Research on Chronically Poor Women in Afghanistan

FINAL REPORT

March 2008

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This research was conducted by Groupe URD with the support and funding of JICA and GTZ
Acknowledgments

Firstly, we would like to thank the Ministry of Women’s Affairs for initiating this research project and for their great work in Afghanistan. Many thanks to the Department of Women’s Affairs in Herat, Badakhshan, Bamiyan, Kabul city, the province of Kabul and Nangarhar, for their guidance and their support during every one of our visits.

We would like to thank all the families who received us in their villages, in their communities, in their houses and took the time to answer our questions. We are grateful to them for their remarkable cooperation, taking time from precious work hours, and answering our questions concerning their private lives.

We would like to thank all the NGOs and organizations who facilitated our field research by taking the time to sit with us, explain local particularities and introduce us to communities as friends and colleagues who could be trusted.

A very special thanks to DACAAR for their help in Herat province, to Concern, Afghanaid and CAF in Badakhshan province, to Solidarités and NRC in Bamiyan province and to the GAA team in Nangarhar province and Farhad Sayed in particular. Many thanks as well to AIHRC staff whom we visited in Badakhshan and Bamiyan and for their great work.

We are very grateful to JICA and GTZ, who funded this research and were present and supportive throughout the whole process. A very special thank you to Carol Leduc for her invaluable contribution on chapters 2 and 6. A particular thanks to Makiko Kubota, Palwasha Hassan and Rachelle Wareham for their advice and support as well as to Dr. Paula Kantor of AREU for her substantial input.

We are also very grateful to Doctor Brigitte Piquard, senior lecturer in International Humanitarianism, Oxford Brookes University (England) and Doctor Elizabeth Hoffman (senior lecturer and coordinator of the network gender in action) who were part of the scientific review committee. Last but not least, we would like to thank Farhad Antezar and Moulooda Abedazada, translators and research assistants. Without their energy, patience and motivation, nothing would have been possible.

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Groupe URD
The team

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Glossary

**Arbab**: Village headman usually appointed by the state (Rubin, 2002)

**Âyed**: Income / **âyed-e ná monazam**: Irregular income

**Bewa**: Widow / **Kwonda** in Pashto.

**Dehqâni**: In farm daily wage activities

**Ehtiâj o mohtâj**: Dependant. State of someone who is economically and socially dependent and relies on relatives or wider social network for survival.

**Gharib**: Poor / **Gharibi**: Daily work activities as well as poverty / **Gharib kâri**: Daily work activities.

**Hâji**: Title given to someone who has been on a pilgrimage to Mecca. The title of *hâji* implies a higher social status and a wealthier economic condition.

**Hamsâya**: Those who live under the shade of the same wall. Designates the way the poorest and most vulnerable layers of the population access land in rural areas, mainly returnees.

**Haq-e Mehr**: A bride’s price. A sum of money the husband is committed to give to his wife in case of repudiation. The sum is fixed during the religious celebration of a wedding, in the presence of the mullah.

**Jerib**: Traditional unit of land area in Afghanistan, it is usually equal to 1/5 hectare (2000 square meters or 0.494 acre)

**Jwâligari**: packer

**Kerâh**: Rent / **Kerâhi**: for rent.

**Kharch**: Expenses / **Kharch-e Khana**: Household expenses linked to food consumption of household members.

**Khayrât**: Charity.

**Mahram**: Male relative who accompanies Afghan women in public spaces.

**Maska**: Traditional butter

**Mâst**: Traditional yogurt
Malek : Elder, representative of a community.

Mayub : Disabled.

Muhājirin : Refugees. / Hejrat: Exile.

Muzdūr : Daily labour

Namad: Felted woollen rugs

Pardah: Curtains and by extension, decency. Set of rules determining socially constructed relationships between men and women in Afghanistan.

Pand : Dried wood and grasses women bring from surrounding mountains when they collect natural resources in rural areas. A pand is the quantity of wood and grass they carry on their head in one trip.

Patay : Small agricultural plot (in mountainous areas)

Qawm : kin or group identity based on kinship or geographic origin.

Qrut: Dried cheese made by women from goat and cow milk.

Quintal: Unit of weight equal to 100 kg

Ser: Unit to measure yields (Around 7 kg)

Shura: Assembly where male or female community members discuss a given issue. Shura members are often elders (malek). There are also Community Developing Council shura-s implemented by the National Solidarity Program.

Tchalma: Dried dung

Tandor : Oven to bake bread

Wakil-e gozar: Community representative in urban areas

Zanana: Place reserved for women and their male relatives in public spaces.

Zamin: Land (zmeka in Pahsto) / Zamindar : Landowner.
### Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
</tr>
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<tbody>
<tr>
<td>AIHRC</td>
<td>Afghanistan Independent Human Rights Commission</td>
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<tr>
<td>ANDS</td>
<td>Afghanistan National Development Strategy</td>
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<tr>
<td>BPHS</td>
<td>Basic Package of health services</td>
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<tr>
<td>CSO</td>
<td>Central Statistics Office</td>
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<tr>
<td>CEDAW</td>
<td>Convention on the Elimination of All Forms of Discrimination against Women</td>
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<tr>
<td>CPW</td>
<td>Chronically poor women</td>
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<tr>
<td>CRC</td>
<td>Convention of the rights of the child</td>
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<td>DAI</td>
<td>Development Alternative Inc</td>
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<tr>
<td>DFID</td>
<td>Department for International Development</td>
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<tr>
<td>DoLSAMD</td>
<td>Department of Labour, Social Affairs, Martyrs and Disabled for employment and skills development</td>
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<td>DoWA</td>
<td>Department of Women's Affairs</td>
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<tr>
<td>CGs</td>
<td>Consultative Groups</td>
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<tr>
<td>GoA</td>
<td>Government of Afghanistan</td>
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<tr>
<td>Groupe URD</td>
<td>Groupe Urgence Réhabilitation et Développement</td>
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<tr>
<td>GTZ</td>
<td>Gesellschaft für Technische Zusammenarbeit</td>
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<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
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<tr>
<td>IDP</td>
<td>Internally displaced people</td>
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<tr>
<td>ILO</td>
<td>International Labour Organization</td>
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<tr>
<td>JCMB</td>
<td>Joint Coordination and Monitoring Board</td>
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<tr>
<td>JICA</td>
<td>Japan International Cooperation Agency</td>
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<tr>
<td>MAIL</td>
<td>Ministry of agriculture, irrigation and livestock</td>
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<td>MoE</td>
<td>Ministry of Economic Affairs</td>
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<td>MoF</td>
<td>Ministry of Finance</td>
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<tr>
<td>MoWA</td>
<td>Ministry of Women’s Affairs</td>
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<tr>
<td>MRRD</td>
<td>Ministry of Rural Rehabilitation and Development</td>
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<tr>
<td>NAPWA</td>
<td>National Action Plan for the Women of Afghanistan</td>
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<tr>
<td>NDSA</td>
<td>National Disability Survey in Afghanistan</td>
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<tr>
<td>NGO</td>
<td>Non Governmental Organizations</td>
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<td>NSDP</td>
<td>National Skills Development Programs</td>
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<tr>
<td>NSP</td>
<td>National solidarity program</td>
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<tr>
<td>NRC</td>
<td>Norwegian Refugee Council</td>
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<td>NRVA</td>
<td>National Risk and Vulnerability Assessment</td>
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<tr>
<td>NSP</td>
<td>National solidarity program</td>
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<tr>
<td>NSS</td>
<td>National Food Security and Nutritional Surveillance System</td>
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<tr>
<td>OSC</td>
<td>Presidential Oversight Committee of the ANDS</td>
</tr>
<tr>
<td>RT</td>
<td>Research Team</td>
</tr>
<tr>
<td>SLF</td>
<td>Sustainable Livelihood Framework</td>
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<tr>
<td>UNHCR</td>
<td>United Nations High Commissioner for Refugees</td>
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<tr>
<td>VAU</td>
<td>Vulnerability Analysis Mapping Unit</td>
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Executive summary

This study implemented by Groupe URD was prompted by several questions generated by the ANDS benchmark of pillar 7 on social protection which states that: “By Jaddi 1389 (end-2010), the number of female-headed households that are chronically poor will be reduced by 20%, and their employment rates will be increased by 20%”.

The objectives of the study were:
- To improve the understanding of women’s chronic poverty in Afghanistan;
- To analyze factors pushing them into chronic poverty and maintaining them there;
- To advise the Government of Afghanistan and the MoWA on how to work towards achieving the Benchmark and fulfilling its commitment under the Afghanistan Compact.

The following research questions have been defined:
- Who are the chronically poor women in Afghanistan?
- What are the main drivers, maintainers of chronic poverty? How do they impact different types of households and women? What are the consequences on household coping strategies?
- What are the main constraints women face in building coping strategies to move out of chronic poverty?
- How should programs be tailored to address female poverty?

The fieldwork was conducted in five provinces: Bamyan, Badakhshan, Herat, Kabul, Nangahar. Both urban and rural areas were visited, including three major cities (Kabul, Herat and Jalalabad), one medium city (Faizabad) and one small town (Bamiyan).

Three types of interviews were conducted:
- Interviews with DoWA staff and NGO representatives to gather information about the general distribution of resources, socio-economic opportunities, constraints in the area and existing programs.
- Group interviews with local councils and community representatives to assess the main drivers and maintainers of chronic poverty in the area, to reveal the main patterns of gender differences and inequality, and to highlight different perceptions of poverty.
- Individual interviews in the household (with both men and women).

In total, 27 group interviews, 84 individual interviews with women and 42 interviews with men took place in the 5 provinces.

Gender sector overview
Since its inception at Bonn in 2001 the post-conflict state of Afghanistan has clearly recognised the impoverished status of its female half of society, and thus has consistently made commitment to re-instate those rights withdrawn from women and girls during previous regimes, and to advance them in all spheres of life towards the achievement of gender equality. Since its creation, in 2002, MoWA has consolidated its representation both geographically and sectorally. It has opened Departments (DoWAs) in all but two provinces of the country to achieve provincial-level engagement, and now
supports a total staff (mainly women) at national and sub-national levels of between 1,200 – 1,300. With reluctance, and as a result of concerted effort by the then Minister of Women’s Affairs and sympathetic donors, gender equality was highlighted at the Berlin Conference of 2004 which launched ‘Securing Afghanistan’s Future’, and resulted in the Afghanistan Compact1, an agreement between Afghanistan and the international donor community on the benchmarks of progress to be achieved in relation to continued collaboration in Afghanistan’s rehabilitation and development. In its Vision 2020 (2005) report which details Afghanistan’s specific MDG targets and benchmarks the UN MDGs, Goal 3 on Gender Equality includes the target on women’s economic progress which gave rise to the benchmark which is the subject of this study, plus an Afghanistan-specific target that commits to progress on women’s access to justice2. Both the Afghanistan Compact and the MDG Commitments have become the basis for the nation’s 5-years plan currently under development, a poverty reduction strategy which the State has chosen to name the Afghanistan National Development Strategy (ANDS). National planning documents have consistently retained that inequities between men and women be integrated as a cross-cutting issue into all government policies, strategies, plans and programmes, rather than be treated separately ‘as a ghetto’. The Government of Afghanistan favours ‘gender mainstreaming’ as its approach (strategy) to the advancement of women towards equity with men, rather than initiatives targeting women alone without consideration of their wider social context3. Gender mainstreaming entails an analytical assessment of what men and women do, decide upon, and what benefits they gain in relation to an existing situation, and as a result of a proposed policy or project/programme. It thus identifies and aims to remedy the unacceptable inequities between men and women in both their condition and position in society by ensuring that both have equal chances to participate in related activities, decisions and benefits.

In broad terms, the Afghan state has evidenced strong commitment to advancing women beyond their current state of general impoverishment on an inevitably slow path towards gender equality. It has articulated a clear policy focus, a core strategy for interventions on progress for women towards equality that includes both women and men, and a major structure mandated to provide national leadership, coordination, technical support, monitoring and advocacy on sector-specific efforts. The key question is whether this effort has been matched by activity to identify and address key gender issues of national concern including support for chronically poor women.

On its establishment in 2002 the MoWA assumed a mandate on behalf of the State to focus specifically on gender disparities that constrain progress for women in terms of health, education, economic development, and legal and political participation. The focus also reflected broader development knowledge4 that sustainable poverty alleviation for all women (as well as men) requires integrated efforts that aim to build their capacities (education and health), enhance their opportunities (economic in particular, time), ensure their security (in private as well as public life) and promote their ‘voice’ so that they may air and share their concerns for themselves. Progress has indeed been made, 

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1 The (only) gender-related benchmark of the Afghanistan Compact is ‘by end 2010 the National Action Plan for Women in Afghanistan will be fully implemented; and, in line with Afghanistan’s MDGs, female participation in all Afghan governance institutions, including elected and appointed bodies and the civil service, will be strengthened.’
2 The Afghanistan targets for MDG Goal 3 are: (i) Eliminate gender disparity in primary education no later than 2020; (ii) Reduce gender disparity in economic areas by 2020 (to which the benchmark of the present study relates); (iii) Increase female participation in elected and appointed bodies at all levels of governance to 30% by 2020; and (iv) Reduce gender disparity in access to justice by 50% by 2015 and completely (100%) by 2020.
3 This does not exclude women-oriented activities, so long as they result from sound gender analysis and are directed towards some specific and measurable effort towards gender equality.
but unevenly so and, it seems, generally in absence of any analysis of which issues might have greatest impact upon reducing women’s poverty that may contribute to a coherent effort.

Despite the structures and over-arching policies and strategy, a continued reluctance to address gender equality and women’s advancement is manifest in the fact that the individual ministerial goals and objectives for gender equality that were agreed with the MoWA and UNIFEM and included in the NAPWA have not been reflected in most of the individual sector plans of the DRAFT ANDS. A key concern is the evidence that the Gender Focal Points in all ministries seem to have had no influence on the planning process. The MoWA has been given a leadership role to advance all Afghan women towards equality with men. However, it appears that it has not succeeded in mainstreaming into the ANDS, actions across all relevant sectors that might support the nation’s achievement of a Goal 3 Gender Equality benchmark that it worked for in 2005. Despite six years of dedicated capacity building provided by UNIFEM (and others), the MoWA’s capacity for analysis and action has remained to this day extremely weak (as is the case with several other ministries).

For the next five years the women of Afghanistan seem to be destined by their government to remain as ever the invisible second (or lower) class citizens. Unless this report generates focussed action – or women in Parliament recognise the omission of action to address this Benchmark, the chronically poor among them, including unsupported female headed households, may at best benefit from a range of short-term social protection measures which, without sustainable income, will not be sufficient to lift them out of the poverty trap. GoA will fail to fulfil Benchmark 3 of Goal 3 of its MDG commitments.

**Findings and analysis**

The broad purpose of this study was to enhance understanding of female chronic poverty, and to make recommendations for policies and programmes (existing or new) that might contribute to the achievement of the MDG benchmark:

‘By Jaddi 1389 (end 2010) the number of female-headed households that are chronically poor will be reduced by 20 per cent, and their employment rates will be increased by 20 per cent.’

The findings reveal that a significant share of Afghanistan’s women fall within the category of ‘chronically poor’ as defined by the MDG goal subscribed to by Afghanistan of resources amounting to USD1 per person per day for five years. It has also revealed that such poverty is not necessarily an attribute of one category of women such as ‘female-headed households’. Nor is it a permanent condition over time of any particular category of women.

