Some Notes on the Livelihoods of the Urban Poor in Kabul, Afghanistan

Afghanistan Research and Evaluation Unit

By Pamela A. Hunte

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This case study was prepared by an independent consultant with no previous involvement in the activities evaluated. The views and opinions expressed in this report do not necessarily reflect the views of AREU.
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About the Afghanistan Research and Evaluation Unit (AREU)

The Afghanistan Research and Evaluation Unit (AREU) is an independent research organisation that conducts and facilitates action-oriented research and learning that informs and influences policy and practice. AREU also actively promotes a culture of research and learning by strengthening analytical capacity in Afghanistan and by creating opportunities for analysis, thought and debate. Fundamental to AREU’s vision is that its work should improve Afghan lives. AREU was established by the assistance community working in Afghanistan and has a board of directors with representation from donors, UN and multilateral organisations agencies and non-governmental organisations (NGOs).

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Table of Contents

MAP ........................................................................................................................................i

INTRODUCTION .................................................................................................................. 1
  The Livelihoods Perspective ................................................................................................. 1
  Field Methodology............................................................................................................... 2

THE URBAN CONTEXT: KABUL AND KARTE NAU ............................................................ 4
  Karte Nau.............................................................................................................................. 5

FINDINGS: SOME BASIC THEMES .................................................................................... 7
  Need for Employment/Income Generation ......................................................................... 7
  Informal Safety Nets and Reciprocity .................................................................................. 10
  Desire for Wasita (Access to Power) ................................................................................... 12
  Diverse Intra-Household Dynamics.................................................................................... 13
  Psychological Effects of Deprivation and Insecurity ............................................................ 14
  Desire for Formal Education and Literacy .......................................................................... 16
  Summary of Household Assets and Strategies .................................................................... 17

IMPLICATIONS FOR POLICY AND PRACTICE ................................................................. 18

BIBLIOGRAPHY .................................................................................................................. 20

APPENDICES ....................................................................................................................... 22
  Appendix A: Kinship/Social Assets .................................................................................... 22
  Appendix B: Summary of Household Assets ....................................................................... 26
MAP
INTRODUCTION

The research for this working paper has been undertaken in preparation for the Afghanistan Research and Evaluation Unit’s (AREU) Urban Livelihoods Research Project, which has been submitted to the European Commission for funding.\(^1\) This paper summarises some basic features of Afghan urban poor livelihoods from interviews with returned refugees, internally displaced persons (IDPs) and long-term residents living in Karte Nau (District 8), Kabul. The short-term (three week) anthropological research for this paper was conducted over June-July 2003.\(^2\)

The primary purpose of the June-July 2003 research was the development of viable field methods that could be utilised in the upcoming long-term AREU study. During the research, however, illustrative information concerning the diverse livelihoods of participating households was assembled and is the subject of this paper. Livelihoods research is not a simple task and cannot be successfully accomplished in just a few weeks of fieldwork and, therefore, the analysis presented in this paper needs to be read with some caution and as preliminary.

The Livelihoods Perspective

The analytical framework for this research, generally termed the livelihoods perspective or livelihoods approach, takes into account the complex and diverse nature of poverty. The concept of livelihoods refers to “the sum of ways and means by which individuals, households, and communities make and sustain a living over time, using a combination of social, economic, cultural and environmental resources.”\(^3\) This perspective is not sector-specific but rather holistic with a focus on people and how they live their daily lives. It promotes an examination of the strengths or assets of households and communities, rather than focusing only on what households and communities lack.

\(^1\) The planned Urban Livelihoods Research Project provides an opportunity for the topics presented here to be explored in more detail. The project will carry out longitudinal research on the diverse livelihoods of impoverished Afghans in cities throughout the country. AREU research teams of males and females, in coordination with NGOs, will explore the livelihood strategies of poor urban households and how they change over time. Households of returned refugees, IDPs and long-term residents will be included in the sample. Inter-household and intra-household relations, the impact of evolving programmes, institutions, and policies on household assets and strategies will be investigated. Lessons and recommendations for programming and policy formulation will be identified in order to improve the livelihoods of the Afghan urban poor.

\(^2\) If we had conducted our research in mid-winter we would have obtained a somewhat different perspective on the livelihoods of our respondents. The long-term Urban Livelihoods Research Project will embrace all four seasons of the year and thus enable valuable comparisons of livelihoods to be made through the passage of time. For more detail on winter vulnerability see Grace, J. One Hundred Households in Kabul: A Study of Winter Vulnerability, Coping Strategies, and the Impact of Cash-for-Work Programmes on the Lives of the “Vulnerable.” AREU: Kabul. August 2003.

The basic unit of livelihoods analysis is the *household* (defined here as those individuals eating from the same cooking pot), with attention being paid to the unit’s inherent capacities and assets (physical, social, human, financial and natural). This approach is also concerned with an examination of vulnerable people’s strategies (those of men, women and children) and resulting outcomes, along with how and why these change over time. A livelihoods perspective seeks to understand what factors are involved in changes in livelihoods strategies and outcomes, and what makes a household vulnerable to a variety of strains and shocks (such as war, displacement, rent increase, etc.). The many opportunities and constraints of poor urban households also need to be analysed on an on-going basis and within the context of developments at the community, city and national level, along with a broad historical perspective.

In short, the livelihoods approach provides a means by which to organise a large amount of seemingly disparate data in order to come to a better understanding of poverty. With increased awareness of the diverse livelihoods of the poor, we can arrive at better decisions as to how to best support and enhance their existing assets and strategies in programming and policy formulation.

**Field Methodology**

This qualitative anthropological research dealt with a sub-sample of the vulnerable households that participated in the winterisation cash-for-work project survey conducted by AREU and four NGOs.⁴ CARE, one of the four NGOs, is active in Karte Nau, and their female field supervisor directed the research team to seven poor households, most of which are located on the hillsides in the informal settlements. This is a purposive sample, chosen from a cohort of 23 poor units in Karte Nau, all of which had participated in CARE’s winter cash-for-work project.

In subsequent consultation with AREU staff, it was decided that our focus during the three weeks should be on exploring qualitative field methodologies in preparation for future AREU field research. This focus on field methodologies necessitated that we concentrate our research on only three households. In the process of exploring methodological issues, in-depth household case studies were compiled on each household (two returned refugee and one IDP household) based on three or more visits to each household at different times of the day. In addition to the three case studies, one off general discussions were conducted with four other households (two returned refugee, one IDP and one long-term resident). The households were a mix of Pushtun and Tajik, with two of the seven units headed by widows. A breakdown of the assets of the three in-depth households interviewed and their kinship relations are included in the Appendices.

