical issue of water, a wide range of access strategies occurred in the study sample:

- Eighteen households had their own private well in the compound, which is sometimes shared with co-residential households. However, virtually none of these private wells provided potable water, so the actual number of households relying on a public water source is probably significantly higher.
- Twelve households relied on public sources for water. These are usually shared with many others and often require a lot of time for hauling water back to their residences.
- Five households are allowed access to water by their neighbours by virtue of social relations.

- Five households have access to private tap-water.

All of the study households that lived in the IDP camps, in addition to two others living in makeshift housing on charity, did not have access to a private toilet, but shared public dumping facilities with co-dwellers. In those cases where households do have their private toilet it is in the form of a dry latrine, which is not connected to any proper sewage system. In a few cases, night soil is flowing freely to the street and thus posing great health risks, especially for children that often play right next to the open sewage lines. Otherwise, remnants are collected right at the spot and create a fummy and unhealthy environment. Figure 3 summarizes the access to basic services among the study households.

Figure 3: Access to basic services (n=40)



#### 4.2 Activity portfolios: what households do to make their living

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

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

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

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

#### 4.2.1 Non-occupational activity areas

##### Reproduction

“Reproduction” is the most important non-occupational category and refers to the many activities which are carried out to maintain a household and to reproduce its labour force. Such activities range from child bearing and child rearing to cooking, washing, cleaning and repair work to firewood collection, scavenging the streets for burnable materials and carrying drinking water to the house. Reproductive labour is fundamental to any economic system and to a household’s well-being, and it is clearly segregated by gender and age, with women and children being overly busy in carrying out household tasks in the majority of the study sample. Across all of the households, only females were reported as engaging in the tasks of cooking, cleaning, washing clothes and child care, while 69 percent of households reported only females engaged in fetching water. Often unvalued, reproductive work underlies virtually all other activity areas. As such, it is invariably *needed*, which is why patterns of people’s productive (i.e. income generating) activities cannot be understood without also considering their reproductive activities.<sup>10</sup>

This is particularly evident when acknowledging that insufficient reproductive standards may negatively affect a household’s human asset “health” and thus potentially the capacity to be productive, i.e. to generate an income. The need for reproductive labour force in the household is also exemplified by the widespread evidence of girls being kept from school in order to run the household (as in the case of HH 16), which negatively affects a household’s human asset “education”. In addition, women are often charged with the double burden of performing both income-generating and reproductive activities, which tends to make those female household members particularly vulnerable to health problems.

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

##### Social activities

Social activities are pivotal for maintaining or generating “social assets” and may assume critical importance for livelihood security. This is especially true for poor and vulnerable populations, whose social relations often function as a last resort in the absence of a state-

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<sup>10</sup> See also van Dillen, “Different Choices”, 2004.

run social security system (see Section 5). Under these conditions, the close and extended family, as well as kinship and informal community-based security arrangements, form the basic social safety net and provide an overly important fallback system for poor urban households.

In light of the significance that such informal social support systems may assume, especially in times of emergency, maintenance of social relations is certainly an important activity. Although poverty certainly puts constraints on the time investment capacity of poor urban households, there is strong evidence that sample households see networking as a livelihood strategy.

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

- Participation in collective activities such as neighbourhood maintenance or the construction of a mosque through funds pooled by the community. Other collective activities included participation in neighbourhood delegations sent to present community demands to municipal or government offices (see Box 2).
- Raising community funds to support poor households in the neighbourhood. This happened on a few occasions to enable people to cope with a shock (funeral event; loss

**Box 2: Herat's IDP camps**

*While informal settlements are not that numerous in Herat, there is nevertheless one burning issue concerning many hundred families who live in the two IDP-camps of the city located not far from the town centre. These camps were set up around 15 years ago to accommodate refugees returning from Iran after the Russians left Afghanistan. During the different waves of conflict and drought, the camps grew continually to form somewhat excluded neighbourhoods that now accommodate about 400 households. The settlements lie in close proximity to each other, and inhabit people from all over the country. Many inhabitants have lived in the camps since the very beginning. Family-related households tended to cluster in small blocks to form their own networks, but cross-ethnic neighbourhood relations are also widely intact. People have formed their own shura as a decision-making body; they have pooled money to build a mosque together, and all developed a sense of belonging to their camp. Everybody wants to stay in the camp, despite difficulties such as the lack of electricity and the shortage of water ("we have eight wells in the colony, but only two are working"), insufficient job-opportunities ("most of us are working on daily wage in the bazaar or run a pulling-cart, and often we do not find work"), women working outside the house ("our wives go out very early morning to blow cotton or clean animal-skin from hairs, which is very dangerous for their health") and makeshift housing ("we are afraid of spending too much money on our houses, as commanders want us to leave from here"). However, the danger of having to leave the settlement lingers because the land on which the camps are erected belongs to the military, which has repeatedly threatened people to leave. Confronted with the threat, a community delegation sought consultation with the municipality and the ministry in charge, and a small group of residents even went to Kabul to seek permission to stay on the land, but that also came to no avail. The government policy is that people should return to their native places in the provinces. This ignores the fact that after years of urban residence inhabitants have no intention to go back to their villages and may even have lost all relations there, let alone property. Currently there seems to be a general uncertainty on all sides involved as to how best approach the issue: residents feel powerless; the municipality is not in charge; part of the responsibility lies with the government, which sticks to its relocation-policy. The military apparently wants to regain control of the land, but has presented no strategy apart from telling people to leave.*

\* All statements are taken from a focus group discussion with 20 participants in the mosque of camp one, held in November 2004.

of housing; need for house reconstruction after damage occurred). HH 23 for instance was a beneficiary of this practice (see Box 7 for details).

- Maintaining partnerships with family-related households to operate small livestock enterprises (i.e. in HHs 3 and 10, see Box 4 for details).
- Attending life cycle festivities, both among the extended family and in the neighbourhood. Sometimes, these require considerable investments of time and money, as events can be located far away in different cities or provinces. All households studied participate in such events regularly.
- Supporting neighbours in preparing for life cycle events.
- Maintaining rural-urban linkages through regular visits to relatives in rural provinces, which potentially channel in-kind resource transfers.
- Giving and taking assistance in child care to enable especially female household members to leave the house for work or other issues. This was a very widespread practice in particular study households, especially among co-residential neighbours or relatives who share a single compound.
- Accommodating members of the extended family who visit Herat for a labour migration period. In a number of households this occurred rather frequently (e.g. in HH 33), with the temporary household members sharing household expenses.
- Regularly visiting relatives and neighbours. This in some cases may happen even on a daily basis and is the most casual and probably most important form of maintaining social relations.

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

#### 4.2.2 Occupational activity areas

The urban poor and vulnerable carry out a wide range of income-generating activities, most of them having in common their irregular nature and low remuneration. These work activities are commonly referred to as *gharibkar*, which means “work for the poor”. The main occupational activity areas encountered in the study include regular employment, casual skilled and unskilled labour, self-employment (both vending and production) and home-based subcontracted production. These are discussed below, along with some indications of the range of outcomes from each type of activity and the gender and age composition of the workers.

##### Regular employment

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

overcoming poverty conditions.<sup>11</sup> In the study sample, however, only six households had members with such a regular source of income, and only two of them did so for the entire study-period. Two of those with regular work are employees of private construction companies with comparatively high incomes, another found work as a guard toward the end of the study after having been a cart puller for many years (HH 10), and a fourth works for an orthopaedic company for a fixed salary after he failed in successfully running his own neighbourhood grocery store. Two households had workers who were regularly employed by a spice wholesaler over most months of the study, and although they were paid on a daily basis they are included here due to the regularity of their work.

As such, regular employment was very infrequent, representing only 57 incidences (about 5 percent) of work that took place during the study-year. All but one of these incidences of regular work involved men, and about three quarters involved workers in the 26 to 45 year old age range; the rest involved younger workers. Median daily earnings were quite high, both absolutely and relatively. Across the 57 incidences of regular work the median daily wage was 250 Afs. The low number of household members involved in regular work highlights how difficult it is for Herat's urban poor and vulnerable to find secure such well compensated work. Consequently, other occupational activity areas gain much more importance.

### Self-employment

Self-employment covers a diverse range of activities in Herat, but unlike in Kabul and Jalalabad it is not the most important type of work for the households studied. Nineteen percent of all recorded work incidences fall into this occupational category (n=236), making it an important but not the foremost source of employment for poor and vulnerable urban populations in the city. Fifteen percent of all incidents of self-employment involved women, and one quarter involved children less than 18 years of age.

Self-employment activities in the study-sample take on the following forms:

- Mobile vending represents the most important self-employment activity that is not home based. It provides an important source of income for eight of the study households and includes the selling of goods such as homemade foodstuffs as well as children selling chewing gum or cigarettes in the street. As in most vendor occupations all over Afghanistan, the goods traded are usually procured on credit and paid for only after they have been sold (referred to as *ograyi*). Such is for instance the case in HH 16 In the first study month, the main breadwinner, Osman, filled his wheelbarrow with biscuits worth 1,500 Afghani from his trade-relation. He then went to sell them in the bazaar, agreeing with the provider of the goods to pay him 300 Afghani every Thursday. He had however a very good outcome, selling all his biscuits in two weeks. He paid the remaining debt and refilled his mobile store once more, keeping the former repayment arrangement. He may change the goods he is selling frequently over the year, but he is operating his cart on credit-basis at all times, and in fact working with the same wholesaler for the last two years.
- Four households managed to open a shop, but in all but one case this did not generate sufficient income to maintain a household. One household sold charcoal in the old city, and two had tiny neighbourhood grocery stores – among them HH 23, which was endowed with the shop by virtue of its good neighbourhood relations (see Box 7). Shop-keeping among the sample households appeared to provide low but somewhat stable

<sup>11</sup> Schütte, *Dwindling Industry, Growing Poverty*, 2006.

incomes, and is often the only possible option for aged or disabled people. In addition to keeping their shop, people may sometimes take the goods out and trade them on a mobile cart.

- Other self-employment activities that have some importance in Herat are rickshaw-driving or cart pulling. Cart pulling was a significant source of income for three households over the entire study period, and has been an occasional income activity in four other households. This differs from the other urban sites studied, where this activity represented a major source of income for a larger number of households. Three households managed to buy a vehicle or a *tonga* (horse-drawn rickshaw) to use as a transport device for the inner city, and in all cases they did so on credit. Consider the example of HH 12: a younger son (16 years) bought a tricycle in the first study month, after having been a cart puller for many years before. Now he uses the vehicle as a taxi or sometimes as a transport device for goods. It cost 47,000 Afs, 20,000 of which was from the bride price for his sister who had been married shortly before the study began, and the rest was on credit that needed to be repaid to the seller. Thereby, the vehicle itself served as a security, which the former owner can always take back if repayment fails. Unfortunately, business was highly competitive and the vehicle needed a lot of repair, which reduced the profits. There boy also had an accident which required health expenditures as well as more repair of the vehicle. All of this led to the loan still not being fully repaid at the end of the study period.

Self-employment activities are generally characterised by low and erratic remuneration. Median daily returns are only 60 Afs, less than the median earned through begging (78 Afs). These low returns push workers in this occupation to attempt to seek other opportunities, mostly in the area of casual wage labour, where daily incomes are fixed even if days of work are not. This is why many start their vending or cart pulling only after not having succeeded in finding wage-labour assignments at the crossroads.

### Casual wage labour

Casual wage labour has a higher significance for the members in the study sample than does self-employment. With 471 incidences reported during the study year, it represents 38 percent of all income activities, and 16 percent of these incidents involve women. More child workers are engaged in casual work than self-employment in Herat, with 40 percent of incidents of casual work involving children under 18, and 55 percent of child labour incidents occurring in casual work. Casual work includes the following activities:

- Occasional unskilled work opportunities accessed from the crossroads, by word of mouth or with the help of friends or relatives represent the main source of casual wage labour. Competition is high, and more often than not people relying on these occasional assignments are not able to find a job for longer time periods. Skilled construction labourers have somewhat higher chances to be picked out, but in the sample just one household has a skilled member who brought back his expertise from a labour migration period in Iran and is now able to more or less regularly access labour for a higher daily wage. Another similar type of casual work with some significance in the sample is well digging, which is a major source of income for two households. There is frequently work to be found for those skilled in this area, although as is the case with skilled and unskilled construction work, actual outcomes are highly erratic.
- Casual work as a shop helper has some importance as a livelihood source for six sample households; this often involves children, and incomes are often very low. There is one example where employment in a gas selling shop generated regular and relatively high

returns (150 Afs per day), allowing the household involved to plan ahead better than others. For two other households (HHs 10 and 29), members being paid by private households and working as a neighbourhood garbage collector provide main sources of income. Both of these members got their jobs through mediation of a *wakil-e gozar* (neighbourhood representative). One household has a member working as a cook in a restaurant, and two rely on income generated by members working as goods loaders in the bazaar. Unlike in Kabul and Jalalabad however, seasonal agricultural wage labour does not play a significant role in sustaining urban livelihoods in Herat.

- The remainder of income activities in the sample are dominated by skills building: an astonishing 11 percent of all work activities encountered refer to apprenticeships that usually have a very minor income or to vocational training programs that are remunerated in kind. Altogether 15 households have members busy in this area, most of them children who are sent out to learn a skill either in addition to or instead of going to school. The latter case reflects the perceived need to learn a profession in order to be able to earn higher incomes. Three households have female members receiving vocational training in carpet weaving, for which they were paid in rice. All these women, however, reported that they were already skilled in weaving before joining the course, so it was the possibility to leave their houses, to be with other women and, naturally, the in-kind payments that were decisive for their participation in the exercise.

Casual work is the second highest paid activity in the sample, though it follows well behind the daily returns to regular workers. The median daily wage is 96 Afs, with the top of the range going as high as 1030 Afs. That amount reflected the wage of one person working for a property dealer a few days a month, earning 1000 Afs per day in cash and 30 Afs in kind.