In addition, the data suggest that the term ‘employment rate’ is not appropriate to the very specific situation of chronically poor women and their involvement in the labour market in Afghanistan. Employment is defined as a service performed for wages. The term “employment rate” fails to consider women’s substantial contribution via their home-based activities (such as fruit processing, wool spinning) to household welfare and food security. While these activities do not necessarily generate direct income they do have a direct impact on the living standards and welfare of households. The focus on
‘employment’ in the benchmark ignores the reality of chronically poor women’s significant engagement in self-employment or work paid in kind rather than in cash which is more typical of the poorer members of society. The logic underlying the benchmark, of ‘employment rates’ of ‘chronically poor women’, is thus something of a conceptual contradiction.

**Who are the chronically poor women in Afghanistan?**
The premise underlying the MDG benchmark that ‘female headed households’ are characterised by chronic poverty is not a foregone conclusion: they may be vulnerable, but they are not all chronically poor. As summarised below, women also endure chronic poverty within marriage, and as widowed women within chronically poor extended families.

<table>
<thead>
<tr>
<th>Women at risk of CP</th>
<th>Typical description</th>
<th>Qualifying characteristics</th>
<th>Vulnerability status</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Married women</td>
<td>i. Elderly – with aged non-working husband</td>
<td>Unsupported</td>
<td>High - will not change</td>
</tr>
<tr>
<td></td>
<td>ii. Young – large family with many young children, 1 breadwinner</td>
<td>Inadequately supported</td>
<td>Medium - +ve change as sons earn income</td>
</tr>
<tr>
<td>b. Female headed households</td>
<td>i. Mature married - with old or disabled husband, children</td>
<td>Female breadwinner – unsupported</td>
<td>High - vulnerable to additional shocks/offspring</td>
</tr>
<tr>
<td></td>
<td>ii. Mature widow with - no male support; daughters only</td>
<td>Unsupported</td>
<td>High – will not change</td>
</tr>
<tr>
<td>c. Widows</td>
<td>i. Mature – over 35 years</td>
<td>Supported - dependent on male relative</td>
<td>Medium – subject to poverty level of supporter</td>
</tr>
<tr>
<td></td>
<td>ii Co-resident w family of husband or natal family</td>
<td>Supported Young, with small children</td>
<td>High – remarriage almost certain, risking loss of children</td>
</tr>
</tbody>
</table>

The degree of chronic poverty endured by women, whether they are usually poor (having periods where they might rise just above USD 1 per day) or always poor, is primarily determined by three variables:

1. the human assets of their household (including the composition of household male and female members and their respective skills),
2. their access to economic activities, and
3. the significance of their social networks (determined mainly by their family and extended family).

In turn, these variables impact differently on a woman’s chronic poverty at different stages of her life. When young, a woman is more likely to have many children but only one breadwinner (husband) which amounts to negative human capital in her household and so increases the level of chronic poverty (see a.ii in Table 1 above). Once her oldest son is able to work and contributes economically, the human capital of her household will change positively and reduce the level of poverty. However, if she only has daughters, as she grows older her daughters will marry and she will remain alone. Even
if not yet widowed, the probability is low of an aged chronically poor woman receiving adequate support from a more elderly or sick husband (see a.i in Table 1 above).

Thus when assessing women for chronic poverty, the two primary factors to check are that the woman is (i) unsupported by any male relative who may contribute financially, provide basic necessities, and/or offer useful social networks thereby providing some safety net to alleviate her poverty, and (ii) the durability of her status which links to age. Whereas a young woman has a chance of moving out of chronic poverty as sons grow and contribute earnings or, if widowed, through a good remarriage, both mature (over 35 years) and elderly women are more usually ‘locked’ into their impoverishment. However, it is important to recognise that remarriage for a young widow may be against her will, entail loss of or separation from her existing children, and she may once again begin a cycle of reproductive activity which could throw her again into chronic poverty with one poor wage-earning spouse and many young children. Subsequent to these two key factors assessment can be made of women’s individual attributes such as educational level, skills, health, mobility, social networks, etc.

Drivers and maintainers of women’s chronic poverty
The many forms of human and environmental disaster that have stricken Afghanistan over the past thirty years are considered to be the main drivers of female chronic poverty, as of all chronic poverty within Afghan society.

War: 25 years of war is the most important driver of chronic poverty. Depending on the province, the time and duration of shocks vary a lot. Nevertheless, several characteristics were identified among all interviewees: among all surveyed households, 38 were composed of returnees or IDPs. Many women lost one or several male members of their families during the years of war. Of the 40 widows interviewed, 11 lost their husbands during the war. The indirect consequences of the decades of war, including debilitated public services and long-term economic deterioration have also been critical factors of poverty.

Insecurity: large parts of the country are currently insecure, with heavy fighting between the insurgents and the governmental or international forces. In addition to the general consequences of worsening insecurity (destruction of assets, death), women’s mobility has also been reduced.

Natural disasters: natural shocks like droughts, floods or landslides are both drivers and maintainers of poverty. The 4 years of drought (1998-2001) were a major shock for the poorest. Since most of them were already extremely poor, the drop in yields and the increase in food prices pushed many houses into extreme poverty and forced them to sell off their assets.

Disabilities: the 2003 National Disability survey highlights that poverty is strongly correlated with the presence of disability in the household. Disability is a major factor of exclusion and discrimination due to the lack of awareness and understanding of the population, the incapacity of the education system and of the labour market to include them. A poor disabled woman is more likely to become chronically poor than other women.

The maintainers of female chronic poverty are gender-specific. Most significant are the structural barriers which tie women primarily and almost exclusively into reproductive roles. Afghan society as a whole and including both rural and urban areas value women for their reproductive achievements and it is these that generate status for women rather than any success in paid employment. Society in general perpetuates negative
perceptions of women working in the public domain; paid work for women beyond the very traditional sectors such as health and education is often considered to bring public dishonour to the woman and family. Thus while work opportunities are limited in general, social values mean that this is particularly the case for women: little effort is made to expand women’s work opportunities and an argument for ‘men first and foremost’ for work and skills building is not unusual.

The culturally entrenched division of labour and its associated retarded status of women place at risk the very lives of women: motherhood as the source of female status in Afghanistan is the major cause of women’s deaths accounting for one loss every thirty minutes. And their cycle of poverty, often chronic poverty, is perpetuated by high fertility and population growth rates despite (and perhaps because of) the disproportionately high and unnecessary loss of children’s lives: children (notably boys) are treated as assets, yet around one quarter die before age 5 years. Further, the social value of women as reproducers of society means that most women continue to face multiple further constraints to participating in economic activities and this is particularly so among the poor and less educated. These are characterised by very limited if any education, weak health, low diversity of skills, restricted mobility, a narrowly-defined labour market, lack of self-employment opportunities, and lack of assets and production means. Time and specific effort will be needed to enable society to acknowledge need for women to benefit from substantive change on any of these constraints, or that such change would have positive impact upon all family members as well as on society as a whole. An emerging exception is education but this is perceived largely as a fast track to income and continues to favour boys over girls beyond primary level of education.

Based on the findings of this study a definition of women’s chronic poverty needs to encompass more than the criteria of resources of less than one dollar per day for basic survival over a period of five years. It also needs to encompass the breadth of their impoverishment, since solutions for women will not be achieved merely by increasing their financial status. A suggestion for further discussion might be:

Women lacking the minimum resources and family support to achieve sustainable basic livelihood, compounded by absence of or limitation on their basic capacities, opportunities, security or voice to achieve positive change towards lifting themselves out of poverty.

Whereas the NRVA defines household headedness as both key breadwinner and decision maker, this seems to pertain solely to men. In contrast the present findings suggest that self-selected ‘female headed households’ generally entail only the breadwinner status. Decision making is perceived to be a male role irrespective of capability: both an infirm husband (unless severely mentally impaired) or an immature male child (as young as seven) will be deemed to be the decision-maker over a working wife/mother who effectively carries total economic responsibility for the family.

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7 6.8 living children. Ibid
8 3.9 per cent. Ibid
9 280 : 1,000 live births. Ibid.
10 The current study has adopted the MDG benchmark of US$1 per capita per day in line with Afghanistan’s MDG Report and as proposed for the ANDS.
11 Capacities are primarily education, health which are essential to realising opportunities. Opportunities relate to livelihood assets such as income generation, savings and credit but also to clean water (saving women’s time and burden of work). Underpinning all development is need for security – at home, workplace and in public. Voice entails mobilisation, empowerment to represent concerns and needs at the micro and macro political levels.
become decision makers only in total absence (due to death) or extreme mental debility of a male. This study found no example of woman as decision maker unless she was also breadwinner, but among chronically poor women also found the combination to be rare. As few chronically poor women have adequate capacities for income earning skills and also, because of purdah, they personally lack the social networks essential to their survival, their extreme vulnerability encourages them to seek male support from either their husband’s or their natal family – linkages that may be essential even to their access to charity. The most likely scenarios for an independent female-headed household would be a mature woman who engages in some income earning activity to support an extremely impaired spouse and family, or a mature widow having only daughters. However, they do exist and a suggested definition of a ‘female-headed household’ for ongoing discussion is:

A separate household in which a mature woman either (a) carries independent responsibility as breadwinner for the economic survival of her family, or (b) is totally dependent for her own and her family’s survival upon a very poor or chronically poor male relative or public charity.

Who are the most vulnerable among chronically poor women?
While it is difficult to prioritise among extremely vulnerable categories, there are justifications for concluding that the most vulnerable of all chronically poor women are the ‘mature’ women who lack any male support but have family dependents (incapacitated husbands, daughters, possibly incapacitated sons) – see b.i and b.ii in Table 1 above. These are the female-headed households. In contrast with young women their status is likely to remain unchanged, and in contrast with older women, their status often entails income earning activity as well as responsibility for multiple others, and is likely to last for the duration of their continued lifespan. Although aged women may also endure chronic poverty, they do not carry responsibility for others and are unlikely to have the additional daily work burden of income-earning activities (see Table 1 a.i above).

Is employment the solution for chronically poor women?
This report shows that chronically poor women are rarely engaged in ‘employment’ due to multiple constraints that encompass their lack of capacities, opportunities, security and ‘voice’ and are rooted in the secondary status that society accords them. ‘Employment’ more realistically describes the labour and reward situation of that minority of Afghan women who have enjoyed the privileges of receiving education and family support to apply their knowledge and skills in public paid work. Although many chronically poor women do undertake income-generating activities (around 40 per cent interviewed in the present study) most are obliged to engage in unsustainable, unskilled, informal work in exchange for in-kind or cash rewards which are quite often exploitative, being lower than what is paid to men (or children) for the same work. Enhancing the nature of the work and income situation for these women will need to focus on this non-formal sector.

Recommendations
By definition, chronic poverty is poverty anchored in time. Poverty alleviation interventions for chronically poor women must be mindful of the high level of deprivation that they endure. Short-term projects such as six months’ literacy or tailoring courses will not break the cycle of chronic poverty which can be passed from one generation to the next. Exit opportunities cannot be seen as something that chronically poor women
have or do not have. *Alleviating women’s chronic poverty has to be tackled by measures implemented over the long term.*

Enhancing income for chronically poor women will need to include:
- Direct cash transfer to catalyse their movement out of their state of deprivation and chronic poverty, particularly in times of critical need.
- Income-earning opportunities that provide higher and more secure payment rates and protected by appropriate employment standards tune to the realities of Afghan women today, together with enforcement of accountability mechanisms for any exploitation.

A range of strategies that meet different needs and possibilities for chronically poor women is needed. This is largely a matter of being realistic and acting with integrity. Thus far efforts have generally targeted a group of women who are treated solely as individual producers with input limited to skills, which often results in over-supply in a limited (or non-existent) market.

- Diversification of skills training opportunities for chronically poor women need to be more creatively explored (see footnote below for good example), with adequate consideration of increasing women’s role in what is currently male-dominated public labour including infrastructure, agriculture, livestock and its bye-products, in hospitality services (airports, large hotels/wedding halls, restaurants, urban offices and factories), as well as household-based activities. While it is suggested that income opportunities focus on potential within agriculture, public works, services, it is also recommended that national plans be read to identify additional opportunities at regional level for which women can now be trained, and subsequently gain income earning opportunities, perhaps even including formal ‘employment’
- Access to financial resources needs to be part of any serious income training initiative because chronically poor women are currently excluded from many micro-finance programmes.
- Ensuring women’s security and protection are important considerations if introducing new income opportunities for women, and proper consideration of the social need to respect their privacy from the public gaze of men can also serve to gain men’s acceptance.

Facilitate linkages that can support the multi-dimensional nature of their poverty. Income earning opportunities are a high priority for chronically poor women. Agencies providing such support need to recognise that their intervention is necessary but not sufficient to achieve positive change for such women.

The involvement of women in productive and economic activities might increase the overall welfare of the household, reduce food insecurity and the depletion of assets, and strengthen the value placed on women’s activities and position in society. Nevertheless, the negative impacts of increasing income earning activities for women need to be carefully considered. These include social values perpetuated by both men and women

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12 For example, in Ghazni, the INGO Afrane Development implemented a pilot project of production of compost by women. 19 women were selected by the DoWA to separate the trash and make compost, which was then redistributed by the Municipality of Ghazni. The women got 60 US $ per month.

13 UNOPS women engineers have successfully employed women to weave gabions or undertake stone-crushing for secondary/tertiary road construction in several provinces, including the more conservative areas such as Nangarhar Province. Gabion weaving is particularly lucrative, with post-training and experience outputs reaching 2 gabions per day paid at around $8 per gabion. Though rates vary (per size, quality and region) this ranks among the better incomes for women – and it can be done within household or village-based women-specific compounds.

14 Women are managing public restaurants in Herat and Mazar where clientele are families, or women-only groups. One woman interviewed did so out of necessity when widowed and left with no support for her six small children: she was given the opportunity by a supportive businessman, following difficulties she experienced with late hours at work in a wedding hall.
that consider women’s economic participation as a risk to female and family honour; that perceive the successful ‘working women’ (no matter how modestly) as soliciting power within the family and challenging the traditional role of men, which can lead to jealousy and conflict within households and even communities, and ultimately lead to backlash. In addition, women with full reproductive responsibilities often have limited time each day, seasonally (with high demand on time during harvesting; low labour but difficult living conditions during cold winters), or gain time by passing chores to other women in the household or to an older daughter even at cost of withdrawing her from school. Moreover, some jobs are highly stigmatized (such as house cleaning, laundry work) and acceptable only to the poorest of the very poor. All of these must be carefully assessed, at both community and household levels.

Moreover, it is important to encourage men to assume responsibility and accept the fact that they have to modify some aspects in their attitude in order to improve women’s situation. Changing attitudes that have become so deeply-rooted over the centuries will take time - one has to be careful not to be too ambitious. Islam is very clear that charity is part of the faith, and that men are breadwinners and have to provide for their families.
1 METHODOLOGY AND FIELD RESEARCH

1.1 Background: the Interim Afghanistan National Development Strategy

In post-Taliban Afghanistan national and international concerns on the status and situation of women has put enormous pressure on the Afghan Government and on the international community to achieve quick results regarding gender issues. In the I-ANDS, the economic and social development pillar, Sector 7 on social protection addresses the issue of extremely vulnerable people in the following statement: “The government’s goal is to increase the capacities, opportunities and security of extremely poor and vulnerable Afghans through a process of economic empowerment in order to reduce poverty and increase self-reliance”\(^{15}\). Within the category of extremely poor and vulnerable Afghans, there is a specific focus on the most vulnerable women.