On the micro-level of the household, both participant/observation and semi-structured conversations/discussions with members of the units were conducted. Respondents

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⁴ The consortium of four NGOs included CARE, Mercy Corps, MEDAIR and ACTED. The survey was conducted in the winter and spring of 2003 and included 100 households.
included both males and females, and most discussions took place in Dari. The major areas of enquiry included the following broad topics:

- **Baseline information about the household**: ethnicity, family structure, gender/age of members, household assets, basic expenditures, and past history and future livelihood goals.
- **Intra-household relations**: rights and obligations of male and female members, and decision-making with respect to assets.
- **Inter-household relations**: support systems and social networks of neighbours, relatives and friends, including any links between urban and rural households.
- **Household strategies**: strategies for asset accumulation, adaptive strategies for spreading risk, coping strategies to minimise the impact of stresses and shocks, and survival strategies for preventing destitution.
- **Impact at the household level of any new policy/programme initiative or meso-macro event.**

On the meso-level, a detailed map of Karte Nau (District 8) was developed with the help of the Afghanistan Information Management Service (AIMS) office, which showed the locations of sample households and important institutions/organisations in the community, particularly those referred to by respondents. In-depth discussions were then held with members of various institutions/organisations, including a home-based literacy centre, the WFP bakery, the government polyclinic, and the NGO offices of DARMAN, BRAC and Mercy Corps. Conversations were also held with a local mullah, shopkeepers, a public bath worker and a real-estate broker in Karte Nau. The research team also attended an important meeting of all of the district wakils (locally appointed district government representatives) held at the office of the Rais-i-Naya (district leader), which provided an excellent introduction to the complexities of the local political context.

In order to explore more macro-level issues pertaining to urban livelihoods in Afghanistan we met with Lalith Lankatilleke, Chief Technical Advisor, UN-HABITAT. At the conclusion of our fieldwork we also met with the then Minister of Urban Development and Housing, Mohammad Yousaf Pashtun. The research team, unfortunately, did not have the opportunity to visit the Kabul municipality.

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5 When necessary, Pashtu was spoken to clarify specific points (perhaps 10% of the time) and clarification/translation in English was also required occasionally.
6 AREU's future long-term urban livelihoods research will also focus on these broad topics.
THE URBAN CONTEXT: KABUL AND KARTE NAU

In recent years, more than two million refugees have returned to Afghanistan, with the majority settling in the country’s urban centres and primarily in the capital, Kabul. Kabul is a powerful magnet for Afghans looking for security and a better life after decades of civil war, particularly for returned refugees from both Pakistan and Iran, and many IDPs from throughout the country. Today, the city has a population of approximately 3 million, with impoverished residents filling war-devastated sections of the city and constructing new dwellings higher and higher on the surrounding hillsides. Rapid urbanisation is also resulting in dangerous pressures on antiquated infrastructure that cannot meet the water and electricity requirements of large portions of the population, while problems of health and hygiene associated with high-density settlements are common.

In spite of these numerous drawbacks, Kabul continues to be perceived by many Afghans as the city of opportunity, where jobs can be found and where many educational and health facilities are located. As one elderly respondent related, “It’s (Kabul) the centre of everything - and the air is also very good here.” The dynamic urban scene of present-day Kabul includes a vibrant cash economy dominated by the informal sector with more job opportunities, especially in construction, than in other Afghan cities. Petty trades and small businesses are also common throughout the city. Waged income, however, is often unstable and there is intense competition for resources.

The widespread informal or unplanned settlements of the capital are often termed zorabād (“taken by force”). Zorabād settlements are outside government-planned areas that have a formal noqsha (government-approved map) and are a subject of much debate at present. While the Kabul municipality and mayor do not consider zorabād neighbourhoods to be legal, the Ministry of Urban Development and Housing has plans to regularise some informal settlements. Negotiations between these government institutions are on-going but no formal decision is likely to be made on the status of zorabād settlements in the short-term.

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7 It is estimated that approximately 63,000 housing units have been severely damaged or destroyed in Kabul. Today the residents of the capital comprise 54% of the country’s total urban population. See Ministry of Urban Development and Housing. Afghanistan: Urban Reconstruction Plan. Islamic Transitional State of Afghanistan: Kabul. November 2002.
8 Approximately 50% of all urbanites in Kabul live in informal settlements with no security of tenure and as a result poor households in Kabul often have to move from place to place in search of living quarters. See UN-HABITAT. People’s Rebuilding and Housing Development Strategy. Kabul. June 2002.
9 The master plan of Kabul presently utilised by the government was initiated under Daud Khan in 1976 and later received approval in 1978. However, by 2002 only 20% of the plan had been implemented. See D’Hellencourt, N. Y., et al. Preliminary Study of Land Tenure Related Issues in Urban Afghanistan With Special Reference to Kabul City. Ministry of Urban Development and Housing and UN-Habitat: Kabul. October-November 2002.
Karte Nau

Karte Nau, located in eastern Kabul, is in District 8, on the north side of the large east-west highway to Jalalabad. It was established formally about 40 years ago as part of a government housing scheme. Today, Karte Nau is comprised of both formal settlements that border the highway and are intersected by the major thoroughfares of Streets 1, 2, and 3, and informal settlements that contain countless narrow lanes and are located higher on the hillsides in the north towards Tepe Maranjani. The zorabad area of Karte Nau includes a neighbourhood in which plots of land were distributed/sold during the late 1980s by the Najibullah government, and the legality of this land tenure remains uncertain. To the east and south of Karte Nau is a sprawling peri-urban area of small hamlets that are slowly being encroached upon by urban settlement.

Similar to many parts of Kabul, Karte Nau’s population has grown considerably in recent years, with many refugee returnees from both Pakistan and Iran and IDPs from throughout the country crowding into the area. Karte Nau is ethnically diverse with a majority Pashtun and Tajik population, but with Hazaras, Uzbeks and residents from other ethnic groups all living there. The streets of Karte Nau are usually bustling with activity: scores of children can be seen on their way to and from school, and adults and children, both male and female, form long lines at public taps collecting water or obtaining bread from the many local naanboi (oven bakeries). The large bazaar located along the main east-west highway contains a crowded market filled with shops selling fresh foodstuffs and numerous small specialty stores.

Karte Nau contains a centrally located mosque, hammam (public baths), a large primary/middle school for boys and girls, a Maktab-i-Tutia (elementary/middle school) and many government-sponsored literacy centres, including centres for females located in individual households. Three NGOs are active in the area: CARE (widows projects and a cash-for-work project), BRAC (women’s savings groups) and DARMAN (local clinic). Two additional NGOs are planning to begin projects in Karte Nau in the near future: Relief International (female literacy centres) and Mercy Corps (repair of war-damaged homes).