### Home-based production

Surprisingly, the occupational activity area of home-based work assumes high significance in terms of both employed labour force and quantitative incidence. With 451 incidences reported, it accounts for a total of 36 percent of all work activities documented during the study year. With the exception of livestock keeping, which is a major source of income for two households (HHs 3 and 10, see Box 4), this activity is mainly the domain of women; 92 percent of incidents of home-based production involved women, and 77 percent of women's reported work incidences were in home-based production. Given the high significance of home-based work as a source of household income, the share of overall work activities carried out by women is high as well, averaging 43 percent over the entire study period. This indeed shows that women's contribution to income is not only needed, but also accepted even in Herat's conservative social environment where *pardah* (separation of men and women) and honour widely influence women's activity spaces. Women's home-based income activities are usually very poorly remunerated, however, and are in fact often hardly worth the effort. Spinning wool and peeling pistachio are two typical activities carried out by women in the ten sample-households; they bring daily returns somewhere between 5 and 20 Afghani and as such are highly exploitative. Overall, median daily returns across all incidences of home-based subcontracted work are only 20 Afs, making it by far the worst paid activity in the sample, even worse than begging. Nonetheless, these small incomes are needed, and many involved in such activities perform them together with neighbours, often creating a small circle of women who converse and maintain neighbourhood relations while working. In addition, peeling pistachio is valued not so much because of the almost negligible income, but because of the shells that provide excellent heating material in winter. Other significant home-based activities are carpet weaving and embroidery or small production of quilts and other

accessories, with the former at times being pursued independently without involving a contractor. This was the case in one sample household, where the female head sold all her jewellery that had been part of her marriage arrangement in order to buy a handloom and raw materials for a carpet. She and her daughters were busy weaving for almost the entire study period before eventually selling their carpet for additional income.

Another prominent type of work carried out by women was clothes washing; 20 of the 40 sample households regularly or occasionally engaged in this income activity. Washing clothes is hard work but more beneficial than other female-specific occupations, as it generates a comparatively high income. In most cases, it involved women working in the houses of their customers, thus necessitating childcare arrangements in their own homes (see Box 3). Other home-based income activities that occurred but have less overall significance are dried-fruit processing, tailoring and baking bread.

**Box 3: Reversal of gender roles**

*Hassamudin is the head of HH 12, the eight members of which live in a single rented room. He is old and slightly mentally disturbed and as such not able to work for an income. His wife, Qomri, is the main provider for their household, and while she spends most of the day working in other houses, Hassamudin stays at home all day and takes care of the children – especially their mentally disabled daughter. Qomri has six fixed customers for washing clothes, and every day she goes from house to house to do her work. At the same time, she is the one keeping social relations alive in the neighbourhood and who organises credit for her family, mostly so from her slightly wealthier employers. All reproductive activities in the household are carried out by her teenage daughter, who also occasionally helps her mother in her work and who in the middle of the study started working on her own for a neighbour, fetching water and cleaning their house for a small weekly salary. Two school-aged sons work as well – one as a rickshaw driver and one as an apprentice in a mechanic shop – sacrificing their education to contribute to their household's income and to learn a skill. Thus, the household has four more or less stable although low incomes, which come at the expense of formal education for all children. They access regular charity from neighbours and Qomri's employers, and in fact manage significant parts of basic consumption through external support. However, since there are two mentally disabled persons in the household, they tend to spend a lot on medical treatment, averaging over the study year to 17 percent of their total consumption. Because Qomri is the household's main income provider and the one who accesses credit, she is also the main decision maker, with Hassamudin usually retreating in times of disagreement. At some point, he tried to marry off their 13-year-old daughter to an aged and disabled man, but Qomri intervened and cancelled the agreement.*

### Other income activities

Two households (HHs 1 and 33) rely heavily on begging for their livelihoods. One of these is a female-headed household without any male income earner, and the other is led by an almost blind man who cannot engage in other, less humiliating, work. This man has developed a strategy for his begging excursions: he goes from house to house and asks for charity, but he is too ashamed to go in his own neighbourhood. Every day he goes to a different neighbourhood of Herat, eventually covering the whole city. In this way he tries to protect his honour in his own neighbourhood. He uses public transport for his daylong journeys, and usually returns with about 80 Afis and always with some foodstuff. Begging is a risky activity, however, as people are concerned about kidnappers and may treat him badly. The police also make trouble for beggars, and one may be arrested for begging in the wrong place.

The diverse range of income-generating activities and the high incidence of women working (only four households have *no* female members that contribute to household

income) translate into a comparatively high diversification of income sources. In only 15 percent of the interviews across the 12 study months do households report having only one worker, while 4 percent report no workers. Thus, the remaining 81 percent reported having more than one earner in the household each month. A few households report having even more than four workers, and although many among those multiple workers may earn very low returns, this diversification makes it less likely for them to experience a total income loss, which was a serious risk in the other study sites. It thus can be concluded, that the higher female participation in the household labour force observed in Herat contributes to the overall lower levels of vulnerability. At the same time, however, there is no evidence showing that the diversification of labour into many low-income activities — often occurring at the expense of education and putting a double burden on women — translates into sustainable livelihood security. Rather, diversification might be a response to adverse conditions and often relies on children. This raises another important question related to urban vulnerability and access to work: whose labour can the household mobilise, and how does this mobilisation influence household income levels?

#### 4.2.3 Labour mobilisation strategies and vulnerability

The share of members in a household who work is a key indicator of vulnerability, as households with few workers are less likely to withstand shocks or emergencies. Only 4 percent of household responses across the study period reported having no workers; one quarter reported that less than 25 percent of household members worked; and about 20 percent of the responses

*Table 1: Share of workers in the household (number of responses=467)*

Share of workers in HH	Percent of responses
0	4%
< 25%	25%
<50%	67%

reported that between 33 and 50 percent of household members worked (see Table 1). These results, coupled with the results above regarding the ability of households to rely on more than one worker, mean that labour-related flexibility in Herat is relatively high compared to the situations of the urban poor in Kabul and Jalalabad. Even with the prevalence of poorly remunerated home-based work in Herat, households with a larger share of workers in the household are more likely to fall in the highest income quartile.

The number of workers tells only part of the story about labour mobilisation and income security; who those workers are is also important. Households reliant on female or child workers are more vulnerable due to inequalities in access to work and the low returns of those activities open to these subgroups. As noted previously, women in the Herat study sample are quite active in the labour market, primarily in home-based activities: 43 percent of all work incidences in Herat were reported by women, and in one study month more than half of workers were female (53 percent). The lowest share of female workers in a study month was 34 percent, which is still higher than the highest reported shares of female workers in both Kabul and Jalalabad.

Child work is not as prevalent in Herat as in Kabul; in Herat, 28 percent of the reported work incidences involved children under 18, compared to 42 percent in Kabul. Child work is still more prevalent in Herat than in Jalalabad, where 22 percent of work incidents involved children. Of all the child work incidences reported in Herat, 29 percent involved girls. Over the study period, the incidence of child work varied from a low of 25 percent of workers to a high of 32 percent. Overall, a substantial number of Herati households depend

on child workers; in fact, households reported having active child workers in just over half of the 467 interviews.

Is this high rate of female work and reliance on child labour a sign of these households' vulnerability? While this is often the assumption, it requires closer examination — particularly in relation to female-headed households. It is not the gender of the head alone that signals vulnerability, but rather a household's access to male labour. Thus, families without access to able-bodied adult male workers tend to be among the most vulnerable.

In Herat, a low of three and a high of eight households across the study period reported having no access to male labour, with a total of 50 reported incidences of households not having any active male workers. Per-capita monthly income differed substantially between households with and those without male labour; those without male labour had a median per-capita monthly income of 327 Afs, compared to 678 Afs for households that included working male members. This reflects the typically low returns of the type of work available to women.

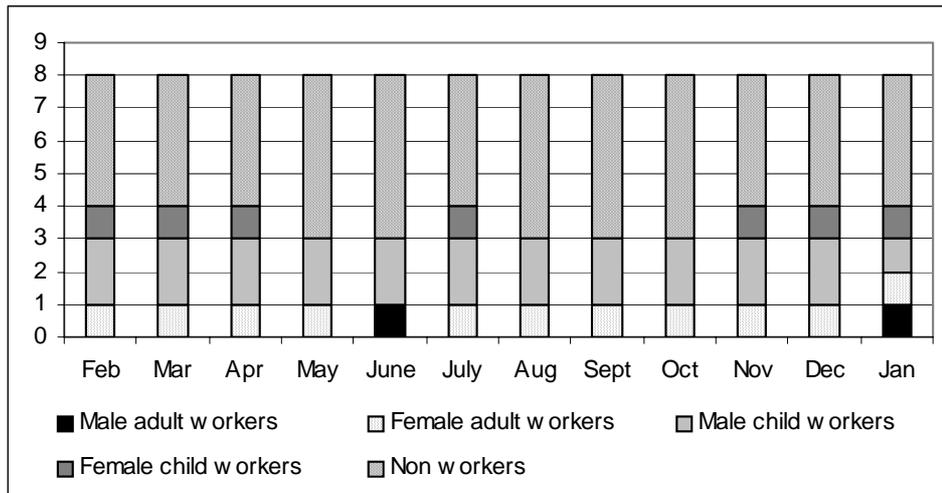
The mobilisation of child labour is not as clearly associated with low income; in fact, households with no child workers had lower median per-capita monthly incomes than those with child workers (575 versus 693 Afs). Similarly, it is not the mobilisation of female workers that signifies poverty, but rather the share of a household's labour force made up of women. Mobilising female labour in Herat appears to be a way for households to diversify and marginally increase income levels. Note however that, while both strategies — mobilising child or female labour — may reduce poverty in the short term, they may increase vulnerability in the long term if children's' education is sacrificed or if women's workloads are such that they are unsustainably overburdened.

To better understand the ways in which households mobilised different types of labour power over time, either by choice or not, consider the examples given in Figure 4 depicting labour-mobilisation strategies of HHs 12 and 28 over the 12 months of the study. Both examples show frequent changes in the household labour force. HH 12 mobilised different members at different times, and often changed the number of mobilised workers depending on need and opportunity. Over the year, the female head and two male children were constantly working, occasionally supported by a daughter and the male head of household. The household mobilised a constant labour force of three, but over seven months of the study year had four members working for an income. This high livelihood diversification came at the cost of education for children and may not be very sustainable.

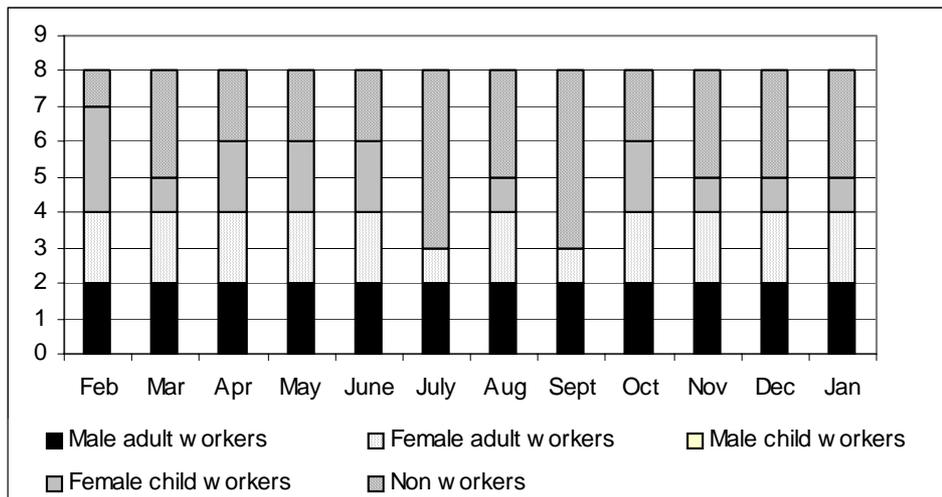
The female-headed and extended HH 28 mobilised a maximum of seven workers during the study year, but generally shows a high degree of fluctuation with members moving in and out of income activities. Three female members are busy washing clothes and baking bread, with the head of the household always working outside the house and her daughter and daughter-in-law being busy in home-based activities. Her son and son-in-law are both casual wage labourers accessing work from the crossroads. As such, loss of income was never an issue for the household, but again the exceptionally high degree of labour diversification prevents the education of offspring and the building up of human assets.

Figure 4. Two households' labour mobilisation strategies

## HH 12



## HH 28

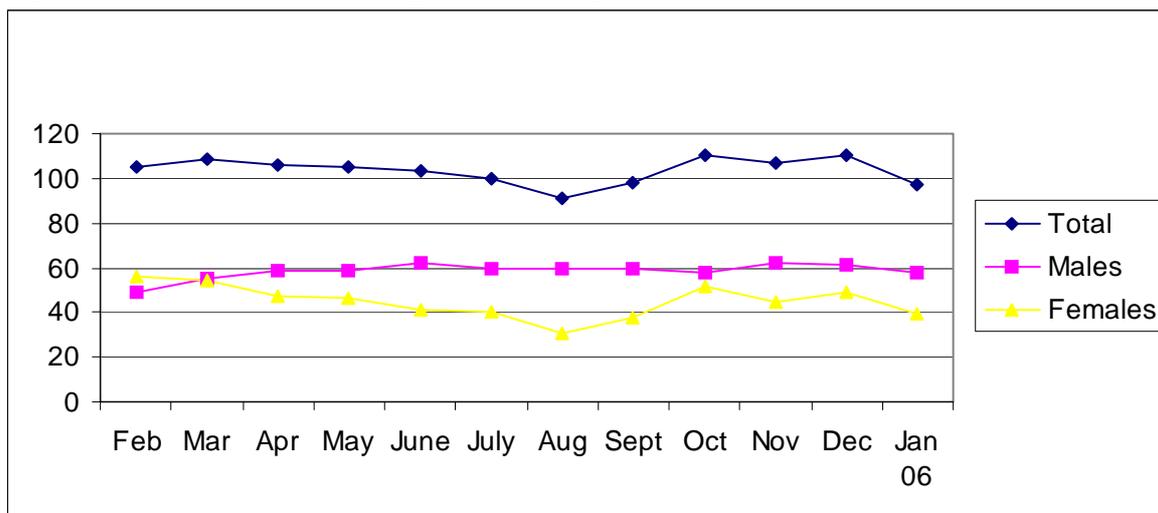


#### 4.2.4 Access to work: irregularity and vulnerability

Herat's urban labour market is somewhat more vibrant than that found in Kabul and Jalalabad, as evidenced by the higher number of work incidences reported in the Herat sample group as compared to those of the other cities. Nonetheless, access to work is still characterised by informality, irregularity of work days and income earned, seasonality and competition. This is likely what drives the labour-mobilisation strategies of the Herati households, whereby many members are mobilised to work to make up for high uncertainty. In Herat, it is also more common that some individuals engage in more than one income activity. This was the case in 13 households in Herat (in two or more months during the study period), compared to only 3 in both Kabul and Jalalabad. This is a likely factor behind the relatively higher incomes in Herat compared to the other two cities.

Even with this seemingly more proactive labour-diversification approach in Herat, poor access to regular work, seasonality, and frequent job changes are still common. The seasonality of some work is shown through the way that individuals move in and out of the labour market over the 12 study months (see Figure 5).

Figure 5: Number of workers by month and gender



In Herat, it is changes in the allocation of female labour that drives seasonal changes in household labour-force participation; male labour-force attachment is much more stable. During the study period (February 2005 through January 2006) female labour-force participation reached a low at the end of summer, then rose during the Ramadan period before dipping again in the early winter.