In the Afghanistan Compact\(^{16}\), the benchmark set to tackle the issue of the most vulnerable women is defined as follows: “By Jaddi 1389 (end-2010), the number of female-headed households that are chronically poor will be reduced by 20%, and their employment rates will be increased by 20%.” This benchmark encompasses different issues and raises a number of questions that this study seeks to answer: What is chronic poverty for Afghan women? Who are the female heads of households? Are they all chronically poor? Are there chronically poor women who are not heads of household?

The objective of this study is to improve the understanding of who Afghanistan’s chronically poor women are and what factors push them and maintain them in chronic poverty. Moreover, an overview of the existing programs and policies on vulnerable women/female headed households has been carried out. This information is intended to help the Government of Afghanistan and the MoWA to work towards achieving the Benchmark and therefore fulfil its commitment under the Afghanistan Compact.

The study approach is qualitative and does not claim to be statistically representative of the situation of women’s poverty in Afghanistan. However, in visiting men and women (focus groups and one-to-one interviews in various regions of Afghanistan) the research

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\(^{15}\) I ANDS, p.150.

\(^{16}\) The Afghanistan Compact of 1384 (2006), was agreed in London on 11 Dalw 1384 (31 January 2006), and succeeded the Bonn Agreement of 1380, signed on 14 Qaws 1380 (5 December 2001). Bonn provided a framework for the international community to help Afghans create a legitimate government, while the Afghanistan Compact provides a framework for the international community to help Afghans build a state and develop their country. Afghanistan has completed the Bonn process (that included a number of political steps) and now, in the Afghanistan Compact, seeks to renew its mutual commitments with the international community in order to continue state-building and development efforts. (…) While the Bonn Agreement was a pact among Afghans to be monitored and assisted by the UN, the Afghanistan Compact is a compact between Afghanistan and the international community, declaring the commitments of both, and setting benchmarks to be monitored jointly. The Afghanistan Compact will propose 5-year benchmarks in the areas of security; governance, rule of law, and human rights; and economic and social development, with the counter-narcotics campaign as a crosscutting theme. (…) The Government will fulfill its commitments under the Afghanistan Compact by implementing the ANDS, a World Bank initiated and led process (I-ANDS volume 1 p. 19-20).
team (RT) gathered information on the roots, drivers and maintainers of women’s chronic poverty in Afghanistan.

1.2 Chronic poverty and female-headed households

1.2.1 Absolute poverty and relative poverty

Nowadays, researchers have come to a broad agreement that poverty occurs when someone faces fundamental deprivation of the basic means of living. There are some well-known signs of poverty (malnutrition, illiteracy, health problems, lack of access and control over assets), however there is no single objective way of precisely defining poverty. Within the framework of the Millennium Development Goals (MDG) and in order to define a worldwide poverty line, the United Nations set the poverty line at one US Dollar per day per person and therefore defined absolute poverty as the state of a person earning less than one USD per day\(^{17}\). This USD 1 per day is a purchasing power parity standard.

The Afghan NRVA (National Risks and Vulnerability Assessment) 2005 defined poverty in relation to food consumption and non-food consumption. In line with this definition and the Afghanistan MDGs, the ANDS sets a key poverty indicator at USD 1 per day and per person\(^{18}\). This study on chronically poor women is focused on poverty dynamics and women. Since there is no other agreed upon definition of the poverty line in Afghanistan yet, the USD 1 will be the absolute poverty line\(^{19}\) considered in this study\(^{20}\). However, in order to have a comprehensive understanding of the main factors that drive and maintain Afghan women into chronic poverty, the research team looked at poverty in relative terms according to the context in each area where the interviews were conducted. The dynamic aspect of chronic poverty was looked at in relation to the woman’s life cycle experience (including her age, marital status and number of children).

Nevertheless, this study will also refer to the concept of relative poverty defined in relation to the social norms and standard of living in a particular society. It can therefore include the individual’s ability to take part in activities that society values even if they are not essential for survival (like access to education). It can also refer to the nature of the overall distribution of resources.\(^{21}\)

Moreover, poverty can be understood at different levels. In this study, poverty will be disaggregated down to the individual level to cover the different factors, types and causes of deprivation which specifically affect women in certain types of household and context.

\(^{17}\) An absolute poverty line introduced by the World Bank in 1990 to estimate global poverty. The dollar amount is revised over time to keep pace with inflation and now stands at USD 1.08 in 1996 prices.

\(^{18}\) In the social protection pillar of the ANDS, it is highlighted that the government of Afghanistan has already committed to decrease the proportion of people whose income is less than USD 1 a day by 3% \(^?\).

\(^{19}\) According to DFID (2001, p. 174: 186), a person living in absolute poverty is not able to satisfy his or her minimum requirements for food, clothing or shelter. The dollar a day poverty line is accepted internationally as an absolute poverty line.

\(^{20}\) The World Bank is presently working on redefining a poverty line for Afghanistan and a more precise measure of poverty in Afghanistan.

People’s perception of poverty in Afghanistan

In order to have a better understanding of local deprivation and to go beyond the economic definition of poverty (the USD 1 from the MDG), the research team asked the interviewees about their perception of poverty. This was not the main objective of the study, therefore the research team did not do a thorough assessment of poverty perception. Nevertheless, our brief assessment did help the research team to understand local perceptions of vulnerabilities. The most common answers when speaking about poverty are related to a situation of material deprivation (food, land, livestock). Most of the time, interviewees referred to a lack of food (“the poor are the ones with an empty stomach”) or an absence of surplus (“the poor are the ones who do not have enough milk to make yogurt”). Many people also refer to an absence or a lack of land or a lack of job opportunities which leads to extreme vulnerability. The lack of perspectives and planning for the future was often associated to the definition of poverty. “The poor are the ones who can not foresee what will happen tomorrow”. It can also be a lack of access to health facilities, which makes people more vulnerable. One man in Bamyan province defined poverty, saying: “the poor are the ones who can be sick today and be dead the next day.” A woman in Herat stated “the poor are the ones who do not know what the next day will look like.” Interestingly enough, some people defined poverty as a lack of social network: “the poor are the ones who do not have any relationships in their area.” According to a woman in Nangahar: “A poor woman is a woman who raises her children alone”. Some people also refer to the reduction of room for manoeuvre: “the poor do not have the choice, they accept any kind of work”.

The multi-dimensional factors of poverty can have different impacts on a household or individual’s life, at different moments. Therefore, the study of poverty dynamics focuses on the way in which people’s poverty status changes or remains the same over time, on how people can move in and out of poverty. “Many surveys and poverty assessments report the incidence of poverty at a point in time. However, there is a long history of thinking about poverty in terms of life cycle experience (e.g. Chayanov’s pioneering work in the 1920s on the peasant household), seasonal stress, and shocks (illness, drought, war)” (Maxwell, 2005).

1.2.2 Chronic poverty

According to the Chronic Poverty Research Centre (CPRC), chronic poverty is the extended duration of absolute poverty: chronically poor people always or usually live below the poverty line. In this case, poverty may last for many years, for a given life-cycle period (widowhood) or persist through generations (Intergenerational transmission of poverty). The CPRC defines chronic poverty as poverty lasting for more than a 5-year period22. Also called persistent poverty, chronic poverty needs to be distinguished from transitory poverty.

Chronically poor people are multi-dimensionally deprived, lacking not only income but also capabilities such as good health or capacities. The combination of lack of assets, deprivation of capabilities and social marginality or exclusion keeps people in a downwards spiral of poverty over a long period of time. Chronic poverty is a dynamic interplay involving drivers and maintainers of poverty:

➢ Falling into poverty: the drivers of chronic poverty

Drivers of chronic poverty are factors that push poor or vulnerable people into lasting poverty. Some people were not born into long-term deprivation. They slide into chronic
poverty after a shock or a series of shocks such as illness and injury, environmental shocks (drought, floods, landslides, earthquake, outbreaks of disease), violence (war culture, insecurity, crimes), the collapse of law and order (bombing, property grabbing), market and economic breakdown (destruction of livelihoods and loss of, infrastructure, opportunities, roads and loss of access and control over assets). At the household level, the death or the illness of the head of the household might act as an important driver of chronic poverty.

- **Trapped into poverty: the maintainers of poverty**

Other factors are maintainers of chronic poverty and operate so as to keep poor people poor. In specific contexts there are different sets of factors associated with chronic poverty, and the causes of chronic poverty vary from one area to another, from one household to another and from one individual to another. Some of these maintainers are structural and depend on factors like social organization and views on gender roles. It is sometimes difficult to differentiate maintainers and drivers as sometimes drivers are maintainers and vice versa. However, it is important to underline the conceptual difference.

- **Exit routes**

Exit routes are factors that combine to enable a household or individual to move out of poverty. Exit routes can be implemented through long-term livelihood strategies (through education, improved health, access and control over assets) enabling households to be resilient to shocks or through coping strategies in response to a shock.

### 1.2.3 Female-headed households

This study is an analysis of the situation of chronically poor women with a particular attention paid to female-headed households. In order to link to field realities, the research team based its definition of the female-headed household on the definition of the head of a household in the NRVA 2008-2009: “the head of a household is both the main breadwinner of the household and the main decision-maker of the household”.

In this study, household has been defined as the family unit living in the same compound, sharing a common living quarters and eating from the same food basket.

### 1.3 Research questions

The objective of this study is to increase understanding of the situation of chronically poor women. This study seeks to understand the main factors (drivers, maintainers) that keep them trapped in poverty. This analysis of the situation of chronically poor women and female-headed households is intended to assist the Government of Afghanistan to design policies and programs dedicated to chronically poor women. The main research questions are:

- Who are the chronically poor women in Afghanistan?
- What are the main drivers, maintainers of chronic poverty? How do they impact on different types of households and how do they affect chronically poor women? What are the consequences on the household’s coping strategies?)
- How do women experience poverty differently from men?
- What are the main constraints women face in building coping strategies and therefore to move out of chronic poverty?
- How should programs be tailored to address female poverty (both in seeing women as individuals or as parts of family groupings?)

1.4 Analytical framework

The interviews carried out clearly show that Afghan women consider their situation and foresee their future as a member of a larger group (family, qawm, tribe) and that gender roles are precisely defined in this society. That is the reason why we interviewed both men and women, both groups and individuals during our field visits. The framework for analyzing chronic poverty of women that we have used in this study is based on three main pillars:
- The Sustainable Livelihoods Framework (SLF) to analyze poverty at the household level (in this case women are seen as economic stakeholders of a given household). Both questionnaires for men and women were developed taking into account this framework.
- A gender analysis framework was used to focus on the chronic poverty of a particular group of the population: women.
- The concept of lifecycle: poverty is a dynamic trend where drivers, maintainers, and exit routes evolve over a lifetime. Women in particular are more vulnerable to chronic poverty at certain periods of their lifecycle.

1.4.1 The sustainable livelihoods framework

One common framework for analyzing livelihood strategies at the household level is the Sustainable Livelihoods Framework (SLF) developed by the United Kingdom’s Department for International Development (DFID). The term “livelihoods” is used to refer to “assets, income generating activities and the access to both (mediated by institutional and social relations). Together, these elements determine an individual’s or a household’s quality of life”i. The idea of sustainable livelihoods used in this study is based on the will to include a more holistic and dynamic understanding of deprivation, in order to be able to view the roots of poverty. This multidimensional approach to poverty and vulnerability aims at paying more attention to people’s vulnerabilities, capabilities and endowments.

The SLF identifies five types of capital: human, financial, physical, social and natural. Livelihood strategies in Afghanistan are a combination of different strategies aiming at reducing risks and optimizing outcomes. A given household’s livelihood is sustainable when “it allows the family to cope with economic stresses, recover from shocks and consistently maintain or enhance its financial capabilities and assets without depleting its natural resource base” (Beal & Schütte, 2006). The livelihood strategies of a given household vary according to the availability of and access to assets, the main shocks and factors of stress and the possibility to find coping strategies and exit routes.

The physical, social, economic and political environment (maintainers and drivers) combined with the availability of assets determines the different types of livelihood strategies a household can engage in. The poorer the household gets, the fewer choices it has: its possible range of livelihood and coping strategies is reduced. The household consequently relies on a smaller or weaker combination of livelihood strategies (e.g.
loans, out migration), their outcomes are reduced in quality and/or quantity, which can negatively impact their asset base.

1.4.2 Gender analysis to improve the understanding of chronic poverty amongst women

In order to focus on chronically poor women, the research team used a gender analysis framework\textsuperscript{23} in addition to the SLF. This tool was both used to define the conceptual framework and to design the methodology and the questionnaires. The needs, constraints and strategies of men and women depend on their different roles, room for manoeuvre, responsibilities and assets.

Gender analysis is a tool for understanding the realities of women and girls and those of men and boys. Principally it is about understanding culture, expressed in the construction of gender identities and inequalities and their impact on the roles and decision-making power of women and men. It aims to uncover the dynamics of gender differences across a variety of issues. These include gender issues with respect to social relations (how “men” and “women” are defined in the given context; their normative roles, duties, responsibilities); activities (gender division of labor in productive and reproductive work within the household and the community; reproductive, productive, community managing and political roles); access and control over resources, services, decision-making institutions and power and authority networks; and needs, the distinct needs of men and women, both in practical terms and in terms of social well-being.

1.4.3 Poverty, a dynamic trend: taking a woman’s life cycle into consideration

The status of a woman (marital, social, economic) evolves during her lifetime and has a strong influence on her mobility, decision-making power, access to economic assets and on the type of activities she might be involved in. For the purpose of the research, the team distinguished three periods in women’s lives, related to their age and marital status:

- **Single girls or women that can conceive and therefore are at the age of marriage** have very little room for manoeuvre and have very little freedom as anything they do could compromise their marriage and the honour of their family.
- **Young married women**, or young widows are still under a heavy social pressure and do not have much freedom.
- **Old married women or widows** have more freedom to move outside the house and even outside the village. They participate more frequently in discussions and can have a decision-making role. They are responsible for distributing domestic tasks amongst the younger women of the household.

These categories were defined in order to ensure that the interviews were carried out with a wide variety of women with different social positions defined by their age and social status. The field research revealed that these categories were very relevant and that they played an important part in the chronic poverty of women. During a woman’s life, there is a set of critical points, which can be defined as certain types of shock, decisions made (or imposed) and mechanisms to overcome those shocks. For instance, whether or not a woman had access to education and health services during her

\textsuperscript{23} Kath Pasteur, “Gender Analysis for Sustainable Livelihoods: frameworks, tools and links to other sources”, 2002.
childhood shapes many aspects of her future. Whether she will marry into a rich/poor, authoritarian/permisive household, will also have an impact on her life. These issues will be returned to in the chapter covering the project findings. To be able to define the lifecycle of a woman, the women interviewed were selected according to their level of poverty as well as their age and marital status, and the interviewers focused on the women’s life stories.

1.5 Field research

1.5.1 Selection of the field research sites

The fieldwork was conducted in five provinces. The selection of the locations was based on different criteria. These five provinces belong to 5 of the 6 main different agro-ecological zones. More than 80% of the Afghan population relies on agricultural production. The agro-ecological situation is a very important factor to consider since it shapes the main characteristics of livelihood strategies (according to parameters such as the altitude, the length of the cropping season, the access to water for irrigation).

The five following provinces were selected:
- Bamiyan
- Badakshan
- Herat
- Kabul
- Nangarhar

Both urban and rural areas were visited (3 major cities: Kabul; Herat and Jalalabad), one medium city (Faizabad) and one small (Bamyan). Ethnic and cultural diversity also contribute to the definition of the survey sample (the research team visited Tajik, Pashtun, Hazara, and Uzbek communities). Provinces such as Herat and Nangarhar were significant in terms of the important influence of migration from and to Pakistan and Iran on the population’s behaviour. The table 1, based on the NRVA 2005 results, gives an idea of the diversity of the 5 chosen areas.