12 The highway is lined with shops of the following: tailoring, bicycle repair, carpentry, photography, wedding dress/flower/video supply, beautician, barber, cassette/video, used clothing, ice cream, general merchandise, etc.
Also located on the main highway next to the market is the large office of the Rais-i-Naya, who is appointed by the government. In District 8, which includes the section of Karte Nau where the research took place, there are 22 wakils who meet periodically at the district office. In each wakil’s geographically defined area, there are also a number of namoyenda-i-sarak (street representatives) who are in contact with their respective wakils concerning the situation in their neighbourhood (e.g. the arrival of new refugee or IDP families, the presence of widows, etc.). Though supposedly appointed with local participation, these individuals often do not adequately represent the fast-growing and frequently mobile population of Karte Nau.

Summary information on the three case studies involved in the study appears below. Further, case study specific information is available in the Appendixes.

**Table On: Basic Case Study Information**

<table>
<thead>
<tr>
<th>Case Study</th>
<th>Returned Refugee or IDP/Ethnicity</th>
<th>Household Composition</th>
<th>Economic Activities/Approximate Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>Returned refugee household from Jalozai, Sawabi, Michni Camps in NWFP, Pakistan; Faisalabad, Pakistan; and Shiraz, Iran. • Pushtun.</td>
<td>Mother, about 55 years of age. • Son, 22 years of age, unmarried (considered head-of-household). • Daughter, 25 years of age, widowed, with four young sons and one daughter.</td>
<td>Approximate monthly income is 1500 Af. • The 22-year-old son tries to find day-labour work. He can earn approximately 100 Af from this work, but it is intermittent. He also sells corn-on-the-cob in the nearby bazaar when it is in season. • The elderly mother crochets washcloths from jumpers she buys in the bazaar and then unravels. Her son sells the washcloths in the bazaar for 5 Af each.</td>
</tr>
<tr>
<td>Two</td>
<td>Returned refugee household from Kacha Ghari, Pakistan. • Pushtun.</td>
<td>Mother, 42 years of age, widow, head-of-household. • Two sons aged 13 and 10. • One daughter aged 12.</td>
<td>Approximate monthly income is 1480 Af. • The 13-year-old son is the major breadwinner. He works on and off doing masonry work and earns 60 Af per day. • The 10-year-old son works in a bicycle repair shop, after school, and earns approximately 10-15 Af per day. • Both boys also sell drinking water in the main bazaar in Pul-i-Khishti. They sell cold water for 1 Af per glass. They can make approximately 80 Af a day.</td>
</tr>
<tr>
<td>Three</td>
<td>This is an IDP household. • Tajik/Pushtun</td>
<td>It is an extended family of three generations with 11 members. • The patriarch is 62 years of age. • The matriarch is 55 years of age. • A daughter-in-law is 25 years of age, widowed, with two sons (10 and 7 years of age) and a daughter aged 4. • A son is 25 years of age, his wife is 22 years of age and their daughter is 2 years of age. • A 18-year-old unmarried daughter • A 13-year-old son.</td>
<td>Approximate monthly income is 4200 Af. • The 25-year-old son is the major bread winner. He is the only family member with a steady job, working as a money-collector on a private bus. He earns about 100 Af per day/6 days a week. • The patriarch often searches for day labour, and can make 50-100 Af per day, although he cannot work as much as he used to and the work is intermittent.</td>
</tr>
</tbody>
</table>
**FINDINGS: SOME BASIC THEMES**

The short-term research for this paper does not enable a definitive analysis of the diverse livelihoods of the urban poor of Karte Nau, but a number of important themes emerged during the research and are summarised below.

**Need for Employment/Income Generation**

In the highly competitive cash economy of Kabul, access to employment was a primary concern for all of the poor households included in our study. In conversation with both male and female household members, their desperation was clearly apparent as they noted the lack of secure employment in Kabul. The commodity based nature of city life means for poor households that “labour is their most important asset,” providing income directly through waged employment or indirectly through self-employment in the informal sector. Adult males interviewed were involved in day labour (working in *gilkori* [masonry] or as porters in the vegetable market), which usually entails the uncertain prospect of standing on street corners waiting to be chosen for work each morning. They often combine intermittent day labour with petty trades such as selling coloured boiled eggs or baked corn in the bazaar, neither of which are big money-makers. Only one adult male in all of the households contacted had a regular salaried job: he worked as a money collector on a public bus six days a week earning 100 Afghanis per day (approximately US$2).

The lack of suitable jobs in Kabul came as a shock to those interviewed, especially to returned refugees, who had heard that there would be many opportunities in the process of rebuilding Afghanistan. As one young head-of-household, who had returned from many years residing in Taxila, Pakistan, noted:

> “We came back with high hopes and had heard that things would be fine here. There was word from the government that ‘we will do this for you—we will do that for you.’ But look at our lives now. I want to go back to Pakistan, and my former employer in Taxila has recently sent word that he wants me back.”

Similar to the findings of Turton and Marsden, both men and women in this small sample were questioning why they had returned to Afghanistan and felt disappointed in what they discovered upon returning, particularly with the lack of employment, affordable shelter and basic services in Kabul.

Female respondents all voiced intense interest in income generation activities but said that there are very few opportunities for them to contribute to their household.

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economies in Kabul at present.\(^{15}\) This is one of the reasons why the women interviewed greatly appreciated the CARE-sponsored cash-for-work undertaking of last winter/spring.\(^{16}\) During the CARE cash-for-work programme the women interviewed were involved in ditch-digging and related tasks. Women interviewed also repeatedly related that they had heard of other employment/income generation projects in Karte Nau, for example, the distribution of silkworms and chickens to women, but that they themselves had not been involved in such projects. The women interviewed do not lack skills (in the past they had been involved in flat-weave rug weaving, quilt-making, tailoring, embroidery, etc.), but they cannot obtain the cash or raw materials to start their own income generation activities.

An enterprising elderly widow in one extremely poor household buys wool sweaters in the used-clothing bazaar and crochets colourful keesa (bath mitts) with the old yarn. Her son has sold “huge piles” in the bazaar for 5 Afghans each (approximately US$0.10) and this supplements their meagre budget. The same woman had also recently purchased four small chicks in the hope of selling eggs in the future. Of the households involved in this research, this was the only case of a household keeping fowl/animals.

As noted in *The Children of Kabul,\(^ {17}\)* poor households in the capital city are increasingly dependent upon children’s participation in the urban cash economy and this was true of the units included in this short-term research. In these households young boys\(^ {18}\) from the ages of 10-15 are active as often as possible in either casual labour (*gilkori*, bicycle repair)\(^ {19}\) and/or petty trades (selling water, plastic bags, candies/foodstuffs, etc., on the street). Interestingly, out of a total of seven cases, six of the boys combined income generation for their families with public schooling, usually working each day in the bazaar either before or after school.

The meagre income generated through all of these above activities - undertaken by men, women and children - was most commonly pooled by the household and utilised for its most basic needs: food and housing.\(^ {20}\) In order to cope with the lack of cash in times of adversity, a household may cut down on the amount and quality of foodstuffs or may sell its physical assets. In units containing married couples, many decisions about the purchase of food and the purchase (or sale) of household physical assets appear to be made jointly.