Across the 189 individuals reporting work at some point in the 12 month study period, the median days worked per month was 18 while the median days worked over the whole study period was 96. In fact, 54 percent of those who worked did so less than 20 days per month on average across the 12 months, and 70 percent worked less than 25 days per month on average. These figures indicate that during the study period, many workers (69 percent) worked less than the 200 days estimated as required for a secure livelihood.<sup>12</sup> This is not substantially less than in the Kabul case study, where 72 percent worked less than 200 days, or in the Jalalabad case study, where 74 percent worked less than 200 days during the study period. Thus one cannot claim that the Herat labour market is significantly different from the other two cities in terms of workers' access to regular work throughout the year.

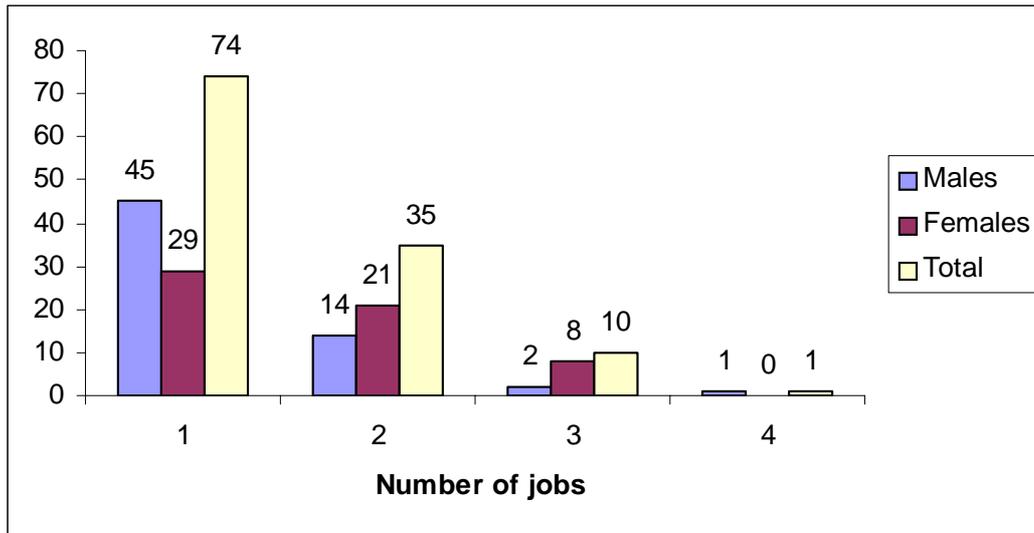
Irregularity in the number of days worked leads to irregularity in individual income levels. This is reflected in a relatively high mean coefficient of variation (CV=0.65) for individual monthly income across all the workers in all occupational activity areas.<sup>13</sup> This is much higher in Herat than in the other two cities studied, mainly because of the very high level of variation in incomes among home-based production workers (mean CV=0.96). Thus, type of occupation and variation in income are clearly linked; differently so in Herat than in the other cities where home-based production work was less prevalent. In Herat, those who have access to regular work have low income variation, but casual workers and the few beggars reported equally low variation in returns across the study months (mean CV of income = approximately 0.40). The self-employed had a higher mean level of income variation (0.53) due to fluctuations in demand for goods or supply of products. This is closer to the levels experienced by non-regular workers in the other cities. These results highlight the very poor circumstances that women find themselves in: many women work in Herat, the returns are low and highly variable, likely relating to flows of work orders.

<sup>12</sup> See Scoones, *Sustainable Rural Livelihoods*, 1998.

<sup>13</sup> The higher the coefficient of variation, the higher the chance that an individual or household will face uncertain returns to work.

Job changes are also a frequent labour-market strategy among the urban poor and vulnerable, often employed in response to the inability to obtain regular income. There are two ways in which this can be examined through the collected numeric data. The first is through examining the “job access forms” completed at one point during the study period, which captured all the jobs each member of the household held since the start of the study.<sup>14</sup> The second way is through looking at the information gathered during each monthly monitoring visit, which specify who was working for income and in what occupation, and then assessing changes from month to month.

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

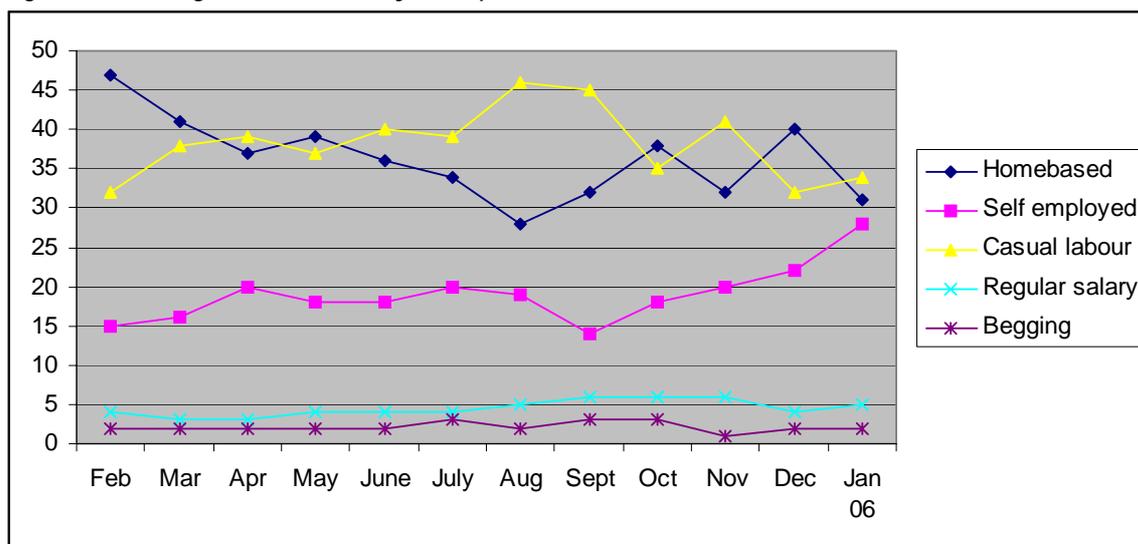


From the job access forms, there were a total of 120 people reporting that they had access to work at some point over the study period, many more than in the two other cities. Just about half were females (58). Figure 6 examines these individuals by the number of jobs they reported holding across the recall period and by sex. Quite interestingly, and again unlike the other study sites, more women reported holding different jobs while men showed more stability in their occupations. This likely reflects women moving seasonally between different home-based activities.

From the monthly monitoring forms there is also evidence of individuals shifting between various occupations. Figure 7 shows this by illustrating changes in the number of workers in each occupation over the 12 study months. Numbers change considerably over time, and the movements that most closely track each other are between casual and home-based work. This pattern probably does not reflect the same workers shifting between the two occupation areas, but rather different groups of individuals moving in and out of work. This is supported by more detail on individuals and shifts in occupation. In 19 cases individuals changed occupations during the study period, with the most frequent shift being between self-employment and casual work (8 cases), while only four individuals shifted between home-based and casual work. One person shifted between home-based work and begging, while another two between home-based work and self-employment. The balance shifted in or out of regular work. Thirteen of the 19 people shifting between occupations were men, which indicates that men are more likely to make such cross-occupational moves. Only two were under 18, showing that, unlike in the Kabul case, it is not primarily young workers who make these shifts in search of any available opportunity.

<sup>14</sup> In Herat, this meant a recall period of 9 months since this specific form was filled in October 2005.

Figure 7: Change in workers by occupation



### 4.3 Asset portfolios: what households have to make their living

In terms of what people possess, i.e. the assets over which they are able to exercise command, there is also some diversity among members of the sample households. The level of diversity is quite low, however, and more generally is characterised by widespread “asset vulnerability” that puts pressure on the capacity of poor urban households to cope with risks and events (see Schütte 2004).

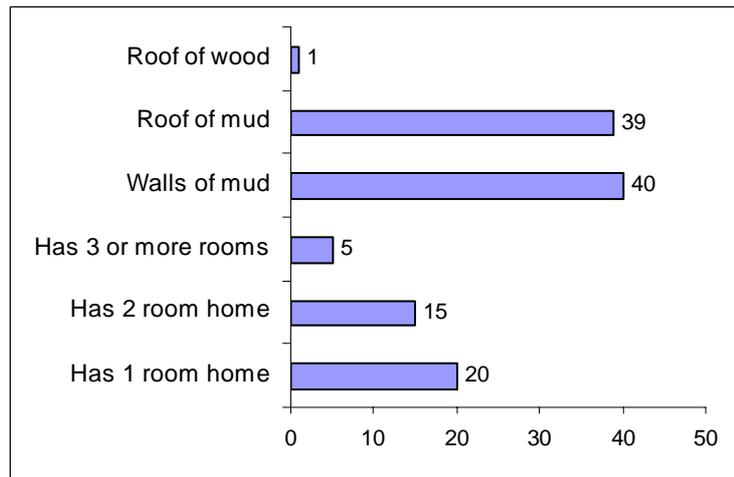
The ownership, composition and mobilisation of asset portfolios consisting of social, political, economical, ecological and personal assets are the basic means that strongly determine levels of household resilience and responsiveness in the face of adversity. But it is not sufficient to focus on what assets or resources people have; it is even more important to focus on what they are capable of doing with those assets in order to secure their livelihood. The interdependency of livelihood strategies and asset portfolios is evident when one examines the study households’ management of their asset portfolios. People may use one form of asset to acquire other forms of assets, e.g. their social relations may entitle them to access credit, which is a financial asset. Or further, while managing their portfolio, households may use their financial assets to acquire a human asset such as education, or they may deplete their human assets for the sake of financial assets. There appear to be continuous substitutions, tradeoffs or draw downs on differing assets, and in this sense the different household assets are “...not only inputs to livelihoods....they are also their output”, hence they are transformable.<sup>15</sup> How these transformations are made, however, depends on household decisions influenced by internal power relations, exposure to stress and emergencies, the social identity of the household and its members, and the stage of the domestic life cycle. Ultimately, however, asset acquisition and transformation aim at securing a sufficient consumption level, improved living conditions, and the capabilities to use, maintain and protect assets in order to continue such transformations in future (ibid, 2029). The varying degrees to which households are able to achieve these aims show different patterns of vulnerability, linked to varying access to and control over a range of assets.

<sup>15</sup> Bebbington, 1999, “Capitals and Capabilities”: 2033.

### 4.3.1 Physical assets

Physical assets refer both to productive assets and to household assets. Productive assets include access to services and basic infrastructure such as shelter, water supply, sanitation, waste disposal, energy supply and transport, as well as tools and production equipment required for income-generating activities or enhancement of labour productivity. Household assets in turn refer to household goods such as kitchen utensils, furniture or clothing, but in particular to valuables such as jewellery or other saleable personal belongings. Housing in urban areas is certainly the most important physical asset that a household can possess, as it can be used productively and eases financial pressures. All houses are made of mud, and half of the sample households live in a one-room house (see Figure 8). Consider this in relation to the mean household size of 6 to 7 people; it means that conditions are cramped for most families.

Figure 8. Characteristics of houses in the study sample



Among a majority of the study households, physical resources

were very scarce. Only a very few were able to accumulate a solid physical resource basis, with 50 percent of the sample having physical assets with a sale value worth less than 2,910 Afghani (US\$ 60). In fact, that is the smallest median value in all three long-term study sites and points to the fact that asset accumulation had been severely hindered among a vast majority of studied households, despite the apparent higher diversification of labour within households. This lack of physical possessions might come as a critical drawback for household well-being during times of crisis and emergency, because ownership of valuables serves as a means of insurance against risk. Consequently, disposal of assets was observed in the household sample over the study period. Twenty households sold valuables at some point during the study year, and 11 among these sold assets on multiple occasions for a total of 37 occurrences. Mostly, asset depletion took place through disposal of jewellery, kitchen utensils or livestock (in 41 percent of cases), and overwhelmingly it was done so in order to cope with food insecurity or ill health (see Table 2 for details).

Differences in the value of asset holdings are largely due to the ability of a few households to acquire productive assets such as livestock, a rickshaw or a *tonka* on credit. This is why for instance HH 3 and HH 12 are in the upper quartile of asset holdings: they managed to use credit to access valuable assets, and aim to repay their loans by the income generated through their productive use. This is often risky in that often the planned returns do not result; for instance HH 12 is still indebted from the purchase of a rickshaw, and HH 3 was not able to generate sufficient returns from their small livestock enterprise. As such, the value of asset holdings alone may not be a significant indicator for household wellbeing, although it is hardly disputable that those who possess virtually no physical possessions clearly are in more vulnerable positions than others. At the same time, those who obtained their assets on credit without being able to return the loan are at risk of losing them in

order to manage debt repayment. Thus it is asset holdings combined with debt levels that may better represent a household's exposure to future risk of loss.

People's assets are not only the things they possess, but also the basis of a household's power and capability to act. This is especially so in the case of housing, with those who managed to get hold of their own housing able to use it productively by renting out rooms or as the base of a home-based enterprise (such as livestock keeping in HH 3). The centrality of own housing becomes even more obvious when looking at those in the household sample who needed to live on rent (15 households, making a total of 120 rent payments over the study period). Rental payments are a constant pressure for households relying on insecure work opportunities – they are likely to increase vulnerability, often leading to indebtedness and a high dependence on a landlord's benevolence. Median monthly rent payments among the 15 households were 1500 Afs, which is 24 percent of the median monthly household income among the households paying rent. Difficulties to steadily raise cash for rent pose the additional risk of eviction that may come with a potential loss of one's neighbourhood-related social networks and work opportunities. The risk of eviction was imminent for one third of the households living in rented housing.