Table 2: Data on the 5 selected areas of field research

<table>
<thead>
<tr>
<th>Location</th>
<th>Kabul</th>
<th>Bamiyan</th>
<th>Nangarhar</th>
<th>Badakhshan</th>
<th>Herat</th>
<th>Average (nation wide)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agro-ecological system</td>
<td>Central irrigated valley</td>
<td>Central dry highlands</td>
<td>Eastern irrigated lowlands</td>
<td>Northern highlands and mountainous remote valleys</td>
<td>Western irrigated lowlands and rain-fed hills</td>
<td>Major 65</td>
</tr>
<tr>
<td>Size of the city</td>
<td>Major 65</td>
<td>Small 8</td>
<td>Major 43</td>
<td>Medium 13</td>
<td>Major 31</td>
<td>31</td>
</tr>
</tbody>
</table>

24 Originally, the team also planned to visit Kandahar and Nimroz provinces. Due to security constraints (kidnapping of two French humanitarian workers in Nimroz one week before the supposed start of the field mission and deterioration of the security situation in Kandahar) these two provinces were taken out of the designated field locations to be visited. Moreover, Daikundi was selected in the first place but due to transportation constraints (no plane available) and shortage of time, it was replaced by Bamiyan.

25 NRVA 2005.
The villages visited were selected by gathering data with key informants including MoWA representatives, NGO representatives and NSP facilitators. The main criteria taken into account by the research team when selecting the areas was the diversity of the areas: it was important to have two different agro-ecological contexts in rural areas and one urban area. Then for each context, the local NGOs advised the team about the poorest villages in rural areas and the poorest neighbourhoods in urban areas.

### 1.5.2 Types of interviews and interviewees selection process

- **Interviews with DoWA staff and NGO representatives**
  
  In each province, the research team started with a meeting with the DoWA to discuss chronic poverty and women and to gather information about DoWA’s activities. The main objective of these interviews was to gather information about the general distribution of resources, socio-economic opportunities, constraints in the area and existing responses. These interviews allowed the RT to map the main areas of poverty and vulnerability, and select the exact locations for field research. They had the effect of raising the issues with all concerned, something many of them had not previously had the opportunity to do. Once locations were selected, interviews with the local population were conducted in the two following steps.

- **Group interviews with local councils and community representatives, gathering men and women separately**
  
  In most cases the RT was introduced to the communities by a local stakeholder (either NGOs or governmental institutions). The “men” team held a group interview with the male shura and the “women” team with the female shura. If there was no female shura, the “women” team talked with 5 or 6 women who were introduced by the wakil or arbab. Group interviews allowed the RT to assess the main drivers, maintainers and exit routes of chronic poverty in the area, to reveal the main patterns of gender differences and inequality, and to highlight different perceptions of poverty. They also contributed to the selection of the households (HH) in which interviews would be carried out. HH interviews were selected both by the men and women groups, once the perception of poverty and of woman chronic poverty had been discussed with the interviewees.

  The female shura was asked to select CPW. Some criteria were given based on the main findings of the group interviews. For instance, in areas where social vulnerability was particularly strong, the shura was asked, to select women who were known victims of domestic violence, or disowned by their family. Age and marital status were also taken into account in the selection of interviewees. In each village at least two widows were
selected: a young one and an older one. The names given by men and women were compared and HHs were finally selected by the RT.

Individual interviews in the households (with both males and females)

In total, 27 group interviews, 84 individual interviews with women and 42 individual interviews with men took place in the 5 provinces. In every location the research team met female heads of household, widows and single women. However, in some locations the RT did not have the opportunity to identify female heads of household because there were none.

Table 3. Repartition of interviews per province

<table>
<thead>
<tr>
<th>Province</th>
<th>Number of focus groups</th>
<th>Number of women interviewed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>Bamyan</td>
<td>6</td>
<td>17</td>
</tr>
<tr>
<td>Herat</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>Badakshan</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>Kabul</td>
<td>6</td>
<td>17</td>
</tr>
<tr>
<td>Nangahar</td>
<td>3</td>
<td>22</td>
</tr>
</tbody>
</table>

The RT interviewed men and women from the same household separately in order to understand the context of chronic poverty at the household level and to focus on the impacts of chronic poverty on women. All the interviews contained a life history section (for men about their household and for women both about their household and their own life as an individual) in order to understand patterns leading from poverty to chronic poverty and to identify the factors preventing women from moving out of chronic poverty. The interviews with men mainly allowed us to understand the main characteristics of livelihoods and the main poverty patterns. Interviews with women enabled us to focus on the specificities of chronic poverty amongst women: drivers, maintainers, exit routes, social vulnerabilities and expressed needs (see annexes for the questionnaires)? Women generally mentioned more specifically the lack of employment opportunities and the difficulties they face in sending their children to school or in accessing health services. They also frequently brought up the issue of marrying their daughters early for economic reasons. In contrast, men mentioned the lack of agricultural inputs and the difficulty of earning a regular income throughout the years.

1.6 Limitations of the study

Secondary data on poverty in Afghanistan is scarce and there is nothing on chronic poverty. Another important limitation of the study was time which was very short. The research team was only able to spend about 10 days in each province. Moreover, to be consistent with the criteria of diversity, the research team went to at least one remote area in each province. Therefore travel time was quite long. The research team had first planned to go to Nimroz and Kandahar. Due to security constraints, the field missions in these two provinces were cancelled. Therefore limited information on the southern areas of Afghanistan was gathered. The only source of information was through existing documents.
Carrying out research on women is not an easy task in Afghanistan, especially targeting the poorest women as they are frequently very isolated (in terms of geographic access as well as social pressure). The research team encountered some problems in trying to interview marginalized women. The team did not visit some women identified as likely to be chronically poor women such as prostitutes. According to a research by ORA international, poverty does push some women to become sex workers. Other specific categories that are likely to have chronically poor women are Kuchis, and IDPs who are still living in camps. These categories of women have different and specific experiences and the RT did not have enough time to look in any depth at these specific issues. Social vulnerabilities like disabilities were only considered if they were linked to chronic poverty. Nevertheless, according to the National Disability Survey, disability is not a factor that is forefront in the poorest households but becomes one when the household tries to move out of poverty: “As conditions improve, the impact of disability becomes salient. As households get out of poverty, households with disabled members will have to face more problems and constraints.”

26 Indeed, employment opportunities for disabled women are even scarcer than for able ones.

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2 AFGHANISTAN CHRONICALLY POOR WOMEN POLICY OVERVIEW

Chapter co-written by Carol Le Duc

In terms of women’s chronic poverty this report has focussed on women’s opportunities in accord with the MDG benchmark which concerns primarily income-related issues:

‘By Jaddi 1389 (2010) the number of female-headed households that are chronically poor will be reduced by 20 %, and their employment rate will be increased by 20 %.’

While primary data suggest how important alleviation of economic poverty is to chronically poor women, for example in their emphasising food insecurity as a key concern, the responses of the largely illiterate women interviewed in the present study also provide clear recognition of the multi-dimensional nature of their poverty (inherent in the MDG goals) in terms of its causes, its consequences, and as an exit route. Poor health status, low/no education or skills, insecurity and violence all loom large among women’s responses. As these impacts in terms of time, skills, confidence and competence of women on any opportunity with which women may be provided, national efforts to alleviate female chronic poverty will need to consider coordinated and complementary actions. Such synergies should be evident within a national five-year plan that aims to address the MDG targets.

This chapter thus examines the GoA policy framework in general, the means by which it envisages engagement with women, and the structures it has in place to support that engagement. It continues with an overview of the national poverty reduction strategy, the ANDS, to see how it proposes to address chronic poverty of women in a more holistic way. It is to be noted that at the time of writing only the DRAFT ANDS is available: this does not include the fully elaborated sector strategies. Thus comments here relate to the shortened sector and sub-sector strategies that this March 2008 version incorporated. This broader framework should additionally inform the formulation of recommendations resulting from the present study so that these may complement and enhance existing plans to collectively achieve the MDG benchmark that aims to reduce the number of chronically poor female-headed households, and increase their engagement in sustainable income activity.

2.1 Afghanistan’s commitment to women’s advancement

2.1.1 Policy commitment

Since its inception at Bonn in 2001 the post-conflict state of Afghanistan has clearly recognised the impoverished status of its female half of society, and thus has consistently made commitment to re-instate those rights withdrawn from women and girls during previous regimes, and to advance them in all spheres of life towards the achievement of gender equality. This core policy principle of gender equality was explicitly re-articulated within the first National Development Framework (NDF) and
associated Budget (NDB) of 2002. Becoming a party to the Convention on the Elimination of all forms of Discrimination Against Women in March 2003, and to the Millennium Development Goals (MDGs) in December 2003, Afghanistan again reaffirmed its commitment to promoting gender equality. With reluctance and as a result of concerted effort by the then Minister of Women’s Affairs and sympathetic donors, gender equality was highlighted at the Berlin Conference of 2004 which launched ‘Securing Afghanistan’s Future’, and resulted in the Afghanistan Compact, an agreement between Afghanistan and the international donor community on the benchmarks of progress to be achieved in relation to continued collaboration in Afghanistan’s rehabilitation and development. In its Vision 2020 (2005) report which details Afghanistan’s specific MDG targets and benchmarks the UN MDGs, Goal 3 on Gender Equality includes the target on women’s economic progress which gave rise to the benchmark which is the subject of this study, plus an Afghanistan-specific target that commits to progress on women’s access to justice. Both the Afghanistan Compact and the MDG Commitments have become the basis for the nation’s 5-years plan currently under development, a poverty reduction strategy which the State has chosen to name the Afghanistan National Development Strategy (ANDS).

2.1.2 Core Intervention strategy
National planning documents have consistently retained the early NDF requirement that inequities between men and women be integrated as a cross-cutting issue into all government policies, strategies, plans and programmes, rather than be treated separately ‘as a ghetto’. The Government of Afghanistan favours ‘gender mainstreaming’ as its approach (strategy) to the advancement of women towards equity with men, rather than initiatives targeting women alone without consideration of their wider social context. Gender mainstreaming entails an analytical assessment of what men and women do, decide upon, and what benefits they gain in relation to an existing situation, and as a result of a proposed policy or project/programme. It thus identifies and aims to remedy the unacceptable inequities between men and women in both their condition and position in society by ensuring that both have equal chances to participate in related activities, decisions and benefits. In the socio-cultural context of male domination over a gender segregated society, this approach has added value in that (a) it does not isolate women from their wider social context, and (b) it involves men in inevitably slow change for women, thereby – hopefully – reducing male resistance.

2.1.3 Institutional leadership and structural support
To provide structural support to progress for women, a first-ever Ministry of Women’s Affairs (MoWA) was agreed at Bonn as the key government institution through which gender equality and women’s progress would be promoted. Since that time the MoWA has consolidated its representation both geographically and sectorally. It has opened Departments (DoWAs) in all but two provinces of the country to achieve provincial-level engagement, and now supports a total staff (mainly women) at national and sub-national

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27 The (only) gender-related benchmark of the Afghanistan Compact is ‘by end 2010 the National Action Plan for Women in Afghanistan will be fully implemented; and, in line with Afghanistan’s MDGs, female participation in all Afghan governance institutions, including elected and appointed bodies and the civil service, will be strengthened.’

28 The Afghanistan targets for MDG Goal 3 are: (i) Eliminate gender disparity in primary education no later than 2020; (ii) Reduce gender disparity in economic areas by 2020 (to which the benchmark of the present study relates); (iii) Increase female participation in elected and appointed bodies at all levels of governance to 30% by 2020; and (iv) Reduce gender disparity in access to justice by 50% by 2015 and completely (100%) by 2020.

29 This does not exclude women-oriented activities, so long as they result from sound gender analysis and are directed towards some specific and measurable effort towards gender equality.
levels of between 1,200 – 1,300. By cooperation with its sister institutions it has persuaded every ministry to appoint a person to act as Gender Focal Point, and select a female staff representative. Since MoWA promoted their establishment in the budget of 2004, qualified gender experts or dedicated gender units have now been introduced into a number of government bodies to support gender mainstreaming, and other ministries continue to consider (or seek funds for) this much-needed technical support. See table 3 below.

Table 4: Government institutions having dedicated gender expertise

<table>
<thead>
<tr>
<th>Government Body</th>
<th>Gender structure(s)</th>
<th>Key activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ministry of Finance</td>
<td>Gender Budgeting Unit</td>
<td>• Builds Ministry capacity to monitor gender sensitivity and positive impact on women of all national budgets.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Requires that all Ministry budgets are gender sensitive – but has limited recourse to action if they are not</td>
</tr>
<tr>
<td>Ministry of Agriculture, Irrigation and Livestock</td>
<td>Gender Focus Group</td>
<td>Promotes gender awareness workshop in the field, in collaboration with FAO Home Economics Dept</td>
</tr>
<tr>
<td>Ministry of Commerce</td>
<td>Gender Unit</td>
<td>Currently undergoing capacity building in Gender and Trade issues</td>
</tr>
<tr>
<td>Ministry of Foreign Affairs</td>
<td>Unit for Gender and Women’s Advancement</td>
<td>Responsible for: • monitoring progress on CEDAW; • increasing number of women Ambassadors and Embassy appointments; • welfare of Afghan women prisoners abroad,</td>
</tr>
<tr>
<td>Ministry of Hajj and Religious Affairs</td>
<td>Gender Adviser</td>
<td></td>
</tr>
<tr>
<td>Ministry of Interior</td>
<td>Female Police Technical Adviser</td>
<td>Has successfully introduced Family Response Units in Kabul and Herat to develop gender policy, enhance women’s public security, strengthen women’s access to justice.</td>
</tr>
<tr>
<td></td>
<td>Is considering appointment of a Gender Coordinator</td>
<td></td>
</tr>
<tr>
<td>Ministry of Justice</td>
<td>Gender Unit – still under consideration</td>
<td></td>
</tr>
<tr>
<td>Ministry of Public Health</td>
<td>Reproduction and Maternal Health Department</td>
<td>Promotes strategies to increase numbers of female community health workers, midwives, and doctors to enhance access for female victims of violence</td>
</tr>
<tr>
<td>Ministry of Rural Rehabilitation and Development</td>
<td>Gender Unit</td>
<td>Promotes: • Women’s access to community representation; • Gender sensitive development planning • Increases in MoRRD female staff</td>
</tr>
<tr>
<td>Civil Service Commission</td>
<td>Gender Unit</td>
<td>• Increasing women’s employment in public administration</td>
</tr>
</tbody>
</table>
To ensure coordination and sharing of information between all Afghan institutions, departments, and individuals in the Government with a responsibility for women’s equality or gender issues a specific body was established, with backstopping, in 2007. This is known as the National Gender Machinery Coordination Secretariat, and is physically placed inside MoWA. Since 2002 MoWA has chaired an Advisory Group on Gender, which is complemented by similar coordinating bodies within the UN and donor communities. In addition there are a number of gender- or women-oriented specialised working groups such as the Commission on Shelters for Women (for survivors of violence) managed by MoWA, a Gender Budgeting Working Group which links with the Ministry of Finance, and an Inter-Ministerial Working Group on Gender Mainstreaming. Most pertinent to the present report is a Working Group on Vulnerable Women, under the Social Protection Consultative Group (CG), CGs being sector-specific government-determined structures adopted to support development of national planning and implementation.