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\(^{15}\) Concerning their mobility, all adult women in these households were free to leave their compounds, with most of them wearing blue chadris if they travel more than a street or two away from their homes.

\(^{16}\) Grace, op-cit.


\(^{18}\) We found no cases of girls undertaking any type of income generation.

\(^{19}\) The small boy of 10 years of age who works in bicycle repair was taken to the shop by his widowed mother, who hopes that he will subsequently learn the trade of welding. They refer to the employer as *ustad* (teacher), and he appears to be serving as a respected father figure for the boy.

\(^{20}\) Health care also takes up a considerable portion of a poor household’s limited cash resources.
Appendix B contains a comprehensive list of the basic physical assets found to be present in the case studies included in this research. All of the three units are poor, but it can be seen that case study three is somewhat better off vis-à-vis physical assets. Not only are there “luxury items” present, such as a wall clock and a wall mirror, but the unit also possesses a tandur oven to bake their own bread, which necessitates the purchase of fuel and flour. Case study three is the only household that owns its property/compound, and the tandur oven is a symbol of permanence and security.

It is important to clarify the sources of various physical assets. For example, the beds present in case study one were given to the household by a female neighbour in Pakistan, while the knotted rug present in case study two had been given to the widowed head-of-household by her female cousin/neighbour. In contrast, the gilam(matt) in case study three had been purchased by the head-of-household with cash he had obtained by working with CARE last winter.

Lack of cash is closely linked to the extreme insecurity many of these poor urban households face with respect to housing. Due to their dire economic situations, the households were squatting, living with relatives, sharing compounds/rent with other households, or owning compounds/homes with questionable legal tenure. Fear of eviction and tensions concerning how to obtain enough cash to pay the monthly rent are common, along with feelings of guilt from dependent widows. The households are all very basic and none have electricity or water.

In spite of their pressing poverty, individuals still have the ability to laugh about their situation, as illustrated by these jokes related to us by women respondents (both focusing on food):

“A woman had just arrived in the city of Kabul for the first time in her life, and she saw another woman on the street with some stacks of buloni (fried leek pancakes). The woman was crying out loudly, ‘Biggi! Biggi!’ (Take some! Take some!). And so the new arrival did. She ate a number of them, and only after that realised that she had to pay for them! A nearby shopkeeper then took pity on her and paid for them for her...”

“Did you see all of those people standing around near the kebab shop all day? They’re poor, and they can’t afford to eat meat. So they just stand there to get their fill of bui-kebob (the delicious smell of the wafting smoke from the cooking meat)!”

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21 In more long-term research, lists such as these can be periodically updated and compared for possible accumulation or depletion of assets over time.
22 In striking contrast to the rather drab mud-walled interiors of all of these poor households, however, we often found bits of colour and entertainment including: inexpensive toys for children (a red balloon, a green toy truck on a string, a little girl’s red purse), a hanging potted plant, posters of Korean gardens, and singing birds in a cage.
Informal Safety Nets and Reciprocity

The relationships discussed in this section pertain primarily to horizontal links between relatives, friends and neighbours in contrast to those of a more vertical nature that are reviewed in the following section on wasita (access to power). In the present-day context of Kabul, which is sorely lacking in formal safety nets and is fraught with social and financial insecurity, the presence of support networks and informal safety nets for the poor is often crucial. However, many residents have endured decades of difficulties and there appears to have been a weakening or even breakdown in relationships, especially among extended relatives. This short-term research does not allow for any definitive analysis of social networks or concrete generalisations. However, the findings from Karte Nau are similar to those of a large study conducted in 13 provinces of Afghanistan concerning food security and vulnerability, which concluded that:

"...economic and political crises have had deleterious effects on the kinship and social networks that previously served as safety nets for the most vulnerable in Afghan society."

In the case studies, household members cannot keep up with the many social obligations traditionally inherent in Afghan social relationships. Hospitality is a key aspect of Afghan culture and is linked with concepts of cementing positive social relations, reciprocity and gift-giving. Social networks with relatives living near and far apart appear fragmented as many respondents stated that their poor economic situation precluded exchange (i.e. extensive visiting, entertaining, the provision of financial assistance, etc.). As a mother of seven young children remarked:

"People don’t come to visit us much these days because they know we have economic problems and they don’t want to eat our food. So when people do come, they only stay for an hour or so and then they leave."

An elderly head-of-household had a more jaded response:

"If someone is rich and can serve a lot of rice to them, people will come like cats to eat. They don’t come to see people who are poor like us, though...and my brother didn’t even come to visit when my grandson was in the hospital!"

However, sometimes a poor household is obliged to accept long-term guests, especially relatives arriving from afar, which imposes stark burdens upon the household. For example, a returned refugee household of seven members in our sample, that shares a crowded compound with three other separate households, is providing shelter in their one room to a family of cousins who recently arrived from Lahore, Pakistan.

During our fieldwork we encountered two cases of women and their children taking short bus trips from Karte Nau to visit relatives in rural areas: one individual travelled to Laghman to her sister’s wedding, and another went to Logar to visit a sick married daughter. When we asked if they took anything with them as gifts or if they came back from the rural areas with any gifts, one woman responded by saying, “No...we’re too poor for that.” Her father-in-law also recalled how he used to be able to send special fruits, pens and other gifts from Kabul to his relatives in Logar before the war began.

In all of our discussions with poor households, we did not find one case of a unit being provided with remittances by relatives from abroad. Indeed, if they had such transnational assistance, perhaps they would not be in such poverty. As illustrated in Appendix A, extended family members were often residing in Pakistan, but households were either not on good relations with each other or, more infrequently, the unit in Pakistan was also experiencing economic difficulties and could not help even if it was so inclined.

Not having relevant research results from either urban or rural areas of Afghanistan with which to compare, it is premature to state definitively that there are low levels of social cohesion exhibited by our small sample of urban households in Kabul. But, similar to the situation in Kosovo “in the urban areas...due to the high rates of immigration and displacement,” it was difficult for our respondents to talk generally about their wider neighbourhood/community. Other than immediate neighbours, who are often quite friendly, they did not know a large number of people in Karte Nau, which is very diverse in its complex composition of returned refugees and IDPs.

One positive example of newly-formed friendships concerning three widows in our sample deserves special mention. The women from the households of case study one, two and three, were brought together by CARE’s cash-for-work project last winter/spring, and through this programme became friends and have continued to visit each other. After the cash-for-work project closed, the three widows decided to travel by bus (with one transfer) from their homes in Karte Nau to the CARE office in Shar-i-Nau in order to inquire about additional assistance/work. Although their trip was unsuccessful, the proactive approach taken by these three friends is admirable.

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24 Appendix A includes a series of kinship charts that graphically illustrate some of the social assets and networks (or lack thereof) of the three households from our case studies, all of which arrived in Kabul in fall 2002.