*Table 2. Reasons for selling physical assets (multiple answers possible)*

Reason asset sold	Frequency of mention (n=42)
Consumption needs	25
Medical costs	6
Investment (business, buy asset, reconstruct home, water tap)	3
Other emergency	3
Ceremony	2
Buy HH amenity	1
Heating costs	1
Debt repayment	1

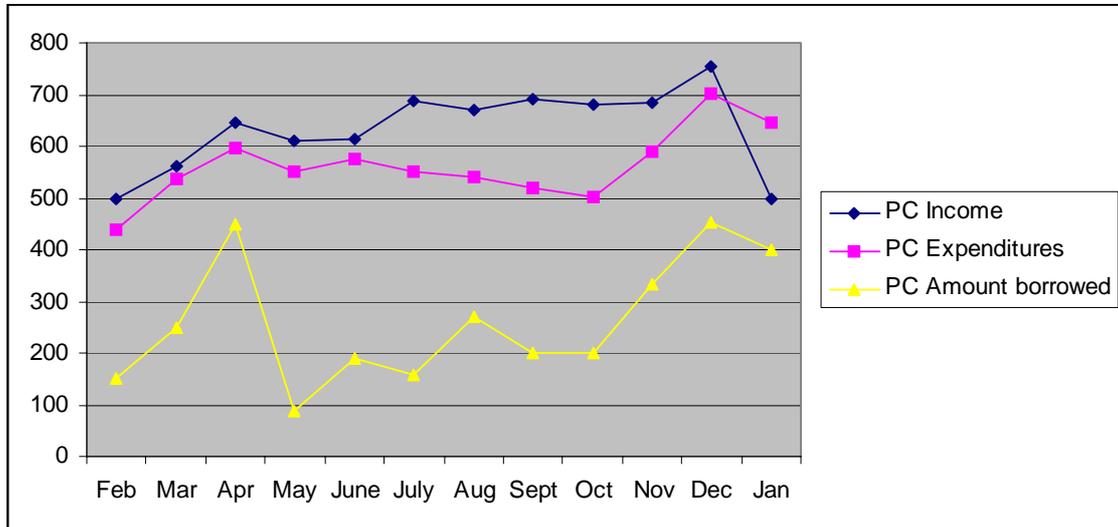
#### 4.3.2 Financial assets

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

Income certainly represents the most important financial asset. Although access to work is highly irregular and often requires people to change occupational activity areas, the sample households' incomes tend to be sufficient to cover their median expenditures in most study months. Data collected among the 40 households shows a median per-capita monthly income of 640 Afghanis over the course of one year; the median per-capita monthly expenditures are 555 Afghanis. Herat is the only long-term study site where incomes actually meet or exceed expenditures. This was the case in every month of the year except January 2006. It is likely that the overall higher labour diversification apparent in Herat is responsible for this more even outcome, and also leads to a lower reliance on accumulating debt for basic consumption. This pattern of income-expenditures-debt is illustrated in Figure 9, showing that at least some households are able to occasionally establish some savings from daily incomes. Amounts of debts reached a sudden peak in

April, which is because four households took on comparatively high debts in this month in order to afford ceremonial expenditures, investments in housing maintenance, or basic consumption in face of income loss.

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



Nonetheless, access to credit remains an important livelihood ingredient for the study households, and its significance to supplement their small incomes becomes evident when looking more closely at specific households and their financial flows over the year. Figure 10 provides a detailed overview of the experience of HH 40, which exemplifies how income insecurity comes as a constant threat to some households in Herat, and to what extent households cope with loss of income through accessing credit. The main source of income in the household was the work of its head, Abdul Rahman, who worked as a goods loader in the bazaar and sometimes as a well digger or unskilled constructed worker. This income was occasionally complemented by his wife's clothes-washing assignments, but her contribution was erratic as she suffered from a chronic health problem. In fact, she stopped working altogether in the second half of the study. In the first four study months, the entire household lived in a tent raised in the compound of Abdul Rahman's brother. Eventually, they sold the tent and moved into the small house, because the brother moved back to their native village to engage in agricultural wage labour. During agricultural lean times, however, he comes back to the city and temporarily joins Abdul's household. Likewise, Abdul Rahman himself goes to their native village during harvesting times to engage in agricultural work. On these occasions, he returns with lots of foodstuff acquired from relatives. The household's work portfolio as such is changing and results in erratic and unreliable incomes. Although weather conditions in the winter are not as severe as in Kabul, work opportunities decrease in Herat as well during the winter months. This is why Abdul could hardly find any income opportunity during November and December, requiring the household to bridge those times of income loss with credit. Patterns of spending are also erratic as the household is trying to adjust to its changing income and flows of credit (see Figure 11). Thereby, the share of expenditures for food in this household changed quite dramatically, ranging from 25 to 84 percent of total expenditures, with an average of 62 percent, showing that poor urban households need to spend most of their income on food to guarantee security of food intake. The low of 25 percent of income spent on food occurred in the month of September, when there was an exceptional increase in household expenditure because of the wedding party of a daughter who had been engaged at age three and was married off in her early teens. This event was financed by means of a loan.

Figure 10. Changes in credit shares, income and expenditures for HH 40

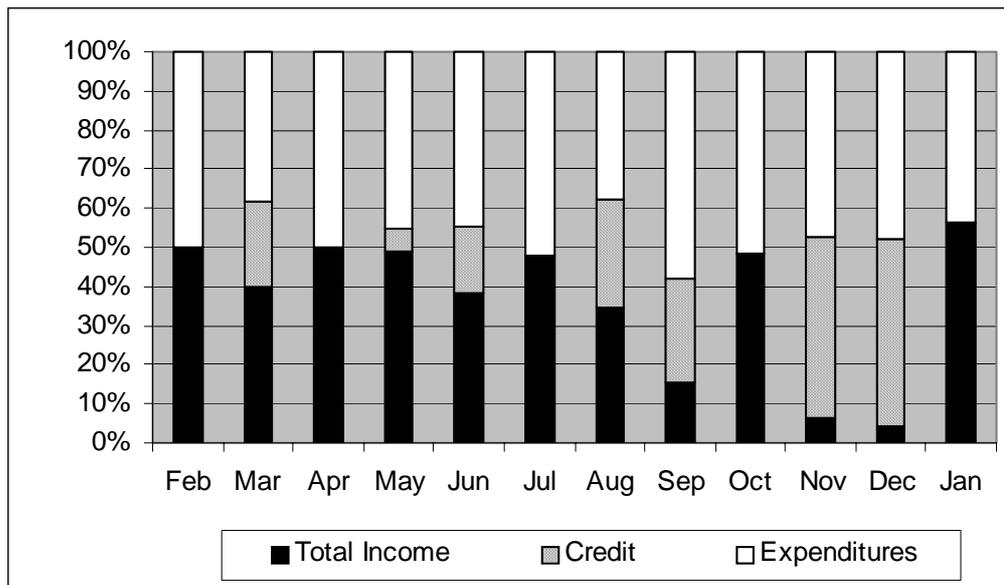
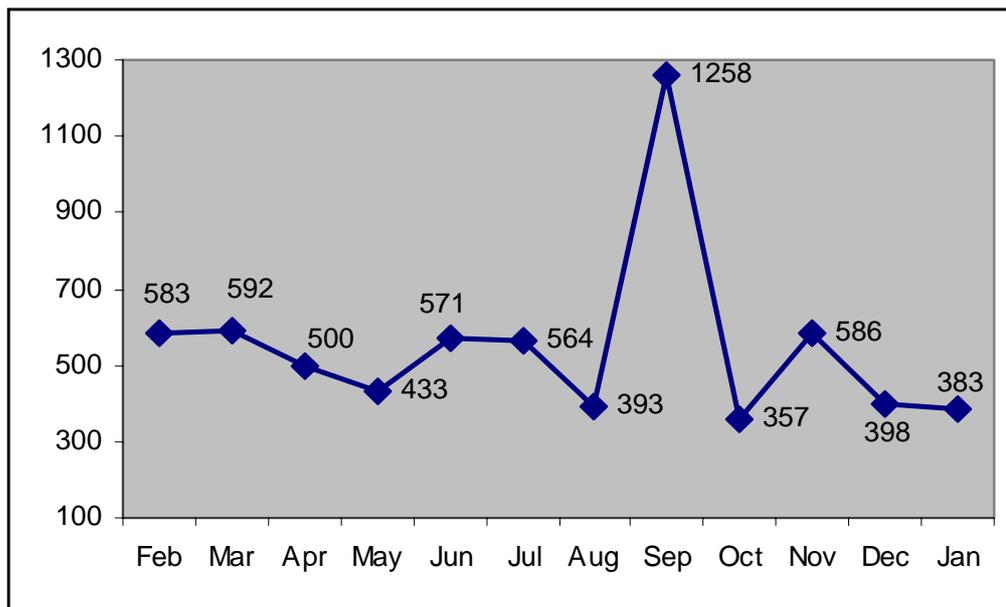


Figure 11. Changes in per-capita expenditures in HH 40 (in Afs)

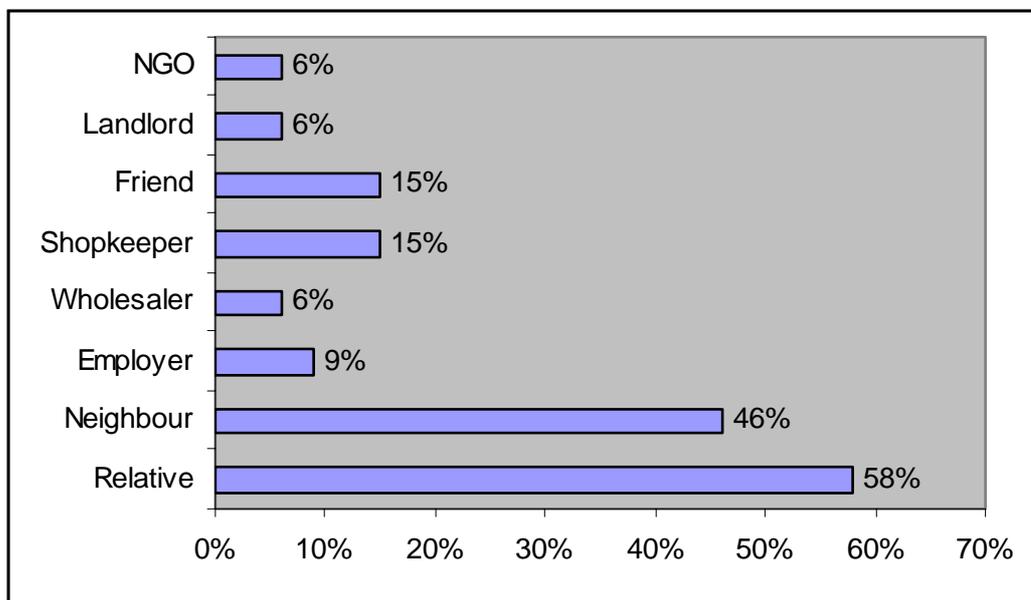


This example is not unique; many of the studied households had to cope with erratic incomes and occasional periods of total loss of income, requiring them to adjust their patterns of expenditure. It thus comes as no surprise that 35 households reported currently having outstanding debt; however, the median value of those debts held among sample households are the lowest among all study locations (5000 Afs; ranging from 100 to 300,000 Afs). The most common reasons for having taken this outstanding credit are listed in Table 3, along with the most common reasons for current flows of credit. Common sources of borrowing are overwhelmingly relatives or neighbours, as well as shopkeepers for food supplies (see Figure 12). Likewise, two households took a loan on terms of mozarebat to commence a small livestock enterprise (Box 4).

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

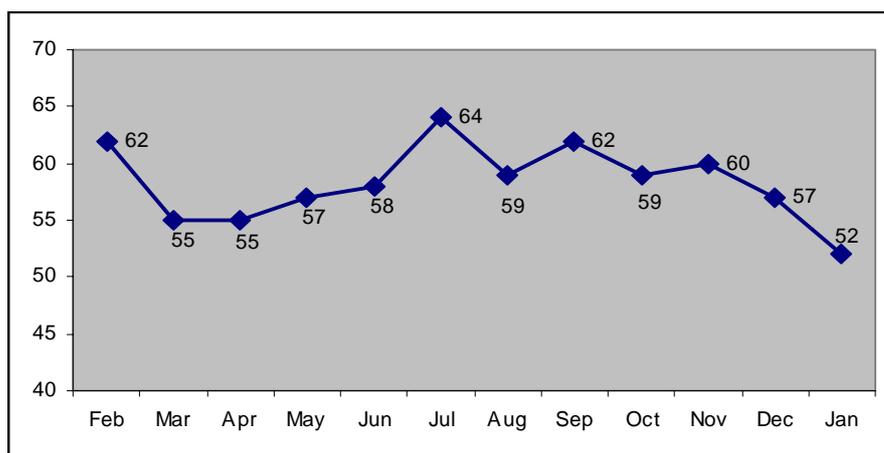
Reason for borrowing	Share of households, outstanding credit (n=35)	Share of households, current flows of credit (n=119 positive responses)
Consumption	67%	56%
Business	9%	5%
Medical	36%	19%
Rent	9%	3%
Repair/reconstruction of house	3%	3%
Heating costs	3%	6%
Ceremonies	15%	9%
Other emergencies	6%	8%
Purchase assets	0%	3%
Clothes	0%	1%
Debt repayment	0%	1%

*Figure 12. Percent of households accessing credit from different sources*



Not all households needed to take credit every month during the study year to maintain livelihood and food security, though some of them did (e.g. HH 11). Of all responses to the question whether households borrowed money over the study period, only 25 percent were positive, signalling a relatively low reliance on credit to sustain daily life across the whole sample. The frequency of using credit in Herat is the lowest encountered in all study sites.

Figure 13. Median percentage of monthly income spent on food



A likely reason of this is the prevalence of women joining the household labour force, leading to higher income diversification and less reliance on credit for basic consumption. Nonetheless, only two households made it the entire study period without taking a loan at least once, and six households took credit during six or more months of the study year (e.g. HH 40), showing that for some, credit has a significant role in sustaining, if not securing, household livelihoods.

Looking more closely at food expenditures as an indicator of food security reveals their relatively high share among overall expenditures. Among all study households, the median monthly share of income spent on food was 58 percent over the year. Monthly values and their changes are depicted in Figure 13.