In broad terms the ‘new’ and developing Afghan state has evidenced strong commitment to advancing women beyond their current state of general impoverishment on an inevitably slow path towards gender equality. It has articulated a clear policy focus, a core strategy for interventions on progress for women towards equality that includes both women and men, and a major structure mandated to provide national leadership, coordination, technical support, monitoring and advocacy on sector-specific efforts. The key question is whether this effort has been matched by activity to identify and address key gender issues of national concern including support for chronically poor women.

2.2 Priority Issues for Alleviating Women’s Poverty

Although Afghanistan defined the MDG benchmark concerning chronically poor female headed households in early 2005, no comprehensive action to address it has been defined due to the lack of base-line data. The NRVA 2003 survey provided broad-based data on the low achievement of women in general on multiple human development indicators which, consistent with other specialised surveys, outline a picture of their extreme marginalisation. While many people may thus argue that all women in Afghanistan suffer from poverty, indeed from chronic poverty – the statement that poverty in Afghanistan has a woman’s face is often cited – this has not been formally promoted by the MoWA or any other official institution or document, such as the National Human Development Report (NHDR). In fact Afghanistan is yet to define what it means by ‘poverty’ and by ‘chronic poverty’ (see discussion in Ch.5, 5.3.1).

The NRVA 2003 survey, being aware that years of conflict had left many women without male support, allowed for a specific category of Female-Headed Households (FHHs), and then let the data speak for itself. Its analysis indicated that FHHs appeared at higher rates in the lowest quintile of the analysis. This has led to frequent and fairly consistent statements that FHHs are chronically poor. However, this is not the case: FHHs appeared in other poverty quintiles. As this study also shows, it is more accurate to state that FHHs may be among the chronically poor, as may be other categories of women. The wording of the benchmark reflects this variability, by specifying only those
**FHHs that are chronically poor.** The study that is subject of this report is the first effort to collect data that might help refine the identity of the chronically poor FHHs who are the subject of the benchmark.

As the study argues that women’s chronic poverty requires an integrated approach, with action taken on issues other than their income/employment, this section provides an overview of what GoA plans in other key sectors. The latter are limited because (a) the lead national institution for women’s advancement, MoWA, has consistently defined its priority focus (though may publish broader-based interests as in the NAPWA); and (b) the women interviewed in this study have consistently referred to health, education, means of livelihood including access to assets, and food security as the key outcomes of, and exit routes to, their situation.

### 2.3 The priority issues for advancing women

On its establishment in 2002 the MoWA assumed a mandate on behalf of the State to focus specifically on gender disparities that constrain progress for women in terms of health, education, economic development, and legal and political participation. In the absence of sound data at that time, this choice was based on obviously low performance on human development indicators which contribute to the acute marginalisation (and thus poverty) of Afghanistan’s women, identified by national and international women with decades of experience working throughout the country, and articulated as priorities by Afghan women in various consultations around the country. The focus also reflected broader development knowledge that sustainable poverty alleviation for all women (as well as men) requires integrated efforts that aim to build their capacities (education and health), enhance their opportunities (economic in particular, time), ensure their security (in private as well as public life) and promote their ‘voice’ so that they may air and share their concerns for themselves. Progress has indeed been made, but unevenly so and, it seems, generally in absence of any analysis of which issues might have greatest impact upon reducing women’s poverty that may contribute to a coherent effort.

#### 2.3.1 Health

Seven years on from 2001, the women of Afghanistan are still dying at the rate of one every thirty minutes of causes related to their fundamental biological role of child-bearing: maternal mortality at 1,600 per 100,000 live births is the second worst in the world. Related to this are a grossly unsustainable annual population growth rate of 3.9% which has led other countries (Iran, Pakistan) to introduce publicly announced population control measures; a fertility rate of 6.8 live children per woman (often with additional pregnancies), and from 2003 to 2006 a growing but still insufficient use of modern contraceptive methods (from 5% to 16%) among rural married women and

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30 Including the first Minister of Women’s Affairs, who is now Head of the Afghanistan Independent Human Rights Commission.


32 MoPH data in DRAFT ANDS, Ch. 13, 13.4.4. GoA (March 2008).

33 Unsustainable because the State lacks financial and qualified human resources to develop essential services such as health, education, income opportunities, security, potable water, sanitation, power, and even basic food supplies for such population growth: it cannot in the immediate, short or medium term provide adequately for the existing population.


35 Ibid.

36 MoPH data in DRAFT ANDS, Ch.13, 13.4.4. GoA (March 2008)
support of a qualified birth attendant for delivery (from 6% to 19%). According to UNICEF 2006 data\textsuperscript{37}, in 28 out of the 32 provinces\textsuperscript{38} of the country over 90% of women deliver at home. The overall risks are substantially compounded by the continued practice of under-age marriage with cases as young as 9 to 14 years far from unusual\textsuperscript{39}. The legal age\textsuperscript{40} is not reinforced in any way and apparently unknown to a majority even of educated urban people in the capital\textsuperscript{41}. In 22 of all provinces more than 40% of all women aged 20-24 years reported having been married before they reached 18 years, which is slightly over the national average of 17.8 years for girls, compared with 25.2 years for men. Taken together with other parameters of women’s poverty, women’s life expectancy at 45 years has fallen below that of men’s at 47 years\textsuperscript{42} – newly in line with most other South Asian countries but contrary to the biological advantage usually enjoyed by women in more developed contexts. Early change to women’s health is severely hampered. While there only 10 physicians per 100,000 people, rates are far lower for women doctors who, due to prevailing practice of purdah implemented even in serious health matters including birth complications, are essential to women’s access to quality care, and are virtually never found in remote rural areas where poverty is often at its highest. Generally women’s health services are held back by the significant lack of educated women who can fulfil the multiple needs for qualified women health practitioners at all levels. Compounding all this are the social barriers including restrictions on women’s mobility, male-dominated decision making (though in collaboration with mothers in law on maternity matters), and women’s lack of financial resources. These all hit the poorest women hardest of all.

Whilst the MoPH has maintained a discretionary silence on population control (the most important issue of all), it does include women’s maternal health among its highest priorities including access to family management (to be understood as family planning) information and support. To strengthen women’s access to health services it has increased the percentage of primary health care facilities having at least one female doctor, nurse or midwife from 26% in 2004 to 81% in 2007. MoPH targets poor rural women to be trained as community health workers. Its clinics are supported by Community Health Committees who have discretionary tokens for distribution to the neediest to ensure they are not denied access to basic health services on account of poverty. It might do more to support chronically poor women in the long term by providing the tokens for free treatment only of, say, the youngest four children at any point in time to discourage large family size.

### 2.3.2 Education

The situation on female education is similar to that of health: progress is apparent, but achievements are short of what is needed to affect change for the poorest, and especially women. The Ministry of Education (MoE) proudly boasts of its 6 million children now in primary and secondary school, including 40% of girls\textsuperscript{43} and has clearly articulated plans to achieve increases, with particular emphasis on girls. The plan to

\textsuperscript{37} UNICEF Provincial Fact Sheets, Kabul (2006).

\textsuperscript{38} Data cover the total country but were recorded before the boundaries were defined for 2 new provinces.

\textsuperscript{39} A study of educated people in Hetat found that 28.5% had been married before reaching 16 years. Medica Mondiale. Child Marriage in Afghanistan: A Preliminary Briefing, Kabul (May 2004)

\textsuperscript{40} 16 years for a girl in Civil Law, though a father may choose to marry his daughter at 15 years; under strict Shari’ah law the minimum age is also 15 years for a girl.

\textsuperscript{41} Medica Mondiale (May 2004)

\textsuperscript{42} Data from DRAFT ANDS, Conclusion ii, GoA (March 2008)

\textsuperscript{43} UNICEF, 2007. The data refers to attendance rates and not enrolment rates. Drop out is taken into account in the attendance rates.
have 432 Islamic schools teaching both religion and the standard curriculum may be an incentive to attract those girls whose parents remain reluctant for their daughters to be educated (particularly in southern and some eastern provinces of the country). The MoE has introduced strategies to optimise continuity of girls in education beyond Grades 3 and 5/6 (the classic drop-out periods) by way of incentive schemes (such as in-kind transfers) and by plans to increase the share of women entering teacher training. It has just over 52,000 students in higher education and expects by 2010 to achieve the Afghanistan Compact target of 100,000, including girls and boys. While these targets offer hope for the future, there is yet need to determine strategies to address the extremely low adult literacy rate which stands at about 36%, comprising 4.4 million men and 6.8 million women. The low literacy rates among youth who imminently become the core of the national labour force are a cause for concern: in particular this applies to female youth among whom literacy is a low 19.9% (less than half that of male youth at 39.9%) and thus presents a significant barrier to increasing women’s employment. While the MoE plans to increase adult literacy by 50%, with a 60% target of women learners, via mass media and mullah-imams (who themselves have yet to be trained as literacy facilitators), this plan is not yet elaborated into an implementation strategy and thus is unlikely to contribute to the 2010 benchmark for increasing women’s employment rates.

The National Skills Development Programme (NSDP) proposes by 2010 to provide skills training to 150,000 people, including 35% extremely vulnerable women. With an 80% employment rate of its trainees, and already specific effort to identify interests of and possibilities for chronically poor women in a mid-March 2008 workshop in Kabul, the NSDP stands out as a positive support to the achievement of the benchmark.

**2.3.3 Political participation**

One of the nation’s successes has been its impressive strides forward in terms of promoting women’s ‘voice’. In a society that deeply values and widely practices female seclusion, all the new and thus challenging targets for women’s involvement in public political decision making have been surpassed. Most significant is the make up of the national parliament where women have 27% of all seats (25% target), a share that is superior to many western nations. This has not been without continuous cost, both to life and wellbeing of the concerned women. While several women parliamentarians privately complain of abuses they endure, concrete evidence is provided by the fact that their most vocal female member has had to seek security in a foreign country from serious threats from her intolerant male colleagues who continue to wield disproportionate influence in a yet-nascent democracy. While efforts are being made to develop a women’s parliamentary caucus to jointly define and address issues of common concern, the inherent mistrust of ‘the unknown other’ and political manipulations by some men over women remain constraints to the achievement of any consistent voice being given to women’s issues of chronic poverty, or anything else.

Male dominance similarly persists in community level governance structures, though substantive inroads have been made in principle to village decision-making by the requirement for women to vote for and stand as representatives of community

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44 The Constitutional Loya Jirga achieved a 14% turnout of women against a target of 12%, and the parliamentary election was higher than expected (despite major efforts) at 42%. This high level was not matched even closely for the presidential election, perhaps because it was more difficult to mobilise women without risks of accusation or perception of vested interest.
development councils (CDCs), as yet usually in gender segregated bodies, in the National Solidarity Programme, which provides funds to communities for their own development priorities. However, female CDCs in general appear to assume a consultative rather than a directive role in community decision making, though rare exceptions are reported.

While women of Afghanistan may have achieved potential for ‘voice’, and have occasionally united to do so with effect – for example on successfully advocating for an increase to 17 years from the proposed 14 years of criminal responsibility for girls against 18 years for boys - it will take time before they can freely and confidently raise it at all levels, and particularly so on many female-specific concerns. Unfortunately at the highest level of influence, there has been a significant drop from three to only one female member of the Cabinet.

2.3.4 Access to justice

Progress is also slowly being made on women’s access to justice but with a strong and almost exclusive focus on violence against women. This is a major issue for women and has been strongly advocated for by the MoWA. The major threat comes from within the family where a UNIFEM report found that 82% of 1328 cases of violence were attributable to family members, including intimate partners.45 Extreme violence and challenge to conservative tradition with respect to marriage (under-age, imposed without choice often to inappropriate partners, exchange as conflict resolution, seeking divorce) are key reasons for women seeking to or succeeding in leaving home. Many such actions are contrary to Article 54 of the Constitution which obliges the state to adopt measures to ensure both physical and psychological wellbeing of mother and child (within the family) and to work towards ‘the elimination of traditions contrary to the principles of the sacred religion of Islam’. Such women include the chronically poor without social networks to intervene, or ‘given by’ or ‘snatched from’ poor families by powerful others. Rule of law agencies, generally unsympathetic, often are more of a threat than solution to such women who at best may be referred to the small number of shelters now provided by NGOs under the auspices of MoWA, or placed in detention pending return to family (possibly against her will) or trial. The justice system itself, very weak on defence and operating on a mix of codified, Shariah and customary law depending upon the qualification and interest of the judge, often treats women harshly, assuming motives or guilt which never existed.

The determined efforts of a very small number of specialised international and national women’s agencies have undertaken training of women defence lawyers; analysed women’s rights in existing laws; trained lawyers, judges, police and prison wardens on women’s rights in law; and then drawing upon the law as it stands, have provided free of charge legal advice46 and women defence lawyers to detained women to protect their interests in Court on charges of a range of offences, many of which do not constitute violations of law, but of discriminatory social values in the area of family rights. Legal solutions are increasingly adopting mediation as a highly acceptable tool to resolve marital or other family conflict, and to reintegrate into families and communities those

46 See the very good work carried out, among others, by Medica Mondiale, Women For Women Afghanistan, and NRC (Norwegian Refugee Council)
women who face shame and marginalisation after having served in jail or spent time in protective shelters after fleeing violence. Clients have included women who fit within the category of chronically poor, though of course only those who have been fortunate enough to gain access to assistance either via an informed agency at provincial level, or reached Kabul, Herat, Mazar or Kandahar where such services currently function. Such projects have initiated Family Response Units located in several police stations in Herat and Kabul, and collaborated with the Ministry of Justice to introduce formal registration of consensual marriage, now operational at the Supreme Court in the capital city.

The MoWA has achieved an inter-ministerial commitment to eliminate violence against women, yet extreme violations continue with impunity including murder of women working in media or NGOs and rape of girls as young as 5 years’ old – usually in absence of comment, let alone action, by the MoWA or its inter-ministerial allies. Women either somehow ‘invited’ the problem, or women and girls are simply too poor to warrant intervention which undoubtedly carries sensitivities that incite many Afghan men to violence. Such silence undermines credibility of the institutions, but reflects a tendency also found among many women- and child-focussed agencies – both public ad private – to recognise key issues and engage in public awareness-raising, without matching advocacy with practical support or action.

There are other important legal issues for which services or reformative action have not taken root. There is an urgent need to increase the number of women taking up work in the justice sector (not merely graduating from a law faculty) which seems to require analysis of constraints or obstacles; there is need to disseminate far more effectively and to the poorest in particular, practical information for women on what actions can be taken, by whom, and where; there is continued need for professional men to recognise and be assessed on their equitable treatment of women clients; and there is urgent need to review legal frameworks in the areas of marriage, divorce and custody of children to ensure that the law and its implementation do not discriminate against women, and against the poorest women in particular. In relation to increasing women’s employment, it is to be noted that no effort has been made on women’s rights to inheritance – granted by Islam to every woman but denied by culture; or to land or property ownership guaranteed under the Constitution (art. 40). The absence of these inhibits women’s access to loans or finance for a small enterprise which may provide poorer women with sustainable income.

Despite a call by Parliament in recent months for free legal aid to extremely vulnerable groups which would include women, there does not appear to be any provision for this other than what the NGOs are already providing.

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47 The DoWA’s supposedly have an officer dedicated to Legal Advice, though anecdotal reports (as for Kabul) indicate that many are inadequately trained/informed, and tend to send women back to their families without any constructive input.

48 The Pakistan Ministry of Justice provides a good model of such information.

49 An interesting observation on discussions with Afghans on such issues is that the better off families do seem to achieve divorce, variations on child custody, and even independent living for women with independent income despite unsympathetic legal processes or social mores.