26 To illustrate, the very personable widow in case study two knows all of her immediate neighbours and visits with them over the compound walls daily. During our fieldwork she attended a wedding in one of the homes. She also obtains all the water the family needs from another neighbour’s water source by sending her daughter back and forth through a small hole in the wall between the two compounds.
Desire for *Wasita* (Access to Power)

During our discussions with both male and female members of the households in Karte Nau, the term *wasita* came up repeatedly and, again and again, respondents bemoaned their lack of it. Originally from the Arabic, *wasita* can be translated as *access to power*, which is especially fitting in the context of livelihoods analysis. Other translations and related concepts include: *relations; connections; contacts; social networks; patron-client relations; ability to get things done; means; influence; pull.* This term applies more to vertical relations in which individuals vary in status, in contrast to those of a more horizontal nature described previously in the section concerning informal safety nets.

In the context of Karte Nau, with its thousands of newly arrived returned refugees and IDPs in recent years, neighbourhoods are continually in the state of flux and many poor households lack *wasita* vis-à-vis the local political scene. Marginalised from on-going political processes, whatever they may be at present, all respondents feel helpless and hopeless. Though supposedly appointed with local participation, respondents frequently said that both *wakils* (locally appointed district government representatives) and *namoyenda-i-sarak* (street representatives) did not really represent them — the newcomers (i.e. returned refugees and IDPs) — but rather represented the population of Karte Nau that had existed “in the past.”

Similar to the findings of Farrington in urban India, and Westley and Mikhail in urban Kosovo, social/political capital in the city context of Karte Nau is often fragmented — i.e. lacking in social cohesion. For example, as one young male respondent, a returned refugee, noted concerning his household’s relations (and the relations of other households in the neighbourhood) with the local government:

> “Who will listen to us? We’re all from different places in this neighbourhood — from Kunduz, Laghman, all over. If we did have a lot of relatives here maybe then we could get together and go to see the wakil with our problems — like about the lack of water and electricity, but not the way we are now...”

Hierarchies of power related to tribe, lineage and family, based on ethnicity, are pervasive in not only rural but also urban Afghanistan, and thus when a respondent refers to *wasita* (or lack of it) it often pertains to that of the household/kin group in addition to the individual.

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27 Interestingly, male and female, old and young, all knew the names of the local government officials.


29 Westley, K., and Mikhail, V., op cit.

30 De Berry also notes that the concept of *wasita* (family connections—“family members in good jobs and with good connections”) is important for both parents and children.
Related to wasita is the concept of balad (to know others and to be known/trusted in a neighbourhood/community). An old man who had returned last fall from more than a decade residing in Rawalpindi, Pakistan, described an extremely fractured social setting in Karte Nau:

“I’m not balad here. We don’t know anyone. In fact, no one is balad here.”

The term balad pertains to “knowing your way around,” having numerous social relationships, having a good reputation and being trusted. A frequently mentioned positive aspect of being balad by our respondents is that a shopkeeper will give one a loan for goods and know that the individual will be able to pay it back and not disappear.31

At present, relations with local government authorities are perceived to be extremely important, with the wakil often seen as a crucial link to many aspects of life in the big city — finding a job, locating a place to live, participating in an NGO project, obtaining a card for aid distribution, etc. Female respondents frequently related that organisations (mossissa) “do not take the poor.” As an extremely vulnerable IDP widow originally from Kandahar said:

“If you want to be a part of anything around here you have to know the wakil. You must first have a marifi (introduction) from him or from someone like him.”

In addition to positive social capital, a more negative interpretation related to wasita also exists, which includes “connections” implying corruption, bribery and nepotism. Frequently criticised in this respect were the wakils and, to a lesser extent, the namoyenda-i-sarak from various locations throughout Karte Nau in the context of aid distribution. Accusations ranged from the belief that large sums of money are siphoned from international aid by the powerful before it reaches the poor, to numerous rumours that the female relatives (wives, daughters, daughters-in law) of local government representatives have received multiple cards entitling them to various types of assistance.

Positive or negative, the respondents believe they do not have wasita and that they are marginalised from the positive aspects of urban life.

Diverse Intra-Household Dynamics

The household unit itself is the “first safety net” for an individual and it is crucial that the dynamics between its members be positive and supportive. Thus relations within the household should also be considered an asset. In this respect, it is reassuring to find that in recent studies of children in Kabul, it was found that the majority of children have “come through suffering with their humanity and hope intact (and that)

31 The quantitative study of the winterisation cash-for-work project yielded similar findings; newcomers to Kabul took no loans from shopkeepers. See Grace, op cit.
much of the credit must go to Afghan parents and families.”
Similariy, we repeatedly observed that children, both boys and girls, in our sample of poor households were loved and cared for as well as could be expected considering the specific context of the household. In addition, the elderly in these units were treated with respect and deference, although they themselves expressed concern about becoming a burden for their households.

Not all intra-household relationships between members are so positive in nature and a number of cases of violent conflict between adult males and females were encountered, some of which may also be attributed to the trying economic conditions resulting from war and displacement. In our small sample, widows were the primary victims of physical abuse within the household unit. In one case, a young unmarried male head-of-household who is trying to make his way in the capital city finds his widowed sister and her four children to be a heavy burden. How can he save for his own wedding? There is marked rivalry between these siblings, and he is said to have beaten his sister at Eid, a time when extra cash is often needed for new clothes and foodstuffs. In a second case, another widow has seemingly endured a life of beatings by various brothers-in-law after the deaths of her husbands (one in the 1980s and the second in the early 1990s). The woman and her three children finally escaped the abusive situation last fall when they took a bus to Kabul and sought assistance with her female cousin in Karte Nau. This was the only case we encountered of a returned refugee who felt her life in Kabul was better than her life in Pakistan:

“I may have a lot of problems here in Kabul, but I’m so much happier here by myself than I was with my brothers-in-law in Pakistan. I saw only sorrows from my in-laws. I’ve been through a lot in my life, that’s for sure. So whatever my life is like here, it’s better than living with them!”

Psychological Effects of Deprivation and Insecurity

In the present-day context of the capital of Kabul, with hundreds of thousands of new arrivals in recent years seeking a better life as promised in the media, expectations have clearly been raised. Receiving messages both in the past and present on TV and radio, and also by word-of-mouth, about large amounts of foreign aid coming into the country for reconstruction, has created expectations of greater amounts of assistance than can be fulfilled. This means that while those interviewed have received some assistance and do have access to free schools, their perception is that they are not receiving the much-publicised assistance. In addition, these households have previously undergone years of deprivation and insecurity either within Afghanistan or as refugees in Pakistan in which they often had to search for assistance in order to

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33 Turton and Marsden, op cit.
survive. It is not surprising that many individuals feel extremely frustrated, confused, and angry about their present lack of access to promised aid.  