#### Box 4. Mozarebat: accessing new income sources

*Abdul Hakim (HH 3) has lived in an IDP camp in Herat for the past six years, during which he has been involved in casual labour or well-digging work on a very irregular basis. His wife has been peeling pistachios at home, but for the last few months of the study she suffered from an illness believed to be tuberculosis, and household expenditures increased significantly because of this. In order to access a different income source, Hakim developed the idea of raising livestock, which he had done in his native village before his displacement. With the IDP camp being located near the Injil canal in Herat, access to water and grazing grounds was not a problem, but he still needed to find money to invest in new livestock. He approached his cousin who lives and works in Iran, and they agreed on a partnership based on mozarebat. The cousin provided 20,000 Afghani, for which Hakim bought seven young goats which he were to sell once they had grown bigger. The profit was to be shared on equal terms with his cousin. Was the undertaking to be successful, Abdul would again invest the money in livestock; if it failed it would be his cousin's loss. Livestock became an important source of income for this household. But it is a labour-intensive and risky undertaking: goats get sick, need constant care, and prices are not stable. When Hakim took on a wage labour assignments, he had to leave the goats in the care of his 12-year-old son. As it turned out, only two of the ten goats were left after a few months of raising: two had died, one had been stolen, five had been sold because the household needed the cash. HH 10 has had a similar experience, where a nephew provided 17,000 Afs on mozarebat, for which goats were purchased. The tricky business of urban livestock keeping was seen here as well: two goats died because they fell in the well of the small compound, and a few got sick and were sold. In addition, the small compound did not provide sufficient space for livestock, and goats thus intruded the living space of the household, posing significant health risks for its members. Although these two examples of mozarebat were unsuccessful, they show how the loans given by relatives sometimes appear to be charity transfers rather than business partnerships.*

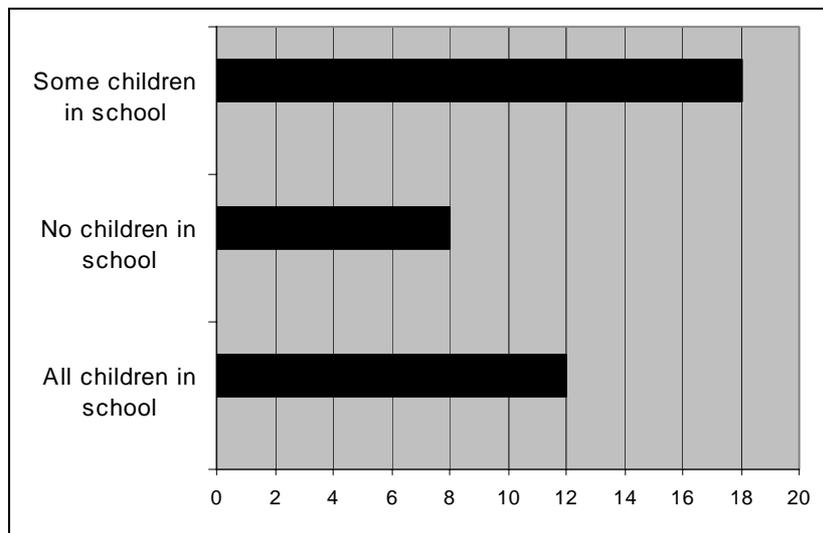
### 4.3.3 Human assets

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

#### Education

In terms of access to education, distance is not an overly problematic issue for Herati households, with a comparatively large number of schools spread across the city. Still, not all households have been able to provide schooling for their offspring. Enrolment rates are relatively weak, 56 percent for girls and 57 percent for boys. The rate for girls is much higher in Herat than in Jalalabad, though it is lower than in Kabul. Among the 40 study

Figure 14. Numbers of school-going children ( $n = 38$ )



households, 12 were able to provide formal education for all their children; the majority put only some children in school, with those not in school either idle or working for income (see Figure 14).

There is a trap in which many poor and vulnerable urban households are caught, where a choice has to be made between investing in the future by providing education and not having sufficient inc-

ome in the present, or sacrificing education for current livelihood security. Being caught in that trap often is a direct result of household compositions in terms of gender, age, and health status of adult members. Thereby, three different ways of addressing the situation can be distinguished:

**No school aged children access education.** Altogether eight households were not in a position to send children to school. In all these cases priority needed to be given to children's labour, both in income earning and reproductive realms. Consider the example of HH 10, where both male and female children were busy in livestock keeping, or where the just six-year-old daughter joined her father on his daily waste-collection trips. The older daughter needed to carry out household chores in order to enable her mother to work. Similar issues were decisive in HH 12, where preference was given to a mechanical apprenticeship for a younger son rather than formal education. The oldest son of the household skipped school very early in order to work for an income, and since the female head of the household is out most of the day, the oldest daughter is responsible for household maintenance.

*Children negotiate between work and school.* Often a compromise is sought, and in most study households, children either successfully negotiate between school and work, or some of a household's children work while others go to school. Older children are more likely than younger siblings to be excluded from education, because they need to engage in income or reproductive activities. This is the case in HH 3: the oldest son went to Iran as a labour migrant, and a younger son went to school half days, and spent the rest of his days scavenging for heating or recyclable materials or engaging in livestock keeping. In HH 16, one younger son went to school and occasionally worked in embroidery, whereas the older and physically disabled son received religious education and sometimes worked as a shop helper. Likewise, in the orphaned household of 18-year-old Aslima (HH 31), she herself needed to quit school and work in the household as well as doing embroidery and needlework, while her 13-year-old brother became the main income earner by working half days in a *burqa* shop and going to school whenever possible. Another example is HH 29, where the younger son gets education while his sister works in reproductive tasks and his older brother works full days in the bazaar as the helper of a fruit vendor. Another case is the female-headed household of Zarghona (HH 8), consisting of her co-wife and three sons, all of whom go to school. The oldest, 12-year-old son also needs to scavenge for old metals, which provides a small but important source of this household's livelihood that otherwise relies on the work of both widowed co-wives.

In poor and vulnerable households, the opportunity cost for schooling thus comes in the shape of outlaying time and income, and this cost is often not affordable – which is exactly why a huge number of school-aged children in the sample (56 percent of boys and 38 percent of girls) needed to engage in income-earning activities. Again, the figure of working female children is extraordinarily high in Herat when compared to the other sites of study, where apart from the carpet-weavers in Kabul virtually no female offspring was working for an income. It shows an overall more balanced attitude towards women's activities in this western city, despite the rather orthodox social environment.

*All children attend school.* Some of the study households were willing to take on opportunity costs in order to provide education for their children. None of those are part of the 10 households that comprise the sub-sample of the study. The ability to do so largely appears to be a matter of favourable household compositions with a higher number of potential adult workers and the male head of household being in good physical shape and able to access better work opportunities. Thus households endowed with regular employment and regular incomes send all their children out to receive education, showing again the critical significance of regular income, which allows households to better plan ahead to build up a solid basis of human assets.

## **Skills**

In terms of skills that potentially enable people to access higher-paid work opportunities, the figures reveal that many more women than men in the Herati study households possess a specific expertise (59 percent of female workers vs. 21 percent of male workers). In fact, most skilled women possess expertise in multiple areas. But even though women's contributions to household incomes in Herat are significant in terms of the number of women numbers working, their pay is particularly low. Women's skills in many cases do not generate higher incomes but are rather supplementing overall access to cash. In households without any male workers, or where male members had been unable to work during some months in the study period due to health reasons, this low remuneration posed a particularly serious problem. Comparisons of monthly income figures show a huge discrepancy in those cases, with households that can rely on male labour realising a median per-capita monthly income of 678 Afghanis, and those who cannot a mere 327

Afghanis. The actual composition of the household labour force in terms of gender thus turns out to be the key to a household's earned income, rather than the gender of the head of household.

As Table 3 shows, carpet weaving and embroidery were the most prominent skills in the sample and they were concentrated, not surprisingly, among the women. It is noteworthy

*Table 3. Skills observed in the household sample*

Male	Female
<ul style="list-style-type: none"> <li>• 1 carpet weaver</li> <li>• 2 drivers</li> <li>• 4 mechanics</li> <li>• 2 glass workers</li> <li>• 1 tailor</li> <li>• 1 calligrapher</li> <li>• 5 well digger</li> <li>• 1 mason</li> </ul>	<ul style="list-style-type: none"> <li>• 36 carpet weavers</li> <li>• 8 tailors</li> <li>• 5 quilt makers</li> <li>• 16 embroidery workers</li> <li>• 2 knitters</li> </ul>

that unlike in Kabul, Mazar-i-Sharif and Pul-e Khumri, carpet weaving does not appear to rely heavily on children. In fact, out of the 37 individuals skilled in this area only three were school aged, and it is an activity which is mostly carried out by adult women. The same is true for embroidery workers. Supporting this, among those working in carpet weaving or embroidery (not just those stating they are skilled) only 22 percent of incidences of work in these activities involved children.

## Health

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

Incidences of serious illness, or when old people start to need looking after, are situations in which households can become extremely vulnerable and defenceless. Not only must the sick person be cared for – and may thus prevent others from pursuing productive activities – but the expenses connected to treatment also place a considerable burden on the household budget (see Box 4). If the sick person was previously the main income earner and the household's income diversification is low, the well-being of all household members is at risk.

A high incidence of health issues occurred among the sample households during the study year: in about 68 percent of the interviews over the 12 months, there were health-related expenditures, which at times cut deep into household budgets (median monthly spending on medical costs was 450 Afs per household, ranging from 10 to 11,500 Afs). Exposure to an impoverished environment, both at home and at work, in addition to the mental pressure stemming from constant worries about the well-being of the family, create situations characterised by a high vulnerability to bad health, leaving many in a very critical state. Looking more closely at the 10 households that made up the sub-sample of the study shows a similarly high degree of ill health – only two of these households (HHs 8 and 31) did not face a chronic or serious health issue, with the rest having to cope rather continuously with significant medical expenditures or a persistent bad state of physical well-being of one or more household members (see Box 5). It is also evident from the sample group that many households still seek health care from traditional healers working with amulets and

talismans rather than allopathic doctors. This is the case for a number of members in the sub-sample of the study, who spent significant amounts of money on this type of health care. In HH 12, treatment for a mentally disabled daughter was sought from a healer, and the household repeatedly had to sacrifice a goat for the daughters' wellbeing. Likewise, households 8, 10, and 16 occasionally consulted a healer and spent money on amulets. On the other hand, the mentally sick sister of the head of HH 22 occasionally acted as a naturally gifted healer, as due to her illness she is believed to possess supernatural powers, thereby managing an occasional income.

**Box 5. Bad health and vulnerability**

*Jamaludin is the head of HH 10 and works as a neighbourhood waste collector. With his chronic problem of asthma, his medical requirements are high. The eight-member household shares a single rented room, in which goats from their small livestock enterprise find a space as well. Their home is not well maintained and is unclean, littered with goat droppings, and their children are sick very often as a consequence. Jamaludin takes his six-year-old daughter to work with him because he is too weak to pull the cart alone. The old and sick man and his young daughter every day need to commute more than one hour each way with their wheelbarrow to reach the neighbourhood where they collect garbage. It is a tough assignment, but there is no alternative as the income is badly needed. In addition, the people from the neighbourhood give their occasional support in form of cash and food to Jamaludin, and often he can organise a cloth-washing job for his wife among the clients as well. To cope with their altogether insufficient income and with the regular medical expenditures, they engaged their older daughter when she was six years old. However, her future husband has been missing for the last seven years, after migrating to Iran for work. Jamaludins wife had gone to the grooms house to ask about state of affairs, and she agreed to wait some more months, but demanding that a brother will marry their daughter and pay the bride price in case the actual groom does not show up. In the words of Jamaludin's wife: "I would be very happy if one of these two brothers will take my daughter, even though they are 50 years old and my daughter Fahima is just 13 years. But I have to give her, because what should we eat otherwise? How can we keep ourselves healthy? I do not care how old my son-in-law is. The money is important for me and we cannot afford to be picky, because nobody easily takes a daughter of poor people as a wife." Destitution reigned in this household, in spite of livestock enterprising and the son working as a cart puller. Toward the end of the study period, however, the situation improved significantly, when their eldest son got an assignment as a guard with a regular and relatively high income. This made all the difference: food expenditures rose and their diet enhanced, they did not need to take on new debts or sell livestock, and in addition debt repayment has taken place and finally the household was able to pay his rent, which they could not afford for a long time. Regularity did the trick, showing once more how important reliable cash flows are to sustain urban livelihoods.*

#### 4.3.4 Social assets

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

Social assets are inherent in the relationships one has with others. In fact, some observers stress the need to analyse the social relations that exist in households and communities as a starting point for understanding livelihoods in general, as they widely determine how access to resources is gained and regulated.<sup>16</sup> The household and community networks may well function as a means of minimising risks to livelihood security, but if a household is to rely on them, they require constant care and maintenance. This is apparent from the wide range of social activities taking place in the household sample, laid out in Section 4.1.2 above.

In urban Afghanistan, however, family and neighbourhood relations can overlap significantly, which makes it comparatively easier to maintain close relations with wider kin and family. This is also the case in Herat, where 28 households had relatives living in their immediate neighbourhood, from which many were able to access resources such as credit (54 percent), food support (71 percent), access to services and employment (14 percent), or free accommodation (25 percent). Similarly, emergency assistance from relatives may be crucial to sustain one's livelihood in times of crisis. There are also close rural-urban



linkages allowing resource flows directed at urban households; this is indicated by the 35 percent of study-households who regularly receive assistance from rural relatives, predominantly in form of food.

Another source of support for poor and vulnerable urban households, in addition to relatives, is the considerable degree of neighbourhood cohesion present in the study settlements. This is reflected in, for instance, the many joint festivities taking place on family occa-

sions. For a majority of households studied their neighbours represent a reliable source of credit (54 percent), as well as a source of food in times of need (82 percent). In addition, neighbours provide access to services (28 percent), or help in finding work (33 percent of cases). In contrast to many study neighbourhoods in other study sites, settlements in Herat tend to be more diverse in terms of relative wealth. Households who established relations with wealthier neighbours are more likely to benefit from charity transfers and to access higher credits. This is for instance the case for HH 12, where the female head works for six relatively wealthy households, each of which provides regular support in form of food and clothing. In fact, a significant part of this household's basic consumption is accessed by means of charity provided by wealthy neighbours. Likewise, the orphaned household living in the old city and headed by an 18-year-old woman (HH 31) accessed an unconditional loan from a neighbour to cope with the death of parents and to ease the heavy reliance on work activities carried out by the 13-year-old brother. It appears that poorer households living in mixed neighbourhoods in Herat often can rely on rather predictable resource

<sup>16</sup> Beall, "Living in the Present, Investing in the Future", 2002.

transfers by means of charity, or that collective neighbourhood efforts aim to provide opportunities for the destitute among them (see Box 7).

Collective activities, such as neighbourhood maintenance, are rather common in a few studied settlements, and there are systems of support to help poor families cope with family events such as funerals. There were also two examples during the study period of community delegations being sent to government offices to express their demands, such as tenure security and provision of infrastructure. On both occasions, however, the attempts did not yield any positive results (see Box 6).

**Box 6. Communities and failed urban governance**

*Attempts of communities to establish links with municipal or government authorities in order to improve living conditions in their settlements happen rather seldom and are likely to be futile. Two examples encountered during the study year illustrate this: the first refers to the IDPs living in Herat, who repeatedly sent delegations to government authorities asking for tenure security. None of their efforts were successful, and tenure insecurity remains a serious and threatening problem for dwellers in the two camps. The second example refers to a community delegation representing a settlement predominantly inhabited by Hazaras, which contacted the municipality demanding the improvement of a short stretch of road that connects their neighbourhood to the rest of the city. The bad condition of the road posed a serious problem to the community in which a majority makes a living by pulling cart or mobile vending, as people cannot traverse easily with their vehicles. Although the delegation was received and their problem acknowledged, no subsequent municipal action had been taken.*

Family and neighbourhood are the most important “embodiments” of social assets for the urban poor and vulnerable in Herat, and they are used in a variety of ways. There are innumerable examples from the study where social assets are being transformed into other types of assets, such as the regular provision of food or other support (i.e. in HHs 12 and 31) or accessing to living space and employment opportunities (i.e. HH 23).