50 This includes women themselves who often willingly hand over their share (particularly of land) to brothers on the underlying assumptions that the men somehow have greater entitlement, or as married women they have no need of it or its income (today or in the unknown tomorrow), or that brothers will provide for them in their moments of need. Reality too often denies these assumptions.
2.3.5 Economic ‘empowerment’

This area has received most attention by the NGO community working with women for the past two decades, although most have concentrated on ‘activity’ and quantitative results rather than any sustainable capacity or resources for the beneficiaries. Thankfully in very recent years the more responsible agencies have recognised the need for a business-like approach to income generation, albeit for illiterate women, and have introduced new knowledge and skills, and access to financial resources. A summary of key public (GoA) and private (NGO) programmes/projects addressing FHH or very poor women is included in Annex 1:

In terms of GoA responsibility, although enhancing ‘employment rates’ for chronically poor women has been an MDG target since 2005, and although MoWA is highly cognizant that poor women repeatedly articulate their interest in and need for income-earning opportunities, the present Draft ANDS of March 2008 (to which full sector reports are not yet available) has no targeted programme plan to address this. The sole sub-sector to specifically address chronically poor women is Social Protection (see Ch.5.5.4.1 for details), an important new addition to GoA’s responsibilities, but overall also indicative perhaps that chronically poor women, or indeed women in general, do not warrant specific attention as a category worthy of bringing in to the wider development process. Within what is supposedly a ‘pro-poor’ five-year plan, this is somewhat surprising. What exists is outlined below.

The most accessible source of information on what the Draft ANDS proposes that might impact upon chronically poor women is Table 13.0.1 which summarises how cross-cutting issues are dealt with. It is to be remembered that the GoA strategy for addressing women’s advancement is through gender mainstreaming, which means that women as well as men are actively engaged in all phases of a project/programme, including in its planning phase, key activities (where appropriate and possible though chance should be given), and in its results and impact.

The sectors on Energy, Transport, Water Resource Management, Information and Communications Technology, Urban Development, and Private Sector Development all claim benefits to women, but indirectly so. Not one of these programmes provides evidence of women’s participation at any stage, or even a women-specific component, and nothing is elaborated in the sector texts.

Without going into possible involvement of all categories of women, it would have been reasonable to consider chronically poor women as summarised in Table 4 below:

**Table 5: Quick suggestions on what sectors in ANDS might do for CPW**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Involvement of Chronically Poor Women by...</th>
</tr>
</thead>
</table>
| Energy          | ▪ Benefits not mentioned are significant for CPW who spend endless amounts of time and labour collecting fuel, even for others  
▪ Social Protection benefits could include power subsidies, tied to participation of girls in school  
▪ Income/employment benefits could include household repairs (after training), packaging/labelling bye-products such as fertilizer, production of selected renewable energy |
appliances, demonstrators at community level on renewable energy appliances, possibly labour on some construction components. (protected) services provision at construction sites

| **Transport** | • Social Protection benefits could include free or subsidised travel passes for certain categories of CPW (aged, widows, mothers of small children)  
• Income/employment benefits of a pro-poor national plan should include labour (gabion weaving, steam rollering) and services provision at construction sites  
• Skills building subsidies now for operational phase work opportunities such as drivers, ticket collectors, cleaners, caterers, information services, security, baggage handlers, etc. |
| **Water Resource Management** | • Rights to land ownership/inheritance need to be advocated for  
• Income/employment benefits as farmers and farm labourers; livestock carers and horticulturalists, reforestation activities (growing seedlings, planting, monitoring), conservation activities, community awareness |
| **Information and Communications Technology** | • Repairs (as collaborative small businesses)  
• Community level vendors of SIM/top-up cards – could be a specifically targeted opportunity for CPW |
| **Urban Development** | • Protected women-specific space/times in public markets (not women’s gardens) to encourage/support small enterprise retail opportunities  
• Pro-poor housing schemes, with protection to encourage women’s residence  
• Labour in construction, carpentry, landscape gardening  
• Services for public amenities (women’s toilets/water pump repairs) |
| **Private Sector Development** | • PS developers to be encouraged to pay for training of CPW (and others) in skills that their businesses will generate in all appropriate locations (in collaboration with NSDP)  
• PS developers to be encouraged to provide grants/sponsorships for the poorest (including CPW) to set up related SMEs |

Health, Education and Social Protection are discussed elsewhere. Sectors with specific components addressing women, and likely to attract chronically poor women, are:
- **Mining** which includes a ‘Women in Mining’ initiative intended to enhance women’s employment in the sector.
- **Agriculture and Rural Development** which plans to involve women in income-producing activities and skills development. However a key omission here is effort to ensure that women receive equal rates of pay for work equal to men, and equitable access to opportunities such as training and assets such as tools, seeds, etc..

With the exception of Mining and Agriculture it appears that all women, including chronically poor women, are treated solely as passive beneficiaries of the greater part of Afghanistan’s development programmes. This is contrary to stated policy commitment to advancement of women in general, and to the required strategy of gender mainstreaming.
While there are many additional issues of concern in relation to women’s overall advancement, and specified within the National Action Plan for Women of Afghanistan (NAPWA$^{51}$), the latter’s inclusion in principle within the Afghanistan Compact of 2006 has not yet been matched by full acceptance of its substance by the GoA or, it seems, by the ANDS.

Despite the structures and over-arching policies and strategy, a continued reluctance to address gender equality and women’s advancement is manifest in the fact that the individual ministerial goals and objectives for gender equality that were agreed with the MoWA and UNIFEM and included in the NAPWA have not been reflected in most of the individual sector plans of the DRAFT ANDS. Questions have been raised about whether the NAPWA policy is too advanced$^{52}$ for the context. Also the process of developing the NAPWA, has been flawed, less than transparent, and still is stuck in a rather top down internationally driven mode. NAPWA is ambitious and still remains more or less a remote theory; many civil servants and some ministers do not understand their role or the content they should be promoting. Others reject them clearly, and feel that the process and the documents themselves are too strongly engineered by the international community. Certain agencies have tried to overcome this rejection, such as GTZ-GM who developed and carried out a 12 day training on policy and gender for GoA, and continues to include orientation on training in most of its gender trainings, which to date have helped support over 1500 civil servants. UNDP has also included training in policy for senior government officials.

A key concern is the evidence that the Gender Focal Points in all ministries seem to have had no influence on the planning process, though whether this results from under-developed capacity, too-low status to exercise influence, or both, is not clear. The same can be said of some Gender Units or Advisers of specific ministries. In effect, though Afghanistan’s core policy and intervention strategy are clear, some key elements of the structure which should support definition of policies and strategies at the level of implementation to support gender mainstreaming are significantly wanting in visible results or impact. MoWA to date has not had a very easy or happy relationship with many other Ministers, and its ability to advocate and lobby for the NAPWA or for any other gender sensitive policy requires much additional support.

The MoWA has been given a leadership role to advance all Afghan women towards equality with men. However, it appears that it has not succeeded in mainstreaming into the ANDS, actions across all relevant sectors that might support the nation’s achievement of a Goal 3 Gender Equality benchmark that it worked for in 2005. Despite six years of dedicated capacity building provided by UNIFEM (and others), the MoWA’s capacity for analysis and action has remained to this day extremely weak (as is the case with several other ministries). More time and inputs are needed to support the total structures to operate effectively. Constant pressure and support is required to advise ministries how best to implement policies and how to develop effective programming that really can address progress for women.

$^{51}$ NAPWA was developed following a visit of the third Minister of Women’s Affairs to the Beijing +10 meeting at the invitation of UNIFEM. On return they made joint efforts to realise a plan that would address the updated 2005 commitments to Beijing PFA (to which Afghanistan was never a party), which culminated in the NAPWA. Although endorsed at Berlin, $^{52}$ Very similar criticisms are directed at the DRAFT ANDS itself – in part reflecting the international influence in its drafting and, albeit tacitly, highlighting the reality that most ministries are not yet capable, without substantial support, of producing a national multi-year plan and budget.
While many explanations and arguments might be used, the absence in the ANDS of concerted effort to advance income-earning opportunities for women, including chronically poor women who are also subject of a national commitment, raises two critical questions.

- First, what is the added value of the MoWA and the other ‘tentacles’ of its infrastructure in sister ministries, to the national vision articulated in the ANDS of empowering poor women to lift themselves out of poverty? This is likely to be scrutinised by Parliament which has already called to question the role of the MoWA.
- Second, to what extent is the GoA merely paying lip service to its stated policy interest in gender equality and women’s advancement? This is likely to be asked by the more gender-sensitive members of the donor community.
- A third concern needs to be raised: to what extent are the women of Afghanistan, including the chronically poor female-headed households, content to remain so marginalised for the next five years? Given the relatively high level of women’s participation in the PDPs, the ANDS needs to consider its accountability. At present only one quarter of rural Afghans have access to safe drinking water, 96% to safe sanitation, and around three quarters are dependent upon environmental sources (trees, shrubs, grasses, dung) for their fuel. According to the DRAFT ANDS a significant proportion of rural households will gain clean water, sanitation and power resources within the next five years. This will generate a great deal of time for poor rural women – and given their history of high levels of activity in household chores, they are likely to want to turn that saved energy into productive energy (usually their stated priority interest). At what point will MoWA and GoA recognise their interests and needs?

Whatever the answers may be, the sad reality is that for the next five years the women of Afghanistan seem to be destined by their government to remain as ever the invisible second (or lower) class citizens. Unless this report generates focussed action – or women in Parliament recognise the omission of action to address this Benchmark, the chronically poor among them, including unsupported female headed households, may at best benefit from a range of short-term social protection measures which, without sustainable income, will not be sufficient to lift them out of the poverty trap. GoA will fail to fulfil Benchmark 3 of Goal 3 of its MDG commitments.
3 FRAMING THE ANALYSIS: WOMEN IN ABSOLUTE CHRONIC POVERTY

In order to have a good understanding of the following analysis of women’s relative chronic poverty, it is important to keep in mind that all women interviewed lived in absolute chronic poverty. The research team took the one dollar per day line as the absolute poverty line. The first part of this chapter shows how all women interviewed live below the one dollar per day line and therefore live in absolute poverty. Furthermore, it highlights the fact that all women interviewed have been living under this absolute poverty line for more than 5 years, and therefore are chronically poor. The second part of this chapter describes the main characteristics of chronically poor women, which have been revealed through the analysis of the data. These main characteristics are closely related to existing data on poverty and vulnerability in Afghanistan but it is important to frame them in the context of women’s chronic poverty. Moreover, this chapter reveals the important fact that chronically poor women are not concentrated in specific areas but in all areas of Afghanistan. Environment is an important factor that shapes poverty, but for women, chronic poverty is shaped more by the composition of the household and the ability and opportunities of the women herself.

3.1 Setting the framework of women in absolute chronic poverty

3.1.1 Women living in absolute poverty

In terms of international standards, the one dollar per day per person is very convenient. Nevertheless, to understand this poverty line in the Afghan context, it has to be expressed in domestic currency and in in-kind values. In this case, the number of persons earning an income (in cash or in kind) compared to the number of persons consuming in the household, combined with the irregularity of this income, reveals the fact that all women interviewed lived under the absolute poverty line of one dollar per day per person.

➤ Cash incomes, in-kind incomes

The type of daily income a household earns first depends on its location (in particular whether the household lives in an urban or a rural environment), and the type of jobs it has access to (in particular whether it is farming or non farming). It is important to take into account the many different types of incomes when situating the women interviewed along the poverty line.

In rural Afghanistan, the distance from markets often results in primarily cashless economies, where subsistence production prevails. In all rural areas visited, the household incomes were mostly in kind or came from household production: crops (e.g. wheat, vegetables, fruits) or animals (e.g. eggs, milk). The two villages visited in Badakhshan province provide a good illustration of this phenomenon, with communities rarely handling cash and bartering their local products for grain and other commodities such as tea or sugar. When women have the necessary tools or equipment and there is sufficient demand, they exchange the products they make (e.g. clothes, quilts, namad or
carpets) against tea, oil, sugar and other goods. Either they exchange those products with their neighbours or with the local traders who come to the villages to sell and collect food and non food items.

Conversely, urban areas have more cash-driven economies (Beall & Schütte, 2006). Urban dwellers need significant amounts of cash to run their daily life, since they rarely produce their own food and have extra expenditures such as housing and fuel. The main income is therefore in cash, but women and children sometimes receive food in exchange for work (sewing, tailoring, cleaning) or exchange their products (e.g. eggs) against food or other essential items (e.g. fuel or gaz).

**Irregular and low incomes**

As daily labourers, men interviewed get paid between 100 and 150 Afghanis (Af) per day of work i.e. two to three USD, depending on the area and the work. However, as daily labourers they never work every day of the year. They work an average of twice a week and for the majority they only find work during the summer. The low availability and irregularity of daily jobs were very often mentioned by respondents when they were asked to define poverty. For instance, when asked to describe the poorest people in her area, a woman from Nangahar stated: “there is no work nor gharibi for them”. In Dari the term *gharibi* both means poverty and daily labour. About 80% of the main breadwinners of the households interviewed worked as daily labourers (either in-farm or off-farm activities).

For the poorest Afghans, who often rely on wage labour, living in urban or rural areas also makes a difference in terms of access to job opportunities as the rural employment market is more seasonal than the urban one which is more competitive. Regarding women’s employment, cities provide more job opportunities. In Kabul, several women were working in a raisin factory in district one, or in a training centre in Dashte Barchi district. The incomes were not very regular as the factory only opened when there was an arrival of raisins and only the first women on line at the daily opening were able to work. Nevertheless, women earned between 50 and 100 Af per day of work in the factory.

In general, there is serious gender discrimination with regard to wages (Grace & Pain, July 2004). For example, in Rabat Sangi, several women work as labourers in the fields with their husband or with another close male relative, but receive only 70 Af per day compared to the men who receive 150 Af per day. This means that, in general, women have not only fewer employment possibilities, but their potential income is also considerably lower.

**Unfavourable household composition**

The size of interviewed households ranged from 2 to 27 members. Most of the households had 7 to 9 members and the average size of households was 7.7. There were on average 1.6 breadwinners per family. This number varied from 0 to 6 breadwinners per household. In two cases, there was no breadwinner in the household, and they lived on charity from the neighbours or relatives. A total of 51 households relied on only one breadwinner and 14 on two breadwinners. The average dependency ratio

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54 The general exchange rate from Dollars to Afghanis is defined as one USD to 50 Af.
was 5.5. The dependency ratio is equal to the number of people living in the household divided by the number of breadwinners. The higher the dependency ratio is, the more the income has to be shared between the household members. The ratio is maximum when there is no breadwinner in the household. Overall, this ratio varies a lot throughout the year since incomes are very irregular. A low ratio means that there is either a high number of breadwinners or a low number of people living in the household. Thus a low ratio (1 to 3) indicates a better-off situation compared to a high ratio (7-10).

> **Conclusion**

Typically, the households interviewed have an average dependency ratio of 5.5, with one breadwinner earning in cash from 0 to 150 Af a day. This cash income varies with the sex of the breadwinner, where they live, the season, the household assets and the market. In addition, some households receive in-kind wages from time to time. It is therefore obvious that all women interviewed live under the absolute poverty line of one dollar per day per person.