In-depth conversations in households frequently had to be interrupted because respondents were finally in tears as they verbalised their past and present problems and their many attempts to improve their family’s situation. Rumours about the distribution of coal to the poor on a hillside in Karte Nau, and more recent rumours about distribution of soap and buckets to widows, has resulted in individuals “running here and there” in search of elusive aid that has never been found. In desperation, female respondents turn to sleeping pills for relief from their many worries.

Those who do not own land and are squatting in an empty compound, paying rent in combination with other household units, or surviving through the charity of others face on-going fears and frustrations due to housing insecurity. Even those who believe they own their own small plot of land, and have “documents,” are not free from worry:

For the very poor and downtrodden, the small piece of land he or she occupies—legally or by invasion, represents the only chance he or she has to gain a foothold in the urban economy. The extent that such ownership is “illegal,” “non-conforming to a Master Plan,” or “imperfect” creates in the users a deep sense of insecurity—one of the worst consequences of social exclusion.

Although not referenced very often in our discussions, both men and women also find strength in their religion, and we often found respondents reading the Quran, praying or with tasbey (prayer beads) in hand. Sharing their suffering with others also provides some relief, as in the case of the three widows who participated in CARE’s cash-for-work project last year and became friends. Whenever they visit each other they empathise with each other and subsequently come away from the conversation with renewed strength. Some respondents even stated that they felt better after their conversations with our team, during which we showed our sympathy and support for them.

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34 In spite of detailed introductions and repeated explanations about the purpose of our research, and that it involved no immediate assistance, households still hoped that by participating in the research they would receive special assistance in the future. Poor women would also approach our parked van on the street and beg us to please record their names, which implied for them that they would be future recipients of some type of assistance. Other women came into the compounds of our key informants and interrupted our discussions, in the hope of having their name recorded by our visiting team for assistance. We repeatedly told them that our work did not directly pertain to aid distribution, but few believed us.

35 d’Hellencourt, op cit., 2.

36 A similar finding was made in the study of The Children of Kabul, which notes that “For people in Kabul an effective way of sharing suffering is in knowing that others have been in similarly difficult situations and can understand.” De Berry, op cit. 2003, 52.
Desire for Formal Education and Literacy

Access to public education is free to all in Kabul and this is one government-sponsored undertaking that the poor in Karte Nau are utilising. Each of the seven households included in this research is sending all of their school-age children to public school - both boys and girls. The only exceptions are a 13-year-old boy who was not accepted as a beginning student because of his age, and a 15-year-old boy who had to drop out of school to work due to his father’s gambling problem. As mentioned above, most boys from 10-15 years of age combine both school and daily work.

This strong desire for the formal education of children is a part of each household’s long-term accumulation strategy and an investment in the future. In one of the households in this research, the family specifically returned to Kabul “for the education of the children.” Having lived in Rawalpindi, Pakistan, for more than six years, none of the children attended school, partly because education was not free in Rawalpindi, while “people talked” if an Afghan girl went to school in Pakistan. In spite of the fact that both parents are illiterate, they insist that all of their children become educated.

Adult females are also eager to learn how to read and write, and women from two of our case studies attend free literacy courses near their homes that are sponsored by the Ministry of Education. One of the literacy courses is held in a household in the neighbourhood, and the other course is taught in the schoolyard of Maktab-i-Tutia (the large elementary/middle school of Karte Nau). There are presently a total of 99 literacy courses throughout District 8, with approximately 30 women in each class. Teachers are recruited locally and receive a salary of 1800 Afghanis per month (approximately US$37), and households offering their homes for classrooms are also provided with a stipend by the ministry.

Young male members from the case studies are enrolled in private English courses that are held daily in various centres throughout Karte Nau. It usually costs 120 Afghanis (approximately US$2.50) to complete the text book taught in the English courses.

Such access to education for both children and adults, males and females, enables these poor households to retain some hope that the future will be better when their educated family members obtain “good jobs,” and their wholehearted participation illustrates their eagerness for long-lasting positive changes in their livelihoods. It

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37 Two households are also upset because the school did not also accept their 4-year-olds because they are “too young.”
38 The Ministry of Education also sponsors separate literacy classes for atfal-i-khorij-i-maktab (older children out of school), including both boys and girls.
39 Interview with the Director of Literacy Centres, District 8. The director also mentioned that he had sent a formal request to the Ministry of Education asking them to also establish some much-needed income generation activities (e.g. tailoring) alongside the literacy courses.
40 Concerning their hopes for the future, young boys have high hopes of being doctors and pilots; other more realistic options include sign-painting, bicycle repair, and welding. A young girl of 13 stated emphatically that she would become a qabila (nurse-midwife).
remains to be seen, however, if the government will be able to create suitable employment opportunities for its citizens (both literate and non-literate) or whether the education being offered will provide them with the skills they need.

Summary of Household Assets and Strategies

The livelihoods information presented here is skeletal but provides insights as to how the poor households included in our sample have utilised their diverse assets in the past and how they are combining their limited assets at present. The above paragraphs have discussed a number of aspects of the diverse livelihoods of the urban poor in Karte Nau. A component of the livelihoods strategies of our case studies is how they utilise the assets they posses. Appendix B provides a profile of household assets, focusing on the human, social, financial, physical and natural assets of each in-depth case study. The profiles are the result of only a few visits to each unit in a very short period of a few weeks and in longitudinal research, more detailed analysis can be made and changes can be recorded at each subsequent periodic visit.

More long-term research would enable further definition of each household livelihood profile and, most importantly, a detailed examination of changes in their livelihoods strategies over time. What will be the outcomes—will their asset bases be strengthened or depleted? What will be the effects of the upcoming winter upon their livelihoods? How will the context of Karte Nau and Kabul City change? What will be the impacts of any future assistance projects or programmes upon these poor households?
IMPLICATIONS FOR POLICY AND PRACTICE

Qualitative research concerning the livelihoods of the urban poor in Afghanistan can inform and strengthen development interventions of government, multilateral and bilateral assistance, and NGO undertakings in a number of ways. Some of the major implications for policy and practice emerging from the short-term research reviewed above are summarised below.

Take account of social networks
The study of urban poverty from a livelihoods perspective involves much more than simply income measurement. Attention must also be paid to a number of other factors, such as a household’s informal social networks with extended kin, neighbours, friends and sources of power in the community. As indicated in this research, the households most lacking in informal safety nets are often those most strikingly in need of immediate external assistance.

Build on the assets and skills that exist
Poor household members are active decision-makers and possess a diversity of assets and strategies to manage their budgets and futures. It is crucial that project interventions support and build on existing household assets and strategies. Qualitative anthropological research, such as that reviewed in this report, enables an in-depth understanding of the perspectives and priorities of the urban poor, and should be combined with relevant quantitative research when possible to provide a holistic data base upon which to plan successful interventions.