There were also examples of deteriorating social relations among the study households. In most cases, the sources of conflict were marriage arrangements or quarrels over property (usually involving repayments of a bride price). In many cases, such conflict led to

**Box 7. Living in the mosque: how neighbours try to help the poor**

*There are a variety of examples in the study sample where people from the neighbourhood step in to provide assistance and support for the poor and destitute among them. Consider the example of HH 23, which is headed by a martyred person and his mentally ill wife: they lived a destitute life in a destroyed house with a single room without windows, bathroom, or kitchen. The neighbourhood elders met to address the issue and decided to provide this household with a small room attached to the mosque to use as a shop, plus a loan to invest in supplies. It is conveniently located next to a school making children the main customers and provided the household with a feasible livelihood opportunity. When the owner of their residence decided to reconstruct the building where they squatted and evicted them, the entire household needed to move into the really tiny shop to find temporary shelter. Again, the local community stepped in and allowed them to construct a bigger room made of mud inside the spacious compound of the mosque. Another household in the sample was permitted by the council of community elders to move inside the neighbourhood mosque when they suffered a lack of shelter. Yet another household headed by a person with a disability profited from pooled neighbourhood resources and communal work activities in the reconstruction of his house after it had been partially destroyed by heavy rains.*

disturbed social relations among related households or neighbours and therefore threatened to eradicate an important livelihood resource.

#### **4.3.5 Natural Assets**

Natural assets refer to endowments of natural resources and institutional arrangements controlling access to communal resources. They are usually less influential in the urban context, but may still assume crucial significance for the urban poor. The most important natural asset in the context of this study is solid waste. Waste materials represent the only natural resource that is plentifully available in urban areas and on which people can rely as a means of living, for instance by picking recyclable materials out of garbage dumps, as is the case in HH 8. Likewise, there is widespread evidence of people scavenging for burnable materials both to cope with the winter cold and as fuel for cooking. In fact, scavenging is an activity mostly carried out by children and is pursued in all but one of the ten sub-sample households. Other households make use of communal natural assets by letting their sheep graze on public grounds and drink from the canals flowing through Herat.

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

Risks to urban livelihood security come in different shapes, and households are susceptible to a complex set of contingencies, which combine in different ways and are subject to constant variations. Hence, the magnitude of exposure to vulnerability conditions may permanently fluctuate. Strategies to cope with those risks, as well as with life-cycle events and unanticipated shocks and emergency situations, rely on the shape of a household's asset portfolio and the resources it can mobilise in face of adversity.

The literature on risk and coping mainly distinguishes two different types of dealing with risk and insecurity:<sup>17</sup> precautionary strategies and response strategies. The former include, for instance, diversification of livelihood activities, building up stocks and savings during peak seasons, or social investments in reciprocal or redistributive systems among households. The response strategies are reactive, and include depleting physical stocks, drawing upon social relationships, seeking alternative employment (e.g. through seasonal or permanent migration), mobilising additional household members for income generation, borrowing and, if necessary, reducing consumption.

##### **Box 8. Counting on the bride price**

*There is considerable evidence among the sample households of the use of bride price to repay debt or to afford investments in assets. Strategically marrying off a daughter thus assumes high significance, as does finding the money to afford the bride price and the costs of a wedding for a son. Daughters are thus often perceived as disposable assets. Finding a proper match that will pay is very important for these poor and vulnerable households, and in case of emergencies arrangements may be made and a bride price paid already at a very early age. Examples are numerous: Look for instance at HH 40, where the daughter had been engaged and the bride price paid when she was just three years old. A daughter in HH 12 had been married off at age 14, and the bride price used for debt repayment and an investment in a productive asset utilised for income generation. However, the daughter suffered badly from this early arrangement, which is why an attempt of the male head to fix an early engagement for the 13 years old daughter was warded off by her mother. In HH 22, the brother married off his mentally ill sister to an old man in order to get a house in a wealthier neighbourhood of Herat. The female head of HH 16 had herself been married at age nine to an man who was over 50 years old, and she became widowed when she was twelve. When she remarried, the bride price was paid to the woman herself and invested largely in household belongings. In HH 10, the daughter had been engaged at a very young age, and now pressure is being exerted on the grooms' family to come up with the payment. There are many more examples in the larger sample that show how child marriage is maintained by the practice of bride price, and how poverty conditions lead parents to decide for early and potentially harmful agreements when marrying off daughters to old men. As the female head of HH 33 stated: "We have no money and no possessions, but God gave us daughters so we can take their bride price." This exemplifies the highly vulnerable position many young girls hold within the household.*

As apparent from Table 4, many precautionary (ex ante) and reactive (ex post) risk-management strategies rely on the pro-active maintenance or use of social networks. This emphasises once more the critical importance such networks assume, particularly in an environment where the poor, and even the better off, cannot rely on state provisioning. Households in Herat also aim at higher degrees of income diversification by integrating

<sup>17</sup> See, for example, Chen and Dunn, *Household economic portfolios*, 1996; and Köberlein, "Living from Waste," 2003.

women into productive activities on a much greater scale than is the case in other study-sites. This lessens the reliance on single and erratic self-employment or casual wage labour activities carried out by men and reduces the heavy reliance on credit and outside support. The high incidence of child labour also contributes to livelihood diversification, but it comes at the cost of education and may yield negative long-term effects.

*Table 4. Risk management strategies applied by study households*

Ex-Ante	Ex-Post
Maintaining dense family networks and carefully avoiding their overuse	Accessing multiple sources of credit
Building up and maintaining neighbourhood and other social networks; participating in community activities	Accessing charity (free rent, food support, clothing)
Diversifying income generation, e.g. by starting livestock micro enterprise	Mobilising the labour of women and children
Accessing credit on <i>ograyi</i> to run self-employment (i.e. pay for traded goods only after turnover of production)	Marrying daughters off very early
Sending children to school as an investment for the future	Selling physical assets or reducing consumption
Sending members away to work abroad or in rural areas	Adjusting household size and composition (i.e. sending members away to stay with relatives, accommodating new members for income generation, merging households)
	Begging

What are, then, the most virulent risks and most common events that influence the lives of the urban poor and vulnerable in Herat, and how do households act and react to those? Table 5 summarises the experience of the 11 selected households making up the study's sub-sample. The most commonly reported risk or event was bad health: all households have experienced it throughout the study period in differing degrees, but the abundance of health problems among study-households points to a critical lack of pro-active healthcare seeking behaviour as well as risky and unclean living conditions. The strategies implemented as shown in Table 5 indicate that approaches that look forward and aim at sustainably insuring a livelihood in future are difficult to implement for most. Responsive strategies on the contrary are more commonly applied in face of an event, with accessing support from social networks and credit by various means and from various sources, and sending out children to work for an income being commonly enacted.

Table 5. Risks, events, and applied coping strategies

Risk / Event	Coping strategies applied by affected households
Food insecurity (experienced by HHs 10, 16, 22, 23, 33)	<ul style="list-style-type: none"> <li>• Merging with family-related household (HH 22)</li> <li>• Accessing food support from neighbours and shopkeepers (HHs 10, 16, 23, 33)</li> <li>• Going out begging (HH 33)</li> <li>• Reducing consumption (all affected households)</li> <li>• Sending children out to work (HH 10)</li> </ul>
Eviction from rented house because cannot afford to pay rent (experienced by HHs 29, 33)  Evicted from charity housing because owner wants to reconstruct (experienced by HH 23)	<ul style="list-style-type: none"> <li>• Utilising networks to find new housing in same neighbourhood (HH 29 and 33)</li> <li>• Taking on debt to repay rent to old landlord (HH 33)</li> <li>• Sharing new place with relatives to ease pressure (HH 33)</li> <li>• Selling household belongings to pay rent (HH 29)</li> <li>• Entire household moving into their tiny shop (HH 23)</li> <li>• Got permission from community to build makeshift room in mosque compound (HH 23)</li> </ul>
Complete loss of income (experienced by HHs 16, 22, 40)	<ul style="list-style-type: none"> <li>• Accessing support from social networks (all affected households)</li> <li>• Accessing charity from relatives, neighbours, shopkeepers (HH 22)</li> <li>• Accessing informal credit (all affected households)</li> </ul>
Ill health (experienced by all, to differing degrees; severe sickness occurred in HHs 8, 10, 12, 22, 29, 40)	<ul style="list-style-type: none"> <li>• Accessing support from social networks (all affected households)</li> <li>• Accessing informal credit (all affected households)</li> <li>• Accessing pooled cash support from neighbours (HH 29)</li> <li>• Women and children join the labour force (HHs 8, 12, 29)</li> <li>• Selling physical assets (HHs 22, 29)</li> <li>• Relying on charity provided by relatives, neighbours or local doctors (HHs 10, 22)</li> </ul>
Intra-household conflict (experienced by HHs 12, 16)	<ul style="list-style-type: none"> <li>• Woman keeps own income for household maintenance (HH 16)</li> <li>• Woman exerts her decision-making power and cancelled marriage negotiations started by husband (HH 12)</li> </ul>
Marriage or engagement event (experienced by HHs 10, 22, 40)	<ul style="list-style-type: none"> <li>• Selling of physical assets (HH 22)</li> <li>• Taking on credit to pay for festivities (HH 40)</li> <li>• Sharing expenses with groom's household (HH 40)</li> <li>• Indefinitely postponing wedding</li> </ul>
Death in the family (experienced by HHs 8, 31; loss of breadwinner occurred some time before study period)	<ul style="list-style-type: none"> <li>• Selling property to afford funeral expenses (HH 8)</li> <li>• Women and children going out to find work (both HHs)</li> <li>• Living on charity in relatives' house (HH 8)</li> <li>• Sister and brother-in-law moving into same compound to protect honour of orphaned household (HH 31)</li> </ul>
Lack of fuel for heating and cooking (experienced by all households)	<ul style="list-style-type: none"> <li>• Scavenging streets and garbage dumps for burnable waste material (all households)</li> </ul>
Illness or death of livestock (experienced by HHs 3, 10)	<ul style="list-style-type: none"> <li>• Selling meat to neighbours (both HHs)</li> <li>• Access new credit to purchase new livestock (HH 3)</li> </ul>
Threat of eviction from land (experienced by HH 3, see Box 2)	<ul style="list-style-type: none"> <li>• Participating in community council meeting to discuss ways of addressing the issue</li> <li>• Contributing money to send community delegation to Kabul</li> </ul>
Having to accommodate additional household members (experienced by HHs 3, 33, 40)	<ul style="list-style-type: none"> <li>• Involving temporary members in income generation (all affected households)</li> <li>• Sharing rental payments (HH 33)</li> </ul>
Inter-household conflicts (experienced by HHs 16, 22, 31, 33)	<ul style="list-style-type: none"> <li>• Mobilising relatives for construction and credit to satisfy neighbour (HH 16)</li> <li>• Going to court or neighbourhood representative to officially cancel agreements or solve conflict (HH 31, 33)</li> <li>• Moving out of compound and merging with other family member's household (HH 22)</li> </ul>
Loss of regular employment (experienced by HH 16)	<ul style="list-style-type: none"> <li>• Borrowing money to start up mobile-vending business.</li> </ul>

## 4.5 Inside the household: dynamics and internal relations

As already indicated, households do not always act as a unified group and internal negotiation, bargaining and conflict can lead to a continuum of possible intra-household arrangements (characterised by differing levels of conflict or cooperation across different issues). In addition, there are several socially defined categories making up the household, notably gender, age, generation and marital status that contribute to different status, roles and responsibilities.<sup>18</sup> As households themselves are micro-systems of resource allocation this may well work to the disadvantage of some of its members (e.g. children excluded from education). It is therefore important to look at actual practices being followed inside the household.<sup>19</sup> There appears to be a variety of differing procedures, both cooperative and non-cooperative, that govern the internal functioning of the households studied in Herat.

There seems to be somewhat of a contradiction in internal household relations with respect to female mobility and perceptions of honour and rightful behaviour in Herat. The city's residents do not hold a more open or less orthodox attitude toward women and their freedom of movement than those of other Afghan cities; in fact, Herat is rather conservative. Nevertheless, the incidence of women working is extraordinarily high in Herat. This seeming contradiction is rooted in the comparatively wide array of work opportunities that exist for women in Herat, even though many of those opportunities are home-based and poorly remunerated. It is a sign of destitution when women engage in an activity that may earn them a mere 5 Afghani for a day's work, and shows the need of households to mobilise a labour force as large as possible. This prompts the hypothesis that destitute situations leads to a larger share of women in the workforce, as it requires poor and vulnerable households to be more open to otherwise less acceptable behaviour. This becomes especially clear when looking at the very high share of school-aged girls that work for an income in Herat, sometimes even outside the house on their own as is the case in HH 12. This phenomenon is highly peculiar to this western city and hardly encountered in the other study sites.

Women working on a larger scale might also have implications for intra-household relations. It appears that where women significantly contribute to the household income, and especially where they are the main income earners or credit organisers, their influence on internal decision making increases. This was for instance evident in HH 12, where the female head overruled a marriage decision made by her husband. The otherwise often autocratic behaviour and non-cooperative decision making of male heads of household was less obvious in those sub-sample households where women were significant income providers (HHs 12, 29, 33), but was still observable in the more traditional households where ascribed gender roles prevent women from working or contributing in ways perceived as significant. Co-residential relatives sometimes exert an influence in household decision-making as well, as apparent in the orphaned household headed by an 18-year-old unmarried woman (HH 31). In order to protect her honour, her brother-in-law decided to move into the woman's compound.

Table 6 illustrates the share of households reporting that men and women were involved in a range of important decisions (percentages may add up to more than 100 due to multiple people being involved in decisions). The results show that a greater involvement of women in income generation does not directly translate into more involvement in decision making. In Herat, women are not substantially more likely to be involved in household decisions

<sup>18</sup> See also Dupree, "The Family during crisis in Afghanistan", 2004.

<sup>19</sup> See also Chen and Dunn, *Household economic portfolios*, 1996.

than their counterparts in the other study sites. In fact, for most decisions, a lower share of women are involved in Herat than in Kabul. The highest reported female involvement is in the case of decisions about women working outside the home, and this is the only percentage which is higher in Herat than in Kabul. Relative to both cities, women in Jalalabad were much less involved in all decisions.