3.1.2 Framing the context of women’s chronic poverty

If we stick to the CPRC definition, women’s chronic poverty is poverty experienced by women throughout an extended period of time or throughout their entire life (CPRC, 2005). We use this 5 year-period as it is very convenient for analytical purpose. All households interviewed during the research have been poor for more than 5 years, which relates to the fall of the Taliban regime, and the beginning of the “reconstruction” period. All the women interviewed were impoverished during the 25 years of conflict and/or because of natural hazards, mainly droughts and floods. Some might have been poor before the conflicts. In spite of the difficulty of investigating further into the past, it is important to take into account the notion of intergenerational poverty (see below).

> 25 years of war as the main driver of chronic poverty

In Afghanistan, conflicts ended six years ago. For the majority of the women interviewed, the long years of war resulted in several factors that pushed them into poverty. In both urban and rural areas, the war took a heavy human toll, resulting for many households in the loss of family members and disabilities (both physical and mental). Long years of displacement have also significantly disrupted livelihoods. Many lost all their assets, but also their social status, such as a former *arbab* met in Pashtun Zarghan, now disabled and considered to be one of the poorest men in the village after 10 years of displacement in Chaghcharan. In Rabat Sangi, the village visited was completely abandoned for more than 10 years, almost all the families having migrated to Iran in the 1980s.

Long-term refugees are particularly vulnerable when they return, since they no longer have any assets and have to adapt to what can appear to be a new environment. This is particularly the case for the people we met in Khake Jabar, who spent 15-20 years in camps in Pakistan. Rearing sheep and goats used to be an important activity there before the war. Together with the loss of livestock (due both to the war and the drought period), processing activities formerly managed by women, as well as wool spinning and carpet weaving, have considerably declined. The related incomes brought by women into households have consequently been reduced.

The collapse of the livestock economy due to war, displacement and/or drought is one of the main reasons for poverty in several of the research sites. Many households who
were already poor before such shocks often sold their only asset (e.g. people who sold their only cow to cover their costs to flee abroad). Several villagers we interviewed in Rabat Sangi used to have a significant number of livestock up to the end of the 1990s, then recurrent droughts pushed them into a critical situation characterized by food insecurity and indebtedness.

Among the other important historical changes brought by the war, we can mention the destruction of orchards as well as wild trees such as pistachios, and the encroachment of pastures to be used for cultivation. Both modified and often weakened the resource base of many rural households.

In urban areas, the settlement of many newcomers from the countryside, who arrived with virtually no assets, is a factor to take into account to understand the present situation. A majority of people belong to this category in two neighbourhoods we visited in district 10 of Herat and district 1 of Kabul.

➢ **Chronic poverty due to natural hazards**

Most of the time, the households interviewed suffered from the war but also from natural hazards such as drought and flood. Natural hazards, which are recurrent in Afghanistan, have been drivers and maintainers of poverty for those interviewed. The four years of drought from 1998 to 2001 led to a big drop in yields and an increase in food prices, pushing much of the population to sell their assets. In Badakhshan, the population interviewed was quite safe from the conflicts. They did suffer from isolation due to the surrounding conflicts, and because many men went to fight against the Russians and were killed or injured during the conflict. But, they have also suffered recurrent heavy floods. For example, in Yawan, major floods struck seven years ago, three years ago and again in 2007, destroying most of the houses and fields.

➢ **Intergenerational poverty**

Intergenerational poverty can be explained as bondage that encompasses an entire family and that is permanent, year round and inheritable (CPRC, 2005). All households interviewed experienced the consequences of shocks that occurred more than five years ago. Nevertheless, a significant number of the households were poor before the shocks although it was not possible to find out accurately how poor.. Furthermore, some other households went through a first shock at the beginning of the conflict, more than 20 years ago. Thus, at least two generations have been living in poverty. Knowing that long periods of poverty can be more damaging than short ones, it is crucial to take the concept of intergenerational poverty into account (CPRC, 2005). During the interviews many women emphasized the intergenerational aspect of their poverty. Many of them defined poverty as a downward spiral and expressed concern about their children’s future. The crucial role of education to escape poverty was often mentioned, particularly for their daughters.

➢ **Conclusion**

Whether the cause is generated by war (displacement, destruction or loss of assets, loss of a family member, collapse of the local economy), natural hazards (floods and droughts) or poverty lasting several generations, the analysis of relative poverty has been undertaken with women who all live in absolute chronic poverty. However, some women are less poor than others, some might even manage to get over the one dollar per day per person line for some period.
3.2 General characteristics of women in absolute chronic poverty

This section aims at describing the main characteristics of chronically poor women as revealed by the research.

3.2.1 Weak health

The literature on vulnerabilities in Afghanistan highlights the chronic health problem of poor households and its negative impact on livelihood strategies, especially when it hits the main breadwinner of the household, as the person who is ill is incapable of carrying an income generating activity (Beall & Schütte, 2006; Grace & Pain, July 2004). Poor health is also tied to livelihood through the negative health impact of certain activities such as carpet weaving or embroideries or because of the health problems associated with labour migration (Grace & Pain, July 2004).

All chronically poor women interviewed complained about chronic health problem and more than 50% of women interviewed mentioned health problems as one of their major concerns. Numerous women complained about high blood pressure, pain in their arms, legs and stomach and headaches. The research team also interviewed many very depressed women, either traumatised by war or depressed because of their situation (e.g. they were beaten within their household or were not allowed to go out of their house). These women refused to eat, remained in their house the whole day and were very quiet. Mental problems seem to be common among Afghan women. More research should be carried out to have a better understanding of the mental health situation. According to a study carried out by the American Medical Association in 2004 (Lopes Cardozo, B., Bilukha, O., Gotway, C., Shaikh, I., Wolfe, M., Gerber, M. & Andersin, M., 2004), women had significantly poorer mental health than men. 73% of the women interviewed for this study had symptoms of depression (versus 60% for men) and 84% reported significant anxiety symptoms.

Poor women are subject to chronic health problems due to poor hygiene, the absence of health facilities nearby, lack of female staff and the high cost of private health care. The lack of infrastructure, such as roads and transportation, and security problems are also key problems as they reduce mobility and access to health services (Dietrich, 2004; World Bank, March 2005). Results of surveys have revealed that almost half of all deaths among women of reproductive age are the result of pregnancy and childbirth (World Bank, March 2005).

The chronically poor women we interviewed suffered from poor health because of the general lack of health facilities and hard work in poor conditions, together with social factors such as marriage at a young age and high fertility, child delivery without access to proper health care, physical and mental traumas, low awareness of maternal health care among men and women and insufficient awareness of health, hygiene and nutrition. More generally, the results of this study show that Afghan women do not articulate deliberate gender discrimination in households as a contributor to poverty but see it rather as a result of poverty. This is a very typical situation as awareness of gender discrimination is not at all spontaneous. Inequalities are taken as given, normal and unquestionable. The socially constructed origins of these inequalities would need to be
understood before it was possible to question and change them. However, this lack of perception does not at all mean that gender discrimination is irrelevant.

**Lack of access to health services**

In all the areas the RT visited, there was a clinic within two to five hours walk of the village. In remote areas, chronically poor women however stated that women could not go by themselves to the clinics or hospital. Men can be reluctant to take their wives to the hospital as transportation costs are high, and it means losing precious hours of work. Most of the time, women admitted that when men finally decide to take the ill person to the clinic, it is already too late... In Badakhshan or Bamiyan provinces, women normally go to the hospital in groups of 2 or 3. In other areas such as Nangahar and Herat, they have to go with a man (their *margham*) and it is often problematic to stay for even one night in the hospital.

The quality of the health service is also problematic. In many areas women stated that they did not trust the doctors because they always gave them the same medicines. In urban areas, access to health care is less problematic but quality remains an important issue. The fees for public health services depend on the area. In most public health centres minimum fees range from 5 to 10 Af. In some villages where cash is barely used, the interviewee mentioned that fees could be a problem. Women then bring foodstuffs such as fruits or dried cheese instead of cash. However, it is interesting to note that in most areas visited, interviewees agreed that it was not a problem to pay 5 to 10 Af. The problem is more about the cost of medicines, which they reported was too high. Health posts give free medicines but they often do not have the appropriate medicines. The patient has to go and buy them at the market where they are more expensive. Many women mentioned that they could not buy any medicines when they were sick. Therefore chronically poor women rarely buy all the medicines on the prescriptions, do not receive the proper treatment, and become even more ill.

**Burden of the workload**

When chronically poor women were asked why they had poor health, after the absence of quality health services, the second reason mentioned was the workload. Chronically poor women take care of the house chores as soon as they are old enough to help their mother. They wash the house, clean clothes, bake the bread, cook meals, fetch water and pick up fuel for the whole house. Chronically poor women are very likely to live in a deprived area where they have to fetch water and wood far away from their house. Moreover, most chronically poor women carry the double burden of reproductive and productive activities. Their working conditions are often very bad. Carpet weaving for example can have very negative impacts on women’s and girls’ health (Beall & Schütte, 2006).

**Young child carriage and numerous child deliveries**

All the chronically poor women interviewed had given birth at a young age and had had a large number of children. The majority of women met were married by the age of 15. Some of them were married when they were 9 years old. These early marriages were mainly due to economic reasons. Marrying a girl means getting rid of a mouth to feed, and above all, getting a dowry from the groom’s household. The girl then has her first child at the age of 15 or 16. Among the chronically poor women interviewed, the average number of children was 5, the maximum being 9. Many women die during deliveries, especially in remote areas. Miscarriages and stillborns are also frequent. In two villages
visited by the RT, such as in Pashtun Zarghun, Herat province, or in Dar-e-Chasht, Bamyan province, it is common for a man to have had three or four wives due to deaths during childbirth.

**Food insecurity**

Food insecurity is widespread in Afghanistan and constitutes an important factor in chronically poor women’s poor health. The secondary data available shows that there are high rates of chronic food insecurity. According to NRVA 2003, around 54% of children between 6 months and 5 years old are stunted in their growth (Bousquet, 2006). The health of babies in the womb and after birth is irreversibly damaged by the lack of diversity in the diet as well as dietary norms. Inappropriate nutrition during pregnancy can lead to malformation in the womb and lead to physical or mental disability.

Most of the women interviewed mentioned the lack of food as their main problem. Chronically poor women are food insecure, both in terms of quantity and quality of the food intake. All the chronically poor women interviewed had a basic diet of bread and tea. When household income decreases, families generally reduce their food intake. Since in many Afghan households women usually eat what has been left by the men, they are often the first ones to suffer from the reduction of food intake (both in term of quantity and quality). In certain areas, such as in Yawan district, Badakhshan, the population does not have access to wheat flour for several weeks or months. Their diet is mainly composed of dry fruits and tea throughout winter. In all areas visited, vegetable consumption is still very low, meat is consumed very occasionally and rice is not affordable on a daily basis. Since most of the households have very limited access to productive assets, they have to buy food for several months in the year. Urban households generally buy food (flour, oil, rice) throughout the year. Rural households exchange or buy food for some months of the year (3 to 8 months). In most cases, they do not have enough food during the winter, when food prices get higher. Many have to buy or borrow wheat and they get into debt.

### 3.2.2 Low level of education and skills

According to NRVA 2005, the overall literacy rate in rural areas is 20% (11% for female and 28% for males) and 49% in urban areas (41% for females and 56% for males). Among all the chronically poor women met, two were literate. Even though the results of this study are not sufficient to conclude that literacy is one of the exit routes from chronic poverty, literate women were among the less poor of the sample. One of the interviewees said that she belonged to a very poor household but thanks to her parents she went to school until 12th grade and thanks to her education she married an educated man who is a doctor and is now wealthier than her parents. She also stated that because she was educated, all her children were educated and had jobs (all her girls and boys were doctors, nurses or teachers).

The idea that girls’ education is important is accepted by numerous layers of the Afghan population. In rural areas, access to education is important for girls because, as they put it, they learn “what is good and what is bad. This knowledge is not only a matter of moral values, but also of everyday life i.e “good and bad practices” (good hygiene while cooking or processing milk in the farm, good hygiene for a mother with her children…). However, when it is not possible to send all the children to school, the priority is generally given to the boys. The issue is whether it is worthwhile investing in a girl’s education knowing that employment
opportunities are really scarce and knowing that girls will leave their household when they get married.

Different factors explain the low enrolment and attendance rate for girls:

- In several provinces, the major issue nowadays is the security situation. In Nangahar for instance, increasing insecurity has led to a decrease in the general enrolment rate and particularly amongst girls. Indeed, for more than a year and a half, schools have been under attack in the south and south-east of Afghanistan. This appears to be an attempt to erode any confidence that people still have in the government and to make them panic about their children’s safety.

- Moreover, in the most conservative families, social pressure can be a real barrier and push parents to take their daughters out of school. Relatives and neighbours may criticise a household that sends a teenage daughter to school. Rumours and gossip are considered to be very harmful since they can damage the honour of the girl and more generally of the entire family.

- Another important constraint for girls’ education is the great shortage of female teachers. It is difficult to find qualified teachers in rural areas and even more difficult to find female teachers who accept to work in problematic areas like the southern part of the country where insecurity prevails. This severe obstacle to girls’ education cannot be easily resolved, considering the high level of female illiteracy in rural Afghanistan. In the most conservative areas the lack of female teachers was one of the causes for the low enrolment rates amongst girls since parents are reluctant to send their daughters to school if they have to be taught by male teachers.

- Also, poor facilities are a serious problem and act negatively on the general enrolment of children. Teachers, parents and sometimes pupils raised this issue. In many villages, the girls’ school is very basic. Girls often sit on the floor and parents said that they get covered in dust, damage their clothes and often fall ill.

- Finally, poverty is the main factor preventing girl’s enrolment as families are burdened with direct and indirect costs of schooling (cost of stationery, loss of domestic labour to earn income). In chronically poor households, the girls are often kept home to generate income or work at home to free some time for the other income-generating members of the household.

In all regions visited, chronically poor women acknowledged the importance of education and tried to send their girls to school when they could. Nevertheless, in provinces such as Herat and Nangahar, as well as in Khaki Jabbar district of Kabul province, girls went to school only if it was available in the village. Most of the time, grade 1 to 3 was available in the village, then girls stopped going to school. This was due to security reason and to social pressure as well. In Bamyyan and Kabul, in all families visited, it was not a problem for girls to walk a certain distance to go to school. In Kabul, there are many schools in each district and access to school is not a problem. In Bamyyan, girls stop going to school at the age of 11, because most of the time, there is no secondary school level available. In all provinces mentioned above, one of the major reasons for school drop out, after security and access, was marriage. When girls reached marrying age, or when they got married, they would drop school. Badakhshan is an exception, where in 90% of the chronically poor households visited, girls continued going to school even if they were married, and as long as the classes were accessible, they would try to continue their education at least up to twelfth grade. This is possibly related to the fact
that girls’ schooling in this province was not significantly interrupted during the Taliban regime.

3.3 Pardah and women’s reproductive role

Understanding gender roles in Afghan society is very important as it shapes livelihood opportunities at each level of the society. Chronically poor women’s economic opportunities are heavily influenced by the pardah which defines their gender role and their main duty: reproductive activities.

3.3.1 Pardah at the core of a woman’s life

Socially constructed relationships between men and women are determined by the core concept of pardah. Pardah literally means “curtains” and by extension “decency”. It implies avoiding having any kind of contact, including eye contact between men and women not directly linked by family ties: basically, a woman can only be seen by her father, husband and brothers. Depending on the social context, she might also be seen by her in-laws or cousins. The social purpose is to control legitimate fatherhood.

The concept of pardah is central to the life of every chronically poor woman interviewed. They are afraid of rumours and getting a bad reputation, so their livelihood strategies are entirely arranged around this concept. The honour of the family, embodied by women, is often a priority compared to the economic situation and even to life, which comes second in the value system.