Support urban poor community organisations
Poor, urban households in Afghanistan are often lacking in much-needed social/political capital, and this is especially true for areas with numerous returned refugee and IDP households. Our respondents have shown keen enthusiasm for positive social network-building in their neighbourhoods in order to obtain wasita (access to power) through which to improve their livelihoods. Their attempts at creating social-networks should be fostered through the establishment of projects involving community organisation. This is not new: UN-HABITAT has established numerous community fora in cities throughout the country. Many other organisations presently working in Afghanistan also have much experience in this area. However, the marginalised urban poor, who form the subject of this report, are too often excluded from such efforts. Even the planned community empowerment project of Mercy Corps in the reconstruction of war-damaged homes, which holds much promise and involves the formation of both men’s and women’s groups, will work with home-owners only in the formal (government-approved) sections of District 8. The urban poor living in the zorabad of District 8, whom we have seen are extremely vulnerable and require immediate improvement in their housing, are excluded from this innovative and much-needed intervention. Targeted participatory projects for the marginalised poor must be developed, and/or there must be more effort to include poor urban households in activities involving households in a better economic position.
Address the housing needs of the urban poor
It appears that many of the thousands of poor households presently inhabiting the sprawling informal settlements in Kabul are there to stay. However, the government is far from united in its policy towards these settlements, with confusion and corruption pervading the situation. Information such as that presented in the above paragraphs clearly indicates that housing is a pressing concern for the urban poor. Although the government has set forth a number of promises for the construction of much-needed affordable housing for the inhabitants of Kabul in its urban reconstruction plan, these are far from being realised; indeed, they have not even begun. Mercy Corps’ proposed project in rebuilding war-damaged homes is welcomed, but does not embrace the vulnerable urban poor and it is crucial that there are projects to improve the shelters of the urban poor in the informal settlements.

Use livelihoods qualitative data to strengthen urban-based interventions
The short-term anthropological research reviewed here was undertaken in preparation for the long-term AREU-sponsored Urban Livelihoods Research Project. The potential for this longitudinal qualitative study, which will be conducted in three cities throughout the country, to positively inform and strengthen urban interventions in Afghanistan is considerable. In brief, the following will be accomplished:

- In each city, a cohort of poor households (returned refugees, IDPs, and long-term residents) will be followed for 18 months to enable in-depth monitoring and evaluation of the impact of interventions using the livelihoods approach.
- AREU staff will conduct the qualitative research and do the initial analysis of the results, but through a series of seminars, workshops and meetings AREU will engage government, municipal authorities, NGOs, UN agencies and donors in interpreting the findings for their needs and to ensure that the research has practical applications.
Some Notes on the Livelihoods of the Urban Poor in Kabul, Afghanistan

BIBLIOGRAPHY


APPENDICES

Appendix A: Kinship/Social Assets

The kinship charts below graphically illustrate some of the social assets or lack thereof of the three in-depth case studies included in this research. The kinship charts can be summarised as follows:

- **Case study one:** This is by far the poorest of the households included in the research. This returned refugee family (from both Pakistan and Iran) of three generations has no social support from kin-people at present. The oldest brother lives nearby in Karte Nau with his wife and daughters, but the women of the families do not get along. Other relatives live in Paghman and Qala-i-Zaman Khan but they are not close. Having left Laghman so many years ago for Pakistan and Iran, they do not have close ties there anymore and, in any case, the young widow is estranged from her in-laws. Although they do have distant relatives both in Shiraz, Iran, and Faisalabad, Pakistan, where they previously lived for years as refugees, these long-distance networks are nonexistent at present.

- **Case study two:** The female head-of-household has twice been widowed and lives in Karte Nau with her three youngest children. They came to Kabul last fall to escape from a physically abusive relationship with her brother-in-law with whom they were living in Kacha Ghari refugee camp in Pakistan. Her three oldest daughters had been “sold” into marriage by her first husband’s family and she only has visiting relations with one of them in Logar. On the positive side, when she arrived in Kabul she located her cousin (father’s sister’s daughter) in Karte Nau who took the household in and has since been the major benefactor, providing the household with a free place to live in a nearby empty compound, household supplies and other necessities (as indicated by the dark arrow on kinship chart).

- **Case study three:** This large three-generational household of 11 members is somewhat better-off economically than any of the other units and it has also received important financial assistance from extended relatives in Logar (see the dark arrow on the left of the kinship chart). More specifically, a loan of 7,000 Afghani (approximately US$145) was obtained four years ago when the household was living in Logar as IDPs. The loan was to purchase foodstuffs. This loan is still outstanding. A second dark arrow leading into the household on the right side of the chart shows that additional assistance has been obtained from a maternal uncle (mother’s brother) of the household matriarch. This individual, who lives in Kabul, provides all funds associated with the education of the many children in the household - i.e., the purchase of school supplies, fees for a private English course and a calligraphy course, etc.
Case Study One: Returned refugee household (Iran and Pakistan), Pushtun from Laghman

Kinship Chart Key: The box represents each household survey, with triangles standing for males and circles for females. The filled-in symbol is the head-of-household. Each line of triangles and circles includes members of one generation. The symbol of = stands for marriage, and a slash through a triangle or circle shows that the individual is deceased. Siblings are linked by a connecting line drawn over the symbol. Offspring are linked with their parents by a vertical line.
Case Study Two: Returned refugee household (Pakistan), Pushtun from Logar

Kinship Chart Key: The box represents each household survey, with triangles standing for males and circles for females. The filled-in symbol is the head-of-household. Each line of triangles and circles includes members of one generation. The symbol of = stands for marriage, and a slash through a triangle or circle shows that the individual is deceased. Siblings are linked by a connecting line drawn over the symbol. Offspring are linked with their parents by a vertical line.
Case Study Three:
Internally displaced persons, Tajik/Pushtun from Logar

Kinship Chart Key: The box represents each household survey, with triangles standing for males and circles for females. The filled-in symbol is the head-of-household. Each line of triangles and circles includes members of one generation. The symbol of = stands for marriage, and a slash through a triangle or circle shows that the individual is deceased. Siblings are linked by a connecting line drawn over the symbol. Offspring are linked with their parents by a vertical line.
Appendix B: Summary of Household Assets