*Table 6: Distribution of decision-making involvement by sex*

Type of decision	Percent of households reporting men involved (head, non-head main earner, father of head, son, male relatives)	Percent of households reporting women involved (female head, spouse of male head, mother of head)
Purchase of productive asset (n=36)	86%	31%
Sale of assets (n=36)	100%	36%
To borrow money (n=36)	100%	33%
Women to work outside the home (n=23)	78%	39%
Children work (n=23)	87%	26%
Children go to school (n=28)	100%	25%
Son's marriage (n=34)	100%	35%
Daughter's marriage (n=35)	100%	34%

A few incidences of domestic violence took place among the sample households over the study period. In HHs 10 and 16, violence seem to have been triggered by frustration with poverty conditions, leading to husbands beating their wife and children. The situation improved in HH 16 after its head lost his regular employment as a waiter in a restaurant. He had never shared his income and neither had his wife, but since he began working as a mobile vendor he developed a new sense of responsibility. He stopped being abusive to his wife and children, and transfers part of his income for their basic consumption. In HH 10, the reactions of its aged and chronically sick head certainly were rooted in frustration. As his wife stated: "My husband is old and weak, he even takes our young daughter to help him in his work as a garbage collector. What healthy man would do that? He has the responsibility to feed us, but it is very difficult for him in his physical state, and so he gets frustrated, shouts and starts beating our children."

Exposure to adverse conditions, drug abuse, and frustration are thus triggers for disturbed intra-household relations among the households studied in Herat.

As was the case in the other cities, some crucial decisions are made without consulting those most affected by the decision. Children, and especially daughters, are the weakest members of a household, with no opportunity to express their preferences regarding such major issues as education and marriage agreements. The household as a social institution in Herat is generally not characterised by complete altruism but:

- Requires a majority of women to adjust to events and changing constraints and to enter occupational activity areas (HHs 8, 10, 12, 16, 22, 31, 33).

- Is often patriarchal and characterised non-cooperative decision making (HH 22)
- Is often influenced by co-residential members of the extended family or kin (HHs 22, 31)
- Tends to undervalue reproductive activities and takes women's contribution to household well-being for granted
- Occasionally exerts physical violence against individual members, most often women and children (HH 16)
- Tends to give some women more decision-making power when they are involved in income generation and organisation of credit (HHs 12, 33)
- Usually does not take into account the preferences of children (HHs 3, 10, 22, 29, 40)

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

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

It is obvious that poor urban households adapt or respond to changing circumstances and risky conditions differently, and that their efforts to change or remove barriers to their well-being take on different forms. Evidence suggests that there exists a continuum of efforts and objectives that ranges from struggling to make a living (endurance, decline), to achieving long-term well-being (security), to moving out and staying out of poverty altogether (growth). Livelihood trajectories of the 11 households studied in depth show varying capacities to move either out of the endurance end of this continuum. Consequently, a possible way of categorising households is according to the above efforts and objectives. Three broad types of livelihood strategies can be distinguished:

- ***Coping strategies*** are implemented as a reaction to contingencies and severe shocks, usually leading to a withdrawal from the available asset portfolio (i.e. decline). Coping strategies may comprise various activities, for instance sending children out to work, sending household members away to save on food expenses, lowering consumption, Further activities pursued in face of sudden or expected adversities are drawing on social networks, selling physical assets, and making early marriage arrangements for young daughters. Coping represents the objective of a majority among study households, who need to endure poverty conditions or who have moved downward over the year of study into a state of declined (see below).
- ***Mitigating strategies*** are aimed at proactively protecting against risks and maintaining an achieved level of livelihood security (i.e. security). Mitigating is directed toward an anticipatory decision making that seeks risk protection. Such activities include the accumulation of physical (such as housing) or human assets (such as education or the achievement of new skills) and the diversification of the household labour force and income sources. Regular employment certainly supports the possibility to implement mitigating strategies. More generally, the implementation of successful protective strategies requires a prior diversification of asset portfolios.
- ***Enhancement strategies***, aimed at increasing well-being through asset accumulation (i.e. growth). Naturally, enhancement strategies are closely related to mitigating, they occur when opportunities arise and the endowment of a household is sufficient to invest. This given, enhancement strategies may result in a short-term erosion of assets in expectation of a positive future outcome. Typical enhancement strategies include investments in productive assets, such as livestock, wheelbarrows or shop facilities, but also to attempts aimed at raising the available stock of human and social assets.

Security and growth were achievable objectives of only a small number among the study-households, whose experience of upward life paths is summarised below. The majority of households are involved in coping strategies, where the objective is to endure the current situation and to avoid decline.

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

What are the specific household characteristics and underlying processes that might enable some households to grow and move out of poverty or to achieve longer-term well-being, whereas others endure chronic poverty? In other words: which households are able to implement successful risk-management strategies, avoid shocks and crises, and improve; which ones can adapt to and live through external changes; and which declines and why?

## 5.1 Movements in the continuum of livelihood security and vulnerability

During the one year of field research, it was possible to reconstruct and document shifts and changes in life paths and livelihood trajectories among the 11 sub-sample households. Change takes on a variety of forms: it is mostly triggered by outside conditions, which are beyond the immediate control of a household. At the same time, people are sometimes able to induce change themselves when dealing with adversity or opportunity. Poor and vulnerable households in Herat mostly react to changes rather than inducing them: most of them need to focus on coping strategies, which means that upward movement is very rare. The few incidences of upward movement that happened during the year of study may still help us understand what may trigger a positive change in livelihood. On the other end of the continuum were those households whose overall situation declines over the study year. The majority of households, however, remained stuck in their poverty situation without a tangible improvement or worsening taking place over the year of study. It appears that in the urban environment it is largely the opportunity to generate a sufficient income that accounts for major differences in well-being, which in turn rests heavily on health status and the quality of social networks.

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

Among the sub-sample of 11 households, only two were able to somewhat improve their situation during the study period (HHs 10, 23). However, both of these movements were very relative, starting from a really destitute situation and reaching a somewhat more secure, but still highly vulnerable and dependent state of existence. In HH 10, this was achieved because their son got hold of regular employment as a guard in a private company thanks to his social network. The reasonably high and reliable salary made a big difference, and they managed to repay debt and pay rent, their food consumption increased and improved, and the son himself is getting much closer to affording his own wedding. Some of the new income was invested in their small livestock enterprise, and the certainty of income flows made future planning a viable option for the first time.

The upward movement of HH 23 was even more relative, and although growth certainly took place to a small degree, it was highly dependent on the benevolence of the local community. The household used to live in a destroyed house on charity, but thanks to collective neighbourhood charity it was endowed with both housing and a new and somewhat secure source of income. Their relative upward movement was thus triggered by good neighbourly relations to influential people in the community. With the shop, this household has now a small but relatively reliable income, and their poverty status and community integration ensures regular and predictable flows of charity. This case of growth by no means lifted the household out of poverty, but rather eased a destitute situation to some degree.

Looking at the overall sample across all the study months, a mere 19 percent of responses indicated that a household's economic situation had improved compared to the month

before. All these positive changes were of a rather short-term nature: some resulted from an increase in income due to a temporary labour assignment, a relatively profitable month as a mobile vendor, or thanks to charity. These short-term changes did not significantly improve households' overall situations or induce lasting growth. This again points to the critical significance of regular and reliable income flows, usually resulting from regular employment, for urban households to lastingly move out of their poverty. Apart from regular income, decent endowments with social assets were a decisive factor triggering upward movements in the continuum between livelihood security and vulnerability in Herat.

### **5.1.2 Downward life paths: those whose situation deteriorated**

Most households faced difficulties to manage their livelihood at times during the study, but a number among them experienced a lasting breakdown that came about due to various reasons. Four of these households were part of the sub-sample (HHs 22, 29, 33, 40). The following issues were behind their decline:

- Ill health and inability to cope with it: chronic health problems put a constant burden on the wellbeing of HHs 22 and 40, and ultimately resulted in their overall decline. In HH 40, the female head fell ill had to give up her work activities, resulting in a loss of income as well as regular expenses for medical care. HH 22, which for a significant part of the study year completely relied on the support of a brother, and whose blind head and mentally disturbed sister needed constant medical treatment. Only by joining the brothers' household was this household able to avoid complete destitution. In the overall sample, ill health was a common reason for decline: among households reporting a negative change in their economic situation when compared to the month before (25 percent of responses) the most frequently cited reason for the decline (in 19 percent of cases) was because a health problem was using up their cash resources.
- Loss of physical assets: HH 22 was forced to sell its house property that had come as a bride price in a marriage arrangement that eventually failed. The household was then forced to merge with that of a brother.
- Loss of free accommodation: Both HH 29 and 33 both lost housing they had received on charity, and subsequently started living on rent, which turned out to be a high burden. HH 29 used to live free in the house of an old woman, who was cared for in exchange by the household's eldest daughter. But the landlady started abusing and even beating the daughter, and they decided to move out. Now they are continuously indebted to their new landlord, as their small income is never enough to afford the comparatively high rent payments (which they took on because they wanted to stay in their old neighbourhood where the head of household works as waste collector and his wife has many customers for washing clothes). Neighbours occasionally help, and the household sold some assets to cope, but in the long run it seems likely that they will need to move again, potentially losing their social networks. HH 33 used to live free in a house of labour migrants who settled in Iran, but after their return the household needed to move out. They found new accommodation in the same neighbourhood, which was crucial to keep the female head's income. They shared the new house with a cousin who is a rural wage labourer, but with an income mainly derived from begging and clothes washing, even the shared rent puts a high burden on this household.

As it is, deteriorating situations and downward movements of households in Herat are very much triggered by a lack of human assets, especially health, often hindering households to earn an income that is sufficient to make a living in the city. Likewise, lack of physical

assets, especially housing, often lead to rental payments eating up considerable shares of income and ultimately to deteriorated states of wellbeing. This shows the interconnectedness of different assets and in urban areas the need to ultimately transform them into cash. If this critical transformation does not function, households are put into states of vulnerability that are difficult to overcome. There is a definite need to implement reasonable housing schemes or to release urban land for low-income populations to construct their own affordable housing.

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

A significant number of the sub-sample households did not experience any major change in their livelihood conditions over the study period, but rather simply remained stuck in their poverty situations. The opportunities available on Herat's urban labour market, though somewhat more diverse than in Jalalabad and Kabul, still tend to give too low returns and require constant flexibility of poor households. Study households' weak human resource bases do not provide resilience in the face of shocks or crisis. The lack of assets is a consequence of the lasting conflict in the country, which lead to massive losses of assets and the inability to invest in a future. Many households have not yet been able to recover from their wartime losses. Also, the existence of solid and strong social networks does not help to overcome poverty conditions, as these networks are bound to the own kind and do not bridge over to other communities or more powerful actors. As such, they represent networks of endurance that work as a last resort and are indispensable for managing a life at the minimum, but they cannot or only very rarely mobilise the resources that are necessary to lift people out of poverty.

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

- Undiversified income sources, with income security resting mainly on women and children as breadwinners, making households extremely vulnerable to complete loss of income (HHs 8 and 31).
- Heavy reliance on irregular charity transfers from distant relatives, neighbours or shopkeepers (HHs 12, 22, 31, 33, 40).
- Erratic income sources and high reliance on credits (HH 8).
- Impossibility to invest in improvement of housing because of tenure insecurity (HH 3).
- Indebtedness (all households)

Among the wider sample, 53 percent of responses indicated that the household's economic situations was unchanged compared to the prior month, meaning that they remain stuck in conditions of poverty. This low-level endurance further points to the difficulty of inducing change on a scale that would enable people to move toward increased livelihood security.

## 5.2 Indicators of urban livelihood security and vulnerability in Herat

The documentation of life paths of the study households and their movements on the continuum of livelihood and vulnerability shows that poverty conditions are persistent and difficult to break. Most households engage in coping strategies, offering little opportunity for lasting improvement, and evidence of growth has been very difficult to find in the study group. However, building on the study data, it is possible to establish a set of

indicators that strongly influenced livelihood security in the household sample (Table 7). It appears that the main or perhaps only difference between households that declined and those which simply endured was that the former all had to deal with a sudden emergency during the study period and the latter did not.

*Table 7: Indicators of livelihood security and vulnerability*

Declining	Enduring	Growing
<ul style="list-style-type: none"> <li>• High incidence of ill health and inability to cope</li> <li>• Loss of breadwinner and inability to cope</li> <li>• Unfavourable composition of household labour force: no male income earners; reliance on women or children as main breadwinners</li> <li>• Loss of free accommodation or inability to cope with rental payments</li> <li>• Loss of income sources</li> <li>• Depletion of physical assets</li> </ul>	<ul style="list-style-type: none"> <li>• Undiversified income sources</li> <li>• Diversified, but poorly remunerated and irregular income sources</li> <li>• High dependency rates</li> <li>• High tenure insecurity for IDP households</li> <li>• Bad working and living conditions</li> <li>• High dependence on credit to manage a livelihood</li> <li>• High dependence on charity transfers</li> <li>• Erratic and insecure incomes</li> <li>• High sensitivity to shock and crisis</li> <li>• Persistent food insecurity</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to access vertical social networks bridging the own community and kin</li> <li>• Establishment of household micro-enterprise</li> <li>• Accessing regular employment and predictable income flows allowing debt repayment and enhanced consumption</li> <li>• High degree of neighbourhood cohesion enabling access to free housing and predictable charity flows</li> </ul>

## 6. Conclusions and Their Implications for Policy and Practice

Urban poverty and vulnerability are complex issues, which need to be thoroughly understood in order to inform pro-poor and efficient policy approaches. This study aimed to contribute to such an understanding by exploring livelihood situations of 40 urban poor and vulnerable households in Herat. Because urban vulnerability to poverty is a multi-faceted phenomenon, there is no one way to tackle these issues; rather, there is a need for multiple strategies to be carried out and coordinated by several actors.

Herat is in many respects particular among the cities studied: women play a more important role in income generation in Herat than in the other cities, labour activities are more diversified, income levels are on average higher than expenditures, and dependence on credit for basic consumption is lower. It is important to note, however, that the higher participation of women in income-generating activities and the more stable work opportunities, while helping to ensure more regular income flows, do not necessarily translate into increased levels of livelihood security among the urban poor. In spite of labour diversification, which more often than not comes at the expense of human assets, most of the urban poor cannot attain growth but remain entrenched in poverty. Unavailability of land for the building of own housing and the subsequent high incidence of rental dwelling play a part in this, as does the dependence on charity flows in the heterogeneous neighbourhoods of the city.