**Case Study One**

<table>
<thead>
<tr>
<th>Positive Human Assets</th>
<th>Negative Human Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 2 nephews, 1 niece in public school</td>
<td>• High dependency ratio</td>
</tr>
<tr>
<td>• Head-of-household taking private English course (studied to grade 10 in Pakistan; knows English)</td>
<td>• Mother of head-of-household aging/weak</td>
</tr>
<tr>
<td>• Sister of head-of-household taking literacy course (knows embroidery, quilting, etc.)</td>
<td>• Illness of niece</td>
</tr>
<tr>
<td>• Entrepreneurial skills of mother of head-of-household</td>
<td>• Death of brother-in-law of head-of-household</td>
</tr>
<tr>
<td>• Unit adapted to extreme adversity (refugees in Iran and Pakistan for 2 decades)</td>
<td></td>
</tr>
<tr>
<td><strong>Positive Social Assets</strong></td>
<td><strong>Negative Social Assets</strong></td>
</tr>
<tr>
<td>• Sister of head-of-household has friends (other widows from CARE cash-for-work project)</td>
<td>• Household lacks wasita (social connections; access to power)</td>
</tr>
<tr>
<td>• Some assistance from neighbours</td>
<td>• Bad relations with extended relatives</td>
</tr>
<tr>
<td></td>
<td>• Rivalry between head-of-household and his sister</td>
</tr>
<tr>
<td><strong>Positive Financial Assets</strong></td>
<td><strong>Negative Financial Assets</strong></td>
</tr>
<tr>
<td>• Head-of-household does day labour on and off</td>
<td>• Insufficient cash income for rent, food, etc.</td>
</tr>
<tr>
<td>• Head-of-household sells corn in season</td>
<td>• Medical bills for niece</td>
</tr>
<tr>
<td>• Mother of head-of-household raises chickens</td>
<td>• Lack of employment/income opportunities for widows and females</td>
</tr>
<tr>
<td>• Mother of head-of-household crochets/sold in bazaar</td>
<td></td>
</tr>
<tr>
<td>• Sister of head-of-household has WFP bread card for males</td>
<td></td>
</tr>
<tr>
<td>• Sister of head-of-household participated in CARE cash-for-work</td>
<td></td>
</tr>
<tr>
<td><strong>Positive Physical Assets</strong></td>
<td><strong>Negative Physical Assets</strong></td>
</tr>
<tr>
<td>• Basic household effects</td>
<td>• Have no floor covering, windows, doors</td>
</tr>
<tr>
<td>• Four steel beds given to household by female neighbour in Faisalabad, Pakistan</td>
<td>• Squatting in compound in fear of eviction</td>
</tr>
</tbody>
</table>
Case Study Two

<table>
<thead>
<tr>
<th>Positive Human Assets</th>
<th>Negative Human Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 1 daughter, 1 son in public school</td>
<td>• Female head-of-household widowed twice (1980s, 1993)</td>
</tr>
<tr>
<td>• Youngest son learning bicycle repair</td>
<td>• Oldest son (13) not accepted in school due to age</td>
</tr>
<tr>
<td>• Widowed head-of-household literate</td>
<td>• Health problems of widow and youngest son</td>
</tr>
<tr>
<td>• Head-of-household can sew quilts, embroider, and do tailoring</td>
<td></td>
</tr>
<tr>
<td>• Strength and enthusiasm of 13-year-old son</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Positive Social Assets</th>
<th>Negative Social Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Extensive assistance from neighbouring cousin</td>
<td>• Household lacks wasita (social connections; access to power)</td>
</tr>
<tr>
<td>• Assistance from other neighbours</td>
<td>• Bad relations with in-laws</td>
</tr>
<tr>
<td>• Visiting relations with married daughter in Logar</td>
<td></td>
</tr>
<tr>
<td>• Head-of-household has friends (other widows from CARE cash-for-work project)</td>
<td></td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Positive Financial Assets</th>
<th>Negative Financial Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Oldest son (13) does day labour on and off</td>
<td>• Household income not self-sufficient</td>
</tr>
<tr>
<td>• Both sons sell water in the bazaar</td>
<td>• Lack of employment/income opportunities</td>
</tr>
<tr>
<td>• Youngest son works in bicycle shop</td>
<td></td>
</tr>
<tr>
<td>• Widowed head-of-household and oldest son participated in CARE cash-for-work</td>
<td></td>
</tr>
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<table>
<thead>
<tr>
<th>Positive Physical Assets</th>
<th>Negative Physical Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Basic household effects</td>
<td>• No windows or doors in home</td>
</tr>
<tr>
<td>• Rug, cushions given to widow by cousin and friends</td>
<td>• Living free for 1 year next to cousin in empty compound</td>
</tr>
</tbody>
</table>
Case Study Three

<table>
<thead>
<tr>
<th>Positive Human Assets</th>
<th>Negative Human Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 1 son, 2 grandsons in public school</td>
<td>• High dependency ratio</td>
</tr>
<tr>
<td>• 1 son taking private English course</td>
<td>• Head-of-household aging and weak</td>
</tr>
<tr>
<td>• 1 son taking calligraphy/sign-painting</td>
<td>• Illnesses of grandson</td>
</tr>
<tr>
<td>• 1 daughter in female literacy course</td>
<td>• Disappearance of adult son (1999)</td>
</tr>
<tr>
<td>• Managerial skills of head-of-household</td>
<td>• Adult son wounded (1999)</td>
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<tr>
<td>• Mud-construction skills of women</td>
<td></td>
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<table>
<thead>
<tr>
<th>Positive Social Assets</th>
<th>Negative Social Assets</th>
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</thead>
<tbody>
<tr>
<td>• Coherence of household family unit</td>
<td>• Household lacks wasita (social connections; access to power)</td>
</tr>
<tr>
<td>• Assistance from extended family (Logar)</td>
<td>• Bad relations with many relatives</td>
</tr>
<tr>
<td>• Assistance from extended family (Kabul)</td>
<td></td>
</tr>
<tr>
<td>• Visiting relationship with family in Logar</td>
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<table>
<thead>
<tr>
<th>Positive Financial Assets</th>
<th>Negative Financial Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Adult son has salaried job on bus (100Afs/day)</td>
<td>• Outstanding debts (7,000 Afs for food and 100 seers of wheat from relatives in Logar)</td>
</tr>
<tr>
<td>• Head-of-household does day labour on and off</td>
<td>• Medical bills</td>
</tr>
<tr>
<td>• Son/grandson work selling plastic bags on and off</td>
<td></td>
</tr>
<tr>
<td>• Financial assistance from extended family (Logar)</td>
<td></td>
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<tr>
<td>• Financial assistance from extended family (Kabul)</td>
<td></td>
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<tr>
<td>• Accessed humanitarian assistance from CARE</td>
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<thead>
<tr>
<th>Positive Physical Assets</th>
<th>Negative Physical Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Basic household effects</td>
<td>• Sold most household physical assets during decades of war (including gold jewellery)</td>
</tr>
<tr>
<td>• Tandur oven (bread-baking)</td>
<td></td>
</tr>
<tr>
<td>• Water barrels</td>
<td></td>
</tr>
<tr>
<td>• Mat, wall clock, wall mirror, etc.</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Positive Natural Assets</th>
<th>Negative Natural Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Owns plot of land (compound/house)</td>
<td>• Legality of land tenure questionable</td>
</tr>
</tbody>
</table>
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<table>
<thead>
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<th>Date</th>
<th>Title</th>
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</tr>
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<td>Liz Alden Wily</td>
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