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

1. *An important finding relates to a general phenomenon: exposure of poor and vulnerable households to variation and change appears to be a constant theme in present-day Herat. Insecurity of labour and income forces people to constantly adjust and readjust, to take on different jobs in different occupational activity areas for short time periods, and to cope with erratic income flows. Those without their own housing often need regularly to shift their residence to escape steadily rising rents. Change in this sense directly translates into insecurity: of labour, income, shelter, and ultimately of livelihoods in general. This is the case also in Herat, in spite of an evidently higher array of livelihood opportunities present in the city. The higher degree of livelihood diversification at the household level in Herat does not lead to improved levels of livelihood security, however, in part because they involve the labour of women and children in highly marginal activities.*

### Implications for policy and practice:

It is evident from this study that even brief periods of regular income helped households to cope better, by enabling the establishment of savings that could be invested in housing improvements or to start up a small business. In that sense, efforts aiming at providing more opportunities for permanent regular incomes need to be considered, in order to enable poor and vulnerable population to access cash throughout the year. In order to reach significant numbers of people this would require addressing urban poverty and vulnerability more explicitly than is currently the case. The present rural predominance for assistance delivery in Afghanistan should be balanced by implementation of nationwide programs aiming to combat also urban poverty on a scale and diversity that is appropriate.

- 2. Household structure and composition represent key factors in determining differing degrees of well-being, with the ability to mobilise male labour being overly important. Changes inside the household are often a response to increased vulnerability conditions and a means to cope with food insecurity.*

**Implications for policy and practice:**

The insight that household structures and compositions are a crucial determinant for urban livelihood security has some implications for current programming efforts, which more often than not target “vulnerable groups”, which is an altogether questionable category. There is a definite need to disaggregate these broad target groups according to their “asset vulnerability”.<sup>20</sup> For instance, rather than treating all female-headed households alike, it is obvious from this study that those not having access to male labour are the ones that usually suffer from severe poverty. It needs to be recognised further that urban households are fluid and internal conflicts are common, so that even the “hidden” vulnerable members of a household can be helped.

- 3. Asset portfolios of the urban poor and vulnerable in Herat are not diversified enough to lastingly lift them out of poverty. The reliance on insufficient resources and potentially erosive asset-management strategies puts high and steady pressure on a households’ ability to cope. Specifically, endowments with sound social and human assets bear critical importance for being able to access work and other valuable opportunities.*

**Implications for policy and practice:**

It is evident that there is urgent need for effective approaches and mechanisms that are designed to strengthen asset portfolios of the urban poor. Thereby, it should be focussed on those assets that most effectively are transformable into greater financial capacity, namely human and social assets. Whereas social assets are difficult to impose from outside, the build-up of human assets can be supported in various ways, for instance by encouraging poor and vulnerable populations to seek healthcare through the extension of neighbourhood-based affordable and proximate facilities. This would allow low-income groups to regularly access preventive care in order to ensure and maintain good physical health as a critical determinant of their livelihood security. Good health is also linked to access to safe water, decent sanitary facilities, as well as adequate housing, waste and sewage disposal – all of which is lacking to some degree for poor and vulnerable urban households also in the comparatively well serviced city of Herat. The provision of resources for primary education accessible to everyone needs to be expanded; schools need to be located in proximity to all neighbourhoods and be accessible for girls (if not feasible, transport facilities and safe conduct for girls should be organised). Any plans for allocation of new schools should be reassessed in that light. Further, market-responsive skills-building approaches need to be integrated into the development and support of small micro-enterprises that would potentially nurture local economic development. For women, this means thinking outside of traditionally female activities and developing skills in more remunerative occupational areas.

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

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<sup>20</sup> Schütte, *Urban Vulnerability in Afghanistan*, 2004.

**Implications for policy and practice:**

The ability to access own housing represents a precondition to ease vulnerability and improve living standards and livelihood security among the urban poor in Herat. For those living in rental housing the frequent rent payments are a significant burden, and they are likely to shift residences rather frequently, thereby risking to lose their established and beneficial neighbourhood networks. It is only those who have secured land tenure, however, that can safely invest in their own housing. This makes those who are not endowed with tenure security, in Herat largely the dwellers of the IDP camps, extremely vulnerable to eviction and loss of investments. While tenure insecurity is not an overall issue in Herat, the lack of affordable land remains a problem. Consequently, political commitment to land allocation schemes should be built in order to provide low-income groups with a chance to build their own housing.

- 5. Labour is the most important asset the urban poor can mobilise. In their efforts to cope with shocks and to increase security, many households mobilise the labour of women and children.*

**Implications for policy and practice:**

Herati households appear willing to involve women in the workforce to a much greater extent than households in the other study cities, thus they have expanded their options beyond attempting to keep households afloat by male productive labour alone. These efforts must be supported by addressing the high incidence of women participating in often very poorly remunerated work activities. There is a definite need for initiatives designed to encourage the establishment of more equitable home-based micro-enterprises for women; these should be initiated by appropriately designed credit schemes and supported by social services such as childcare facilities. With women able to generate a fair income, households would not have to rely as heavily on the work of children. Further, there is need to support self-employment and casual labour as the two most important occupational activity areas for the poor and vulnerable in Herat. The current focus on private-sector development in Afghanistan also needs to recognize and target these small and micro-scale enterprises as a well established private sector that supports a large share of the city's population. Vendors and street sellers should be formally recognised and their presence seen as an important contribution to the urban economy. Consequently, their needs for public space should be included in the urban planning, and their activities should be regulated, possibly by means of licensing agreements.

In spite of Herat's slightly more stable income flows, access to informal credit still plays a critical role for affording healthcare, ceremonial events and investments in productive assets and housing. Realised household incomes are for many only sufficient to meet the necessary expenditures required for basic living, which leads to an overall low resilience to shocks and emergencies. Protection of informal work activities and attempts to increase available job opportunities would potentially help in further decreasing reliance on credit.

- 6. Among the urban poor, crises and emergencies are usually cushioned by social relations, notably those of family and wider kin. This works as an important fallback system and makes social assets important for livelihood security. But there is only very weak incidence of social relations that reach beyond the community, which could potentially enable access to a wider array of opportunities.*

### Implications for policy and practice:

The critical importance of social relations for urban livelihood security cannot be over-emphasised. It needs to be recognised that the household and extended family provide the basic social safety net in the absence of state-provided resources. In order to maintain and strengthen the capacity of households to provide such social security, there should be provided long-term support for community infrastructure. At the same time, it is necessary to establish means that would enable poor and vulnerable urban households to extend their bounded networks to also access vertical relations on equitable terms, which are crucial to find new opportunities that cannot be provided by networks made up of people caught in similar situations. In the long term, the state needs to assume a role in providing this safety net, at the very minimum for the most vulnerable populations.

*7. There is only little evidence of poor households being involved in local-level decision-making processes, and there is a general lack of socially inclusive urban planning.*

### Implications for policy and practice:

It is apparent that urban governance in Herat has a lot of potential for improvement. This is especially apparent in the case of the two IDP camps, where residents were left in a state of constant insecurity and faced with repeated threats of eviction. The community is not consulted, their priorities not taken into account, and their right to the city is effectively questioned by authorities. While inhabitants of the makeshift colonies feel powerless, the municipality claims not to be liable, the military wants its land back, and the Ministry of Refugees and Repatriation refuses to think beyond its IDP repatriation policy. There is an extremely urgent need to bring all four involved parties together to discuss the issue on equal terms. On the part of the authorities, this would require serious consideration of the needs and perspectives of the current residents as well as a general willingness to compromise.

## Appendix: Profiles of 11 Sub-Sample Households

HH ID	Tenure status	HH structure and composition	Housing status and access to services	Access to education	Health status	Income Sources	Main events encountered in study period	Intra-HH relations
3 <i>Box 4</i>	Informal, extremely insecure	Tajik, conjugal, 7 members (5 sons). One son currently absent as labour migrant in Iran	Living in own small, makeshift housing; well shared with about 50 households; no electricity; health post and school nearby	One son goes to school irregularly, older school-aged son sent to Iran for work	Children often sick, adult members in decent shape	Up to 4 sources: Head of HH works as well digger and construction worker; runs livestock enterprise; one son works in Iran and sends remittances on irregular basis, wife does home-based work	Temporarily accommodated nephew; started livestock enterprise; son left for Iran; once received remittances during study period; got seriously threatened to leave the camp	Head of HH controls income, shared resources; non-cooperative decision-making
8	Formal, secure	Tajik, conjugal, female-headed (2 co-wives and their 3 small sons)	Living in one room on charity from brother-in-law; water from public well; electricity on charity; school nearby; health post relatively far	One son successfully negotiates work as scavenger and school	One son seriously sick	Up to 3 sources: Elder wife trades second-hand clothes in the bazaar, younger wife washes clothes, eldest son is scavenger	Son fell sick; brother-in-law engaged in house reconstruction leading to loss of living space; gave up carpet weaving and started trading second-hand clothes with help of neighbours	Decisions jointly taken by co-wives; shared resources
10 <i>Boxes 5 &amp; 8</i>	Formal, secure	Pashtun, conjugal, 8 members (3 sons, 3 daughters)	Living in one room on rent; own private well; no electricity; school and health post relatively far	No school-going children; daughters work reproductively and support father; son works	Head of HH very old and chronically sick, wife faces recurrent health issues, son was sick during study year, small children often ill, very bad living conditions	3 sources: Head of HH waste collector, wife washes clothes, son was cart puller and now found employment as guard	Head got sick and lost income; subsequently 6-year old daughter helped him with waste collection; wife and oldest son fell sick; started livestock enterprise; son found secure employment via vertical social relations; repaid debts; invested in livestock; improved consumption	Cooperative decision making; wife in charge of HH expenses; occasional incidence of domestic violence
12	Formal, secure	Tajik, conjugal, 8 members (3 daughters, 3 sons)	Living in one room for rent, water from neighbours, no	No school-going children, all are working	Head of HH mentally ill, one daughter and	Up to 5 sources: Female head washes clothes, older son	Married off daughter for bride price shortly before commencing study; invested	Female head decision maker in consultation

<i>Boxes 3 &amp; 8</i>			electricity, school and health post far		one son with mental problems	apprentice in mechanic shop, younger son tricycle driver, small daughter sweeps neighbours' houses, head of HH occasionally sells second hand clothes	bride price in tricycle and son started self-employment; internal conflict about marriage of second daughter; son had accident with tricycle; older son started literacy course after work; daughter started working on her own	with oldest son; shared resources controlled by female head of HH; sons keep part of their incomes
16 <i>Box 8</i>	Formal, secure	Tajik, conjugal, 4 members (2 sons)	Living in one room on charity; water from neighbours; no electricity; school and health post relatively close	One son going to school, one son receives religious education in mosque	Older son physically disabled	2 sources: Head of HH works as mobile vendor, wife washes clothes occasionally	Head lost employment and started mobile vending; wife lost some of her fixed customers for washing; investments in house maintenance	Indication of domestic violence, relations improved after head changed occupation; non-cooperative decision making; non-shared resources
22 <i>Boxes 1 &amp; 8</i>	Formal, secure	Tajik, extended, 12 members (mother, sister, brother, sister-in-law, 3 nieces, 2 nephews, one son)	Lived in own house, sold property; merged with brother, lived in one room on charity; split again and moved to live in rented room; own well; electricity; school and health post relatively close	Nephews go to school irregularly, nieces work in the house	Head of HH blind, sister mentally ill, brother's family in good shape	Up to 3 sources: Brother has tailor shop and supports HH; head of HH used to trade electronics; sister very occasionally works as traditional healer	Marriage agreement for sister was cancelled, sold house to cope; merged with brother's HH; inter-family conflict about sold property; split again and moved to rented house	Female HH members excluded from decision-making; shared resources
23 <i>Box 7</i>	Formal, secure	Tajik, conjugal, 8 members (4 daughters, 2 sons) headed by person with disability	Lived in destroyed house on charity, moved to live in shop, started construction of room in compound of local mosque; water from public hand pump; no	One daughter goes to school on regular basis	Head of HH has physical disability, his wife is mentally sick, children often sick, very bad living conditions	2 sources: Head of HH runs tiny shop given to them on charity, occasionally wage labour assignment and mobile vending of shop materials,	Started shop-keeping with help of neighbourhood; needed to leave housing and started living in shop; constructed makeshift room in mosque compound; daughter started working for neighbours	Male head makes all decisions in view of his wife's mental disability; reproductive chores done by

			electricity, school very close; health post relatively far			daughter works as cleaner for neighbours		daughters and male head; income shared
29	Formal, secure	Tajik, conjugal, 8 members (4 daughters, 2 sons)	Lived in one room on charity, changed to live on rent in three rooms; own well, electricity; school and health post close by	Daughters excluded, elder son works, younger son goes to school	Head of HH aged and often sick, wife faced recurrent health issues	3 sources: Head of HH works as waste collector in one neighbourhood, son is helper of fruit vendor in the bazaar, wife washes clothes	Moved from house on charity to expensive rental house in same neighbourhood; depleted assets to afford rent	Shared resources; cooperative decision making; wife responsible for HH expenses
31	Formal, secure	Tajik, orphaned, female-headed, 3 members (2 sisters, one brother)	Own house inherited from father; tap water; electricity; school and health post close by	Brother negotiates work and school, younger sister goes to school, older sister needs to run the household	All members in decent shape	2 sources: Brother helper in a <i>burqa</i> shop, oldest sister does embroidery and manufactures eye-nets for <i>burqas</i>	Accommodated sister's HH to protect honour; recurrent conflict with brother-in-law; repaired housing with support of relatives; son often skipped school to have longer work hours	Shared resources, cooperative decision-making, influenced by relatives
33 <i>Box 8</i>	Formal, secure	Tajik, conjugal, 5 members (3 daughters)	Lived on charity, changed to live on rent in one room in house shared with relatives; water from neighbours; no electricity; school close; health post far	All daughters excluded; they help mother in working productively and reproductively	Head of HH old and sick, almost blind, wife in good shape, daughters often sick	Up to 3 sources: Head of HH goes begging all over Herat, wife washes clothes; daughter washes clothes	Needed to move residence after house owner returned from Iran; shared new rented house in same neighbourhood with relatives; daughter started working on her own	Shared resources, cooperative decision making
40 <i>Box 8</i>	Formal, secure	Tajik, conjugal, 6 members (3 sons, one daughter)	Living on charity in brothers house; own well; electricity; school and health post close by	School-aged son goes to school, daughter excluded	Wife developed persistent health problem	One source: Head of HH is a goods loader in the bazaar, sometimes works as agricultural wage labourer; wife used to work but stopped due to health problems	Wife developed chronic sickness, stopped working; moved from tent to house after brother left for province; married off daughter who had been engaged since age 3; head of HH went to province for work; mother joined urban HH temporarily	Non-cooperative decision making, shared resources; decision-making influenced by relatives

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