The impact of pardah on women’s lives varies a lot throughout the different areas of Afghanistan. For instance, in Bamyan and Badakhshan provinces, as well as Kabul city, women benefited from more freedom than in Nangahar or Herat. They can move from one village to another, go to the clinic in groups of 2 or 3 women and work outside their house with their husband. (why?)

3.3.2 The reproductive role of women

Gender roles are clearly defined in the Afghan society and the main role of women is reproductive. They are in charge of taking care of the children, and more generally of most of the house chores such as cleaning, cooking, fetching water and fuel. All the interviews showed that the livelihood strategies of chronically poor women are primarily organized around this main duty.
4 WOMEN’S EXPERIENCE OF CHRONIC POVERTY

Even though all women interviewed were chronically poor, depending on the context, some women interviewed are relatively less poor than others. Some women are always in poverty and some have periods where they are relatively above the poverty situation of other poor people in the village. These women are “usually poor” women, according to the terms of the CPRC. The second chapter of this report described the main factors of chronic poverty for Afghan women and the general characteristics underlined by the chronically poor women interviewed. It highlighted three factors that explain why some women are poorer than others, why some manage to become less poor and why some remain very poor:

- the household composition of chronically poor women (in particular whether it is a male- or a female-headed household),
- chronically poor women’s access to economic opportunities,
- their social network.

These three variables are equally important in their influence on women’s experience of chronic poverty. They are not mutually exclusive but rather supportive of one another. Their importance can vary from one province to another, as described later in the report. For practical reasons, these three variables will be described separately in this chapter but should be viewed as multiple and concurrent processes that combine to determine women’s experience of chronic poverty.

4.1 Various levels of poverty

The poorest women are clearly those who face a problem of household composition, suffer from a lack of access to economic opportunities and have a weak social network, while the less poor chronically poor women would be the ones who do not cumulate those constraints. The following cases illustrate the various levels of poverty among chronically poor women.

**Case 1: A chronically poor woman who is “less poor”**

Fatima is a 50-year-old widow, she lives in Kabul with her youngest son who is 18 years old and her two daughters who are 20 and 15 years old. She is from Besud and she has always lived there. The only time they moved from Besud was under the Taliban when they went to hide in the mountains for 40 days. Her husband died of cancer in Besud 10 years ago. When he died he had around 30,000 to 40,000 afs of debt (600-800 USD) Her oldest son who was 20 years old at the time and had been living in Iran for six years, came back to help his family. Her second son was 18 years old. Both of them worked on her husband’s land and managed to reimburse all the debts. Now, one son has 3 children and the other one does not have any children. They live together in Besud. Fatima arrived in Kabul 2 years ago with her three children because she wants them to go to school. Her 15-year-old daughter is going to school and her 18-year-old son is going to university. They live in a small and humid room, which belongs to one of her relatives. They do not have to pay the rent. She does any work she can, tailoring most of the time. As a sub-contracted worker, she also sews jute bags and breaks

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55 All the names of the women quoted in this report have been changed to protect their anonymity.
almonds. Breaking almonds is very badly paid (between 20 and 40 afs/day) but enables her to keep almond shells as fuel. Her 22-year-old daughter is too old to go to school. She stays at home and helps her mother with her work. However, most of the time there is not enough work for both of them. She hopes to get a loan one day to open a tailoring shop. Her second daughter, who is 20 years old, is married to the bodyguard of a parliamentarian. He sometimes gives them money or food. They go back to Besud when the school is off and when they can manage to pay for transportation (her sons usually pay for the transportation costs). Her brother lives in Denmark and sends her around 100 dollars a year.

Case 2: A chronically poor woman who was “always poor” and became “less poor”

Taliere is 37 years old. She lives in Bamyan district with her three daughters (18, 15 and 10 years old) and her two sons (13 and 12 years old). Her husband is mentally disabled. Her oldest daughter stays at home to help her in her work and all the other children go to school. Her husband was previously married to a first wife. When his wife died he married Taliere: he was 25 years old and she was 14 years old. Her husband already had one daughter and Taliere took care of her like her own child. They had a small piece of land and her husband cultivated wheat. They had just enough for their own consumption. When the Taliban came, her husband took a big loan to move to Besud. In Besud they spent all the money. Fortunately, an NGO helped them. When they came back, their house had been burnt and everything had been stolen. The husband started to work very hard on the land to repay the debt but he had too much pressure and one day he had a stroke. Since that day he has been mentally and physically disabled. He cannot do anything and sits in front of the house the whole day. When her husband became sick they had nothing because no one was working on the land anymore. Her brothers lent her some money and showed her how to plant potatoes. They reduced their food consumption and she managed to save money to refund part of the loan. Then she bought 2 goats. By selling potatoes and goat kids she managed to reimburse the rest of her husband’s debt. Now she takes a loan every year to buy food for the winter, which she manages to reimburse after the harvest. She received ten chickens from an NGO. She only gives the eggs to her children when they are sick. Otherwise, she exchanges the eggs on the market against bread, tea, oil, medicines or material for the school. Life is better now and she hopes to offer a better life to her children.

Case 3: A chronically poor woman who was “less poor” and became “always poor”

Simagul is 35 years old, she is from Dashte Barchi. She was living in Dashte Barchi with her husband and her parents when the Taliban came. They stole many things from them (e.g. clothes, carpets) so they decided to flee to Iran. When her husband was alive she did not have to work since they had enough money. She could not have children and she has no brothers or sisters. Both her husband and father died in Iran. An organization was helping them to pay the house rent and gave them food every month. But at the end of the war the Iranian government pushed her and her mother out of Iran. She came back 3 years ago to Dashte Barchi. UNHRC paid for the transportation. Now they live in a very small and dirty room. They move from one house to another because house owners ask them to leave when they cannot pay the rent anymore. Every time they arrive in a new neighbourhood they do not know anybody so it is difficult to find a job or even ask for charity. Her mother is too old and weak to work and Simagul is getting old
as well. She cannot work too much because her health is poor. She works around twice a week, cleaning other people’s house or clothes. She also asks for charity from her neighbours, but they are as poor as she is. Simagul used to have a hen and to exchange the eggs for food with a shopkeeper, but because of avian flu the police told them to kill the hen. Her mother is very sick but she cannot buy any medicine for her.

Case 4: A chronically poor woman who became poorer
Mariam is a 62-year-old widow and lives in Bamyan district. She got married when she was 13 to a man from Besud. Her husband was a farmer who had 10 jerib of land. He was killed by the Taliban 6 years ago. At that time she had one unmarried daughter (who was 12) and her youngest son (who was 6). She refused to get married to her brother-in-law and was “forced” to marry her daughter to her brother-in-law’s son who was in Kabul. Because she did not want to marry her brother-in-law, he took her husband’s land. After her husband’s death, according to the Sharia law, she was supposed to inherit the 10 jerib of land for her son. She went to court 2 years ago. According to her, her brother-in-law bribed the judge. She eventually got 2 jerib of land. Her brother-in-law threatened to kill her if she started cropping the 2 jerib. Her brothers, who live in the same village as the brother-in-law, did not want to get involved in this story and asked Mariam to give up. She wants to get her property back to give it to her son. They have nothing else but a small house where she used to live with her husband. She receives charity from the neighbours and a little help from her brothers, who are very poor as well.

4.2 Human capital and household composition

The human capital of the household refers here to the number of people in the household who have an economic activity and their skills (or more generally the number of people the household can count on and their skills), as opposed to the number of people who are and will remain dependent. According to Schütte, the composition of the household, and more specifically the dependency ratio, which is the number of mouths to feed divided by the number of people who work, enables assessment of the human capital of a household. In chronically poor households, this ratio is very important: one additional mouth to feed and no added input in the household earnings can be a very heavy burden and a driver into chronic poverty. What is important to understand with the human assets approach is that the composition of the household evolves with time. Moreover, it takes into account the different levels of contribution of the household members. For example, a woman can be a breadwinner, even though she is likely to earn less than a man. A child can be a breadwinner as well. As we will see in the next section, chronically poor women have very few assets and have limited access to economic activities. Consequently, their situation is highly dependent on the composition of their household. More specifically, two parameters strongly influence the poverty situation of chronically poor women: the number of young children they have (including the sex ratio) and the number and type of breadwinners in the household.

4.2.1 The number of young children and the sex ratio
According to our interviews, the number of young children increases during the first 15 to 20 years of marriage. Until the first son is able to work, the number of mouths to feed rises rapidly whereas the number of breadwinners remains the same.
The sex ratio of the children in the household is also important. Whereas the boy remains in the family and help his parents, the girl gets married and leaves her family. The research team did meet a few cases where the girl remained at home to help her mother who was a widow. In these cases, there was no son in the family to support the mother. All these cases were in Kabul city, where girls are less subject to social pressure and can remain single. In one case in Khaki Jabbar, the girl remained with her parents but when she turned 20 years old, her parents felt obliged to marry her, “to avoid ruining her life” as they highlighted. In Bamyan one old women only had daughters and therefore, when all the daughters got married, she remained by herself. After a few months she became very ill. One of her daughters finally came back and settled in her mother’s house with her husband.

4.2.2 The number, sex and age of breadwinners

In most cases, the main breadwinners were men. When young women are married to old men, the human resources of the household decrease in the short run: the man will soon become too old to work whereas the number of young children increases rapidly (all the more if the woman is the second or third wife). For instance, in Rabat Sangi district of Herat province, a 21 year-old woman was married to a 66 year-old man. She already had 4 children, all under 5 years old. Her husband was too weak to work and she was too busy with her children to leave the house. She depended on her family (her mother and siblings) to support her.

Among the women interviewed, many were breadwinners as well, as they had access to some paid employment, which, most of the time, was very poorly paid. All the women were engaged in reproductive activities, and the majority of them worked, thus contributing to counterbalance an unfavourable dependency ratio. Nevertheless, as we will see in the next section (3.3), chronically poor women have very restricted access to economic opportunities and are very unlikely to earn as much as men, even though they do the same tasks or have the same skills.

Yet, in some cases, women were the main financial source of the family. They generated significant income for the household through carpet weaving or sewing. Most of the time, though, the man of the household (e.g. husband, son, son-in-law) insisted that he was the main financial source.

In chronically poor households, children start working very young. According to the interviews, 12-13 years old is the age when boys start working, helping their fathers in the fields or looking for daily labour in cities. However, the labour market being already very restricted for men, it is even more restricted for young boys with no skills. In most chronically poor women’s households, if the husband was sick, disabled, or dead, the 12-year-old boy worked. For example, in Kabul, a female head of household had two sons who worked after school, selling water and juice on the streets. Young boys can become heads of household when their fathers die. In Yawan district in Badakhshan province, a woman living alone in her house (but not the head of the household as her brother-in-law took care of her financially) had only one son. When asked why her son did not go to school anymore she replied that since her husband died, he was the one in charge of the family. He was the only man in the household and he had to take care of her and of his sisters. The boy picked up wood during the day or did small jobs for the neighbours and received food in exchange.
In sum, women’s poverty can change dramatically over a short period of time because of the composition of their household. For example, in Herat, a chronically poor woman had 8 sons. They were all under 12 years old. The husband worked as a daily labourer but he was struggling to find regular income to feed all his family. The older son had dropped out of school to help his father. He was serving as an apprentice in a tailor’s shop. His mother had great hopes that he would be able to help the household financially in the future. In the long run, the other sons will be able to work and will support the parents. Case 3 in section 3.1 is another example of a chronically poor household with few human assets: when Mariam’s husband and father were alive, she did not have to work and they had a relatively good life. Since they died, she has been alone with her old and sick mother. She did not have any children, and there is no one to help them in their old age. She has weak health as well and cannot work hard. They depend mostly on charity, but even this is very rare, because they have no social network and all their neighbours are as poor as they are.

4.3 Access to economic opportunities

Women usually play an important role in several dimensions of agricultural production such as animal husbandry and the processing of crops and animal products. In some regions (e.g. Bamyan, Badakhshan), they contribute significantly to the production of a number of marketed products such as dried fruits, poppy, fuel wood, dairy products and handicrafts. More generally, women’s contribution to pastoral livestock production both for domestic consumption and for the national and international market is high (World Bank, March 2005). Nevertheless, as Grace and Pain state in their report, livelihood diversity is very restricted for women and income-generating options are fewer compared to men’s (Grace & Pain, July 2004). Women’s work, especially home-based work, is also characterized by extremely low wages. (Beall & Schütte, 2006). When working outside their house, women are often paid less than men (Grace & Pain, July 2004). (what about the effect of poppy eradication?)

In the context of women’s chronic poverty, this limited diversity of income generating activities can be explained by a combination of both internal factors and external factors. Internal factors are poor health, restricted mobility according to pardah principles, the fact that women’s main duty is their reproductive role and limited access to assets within the household. External factors are more linked to limited access to assets due to the environment, poor education, low diversity of skills (which often do not match market demand) and restrictive access to the labour market for women.

4.3.1 Women’s mobility limited by pardah principles

It is clear that the concept of pardah limits women’s mobility outside of their house, and thus their ability to access economic opportunities and public services. It also limits the possibility of developing livelihood strategies or coping mechanisms (e.g. borrowing money from a shopkeeper). However, this research also shows that poverty can lead to a reinterpretation of pardah rules to make them less strict. For example, when it comes to working in other people’s house for cleaning or for laundry, young women cannot go. For older women, the pardah is sometimes less strict. Still, some older women interviewed stated that they could do this kind of work provided that there were no men in the house. Moreover, veils or chadri/burqa can be a symbolic extension of pardah that allow women to go out.
Among the women interviewed, 34% declared that they had home-based income-generating activities. Since the *pardah* is stricter for the youngest women, older women are more likely to have productive activities outside their homes (51%) than the youngest women (27%).

In a conservative area such as Pashtun Zarghun district of Herat province for example, the age of the woman made a big difference to household livelihood strategies. Older women were able to leave their house to buy material from shops to sew clothes or weave carpets. If there was no male at home, they went to the shop and sold their production themselves. However, in the same village, a younger woman, who had a disabled husband who could not work, was not allowed to go out of the house. The household had to survive mainly on charity from relatives and neighbours since the husband did not allow the woman to go out.

4.3.2 Women’s mobility limited by gender-based distribution of tasks and duties

Activities in the house and their reproductive roles often prevent women from having productive activities. Young women with young children, who do not live in an extended household, do not have the possibility to be away from their house, until the oldest daughter is old enough to take care of the children, which then can jeopardize her own chances of going to school. In poor households, women, and especially widows, have to carry the double burden of reproductive and productive activities.

According to the interviews, older women with older children had more economic activities. They were able to go out of the house and leave the children with the elder girl.

4.3.3 Access to assets and inheritance practices

The lack of economic opportunities is strongly linked to the difficulties of Afghan women to access assets and production means such as land and livestock. Gender inequalities in terms of land ownership and livestock are standard throughout Afghanistan and enhance women’s vulnerability. Although it is more common for women to own livestock than land, there is still significant gender inequality as regards livestock ownership (Grace & Pain, July 2004). In the majority of cases, women only owned chickens, and used the eggs as a means of exchange on the market. In Bamyan and Badakhshan provinces, more women owned other livestock, such as sheep, goats or cows, than in the other provinces visited by the RT. Even if the women claim the livestock belongs to their husband, they are the ones in charge of it. Up to a certain amount of money, they are also allowed to sell or exchange animal products such as *qurut* or eggs. When it comes to selling the offspring, the husband usually takes care of it but it is also common to see older women selling their own livestock to earn money.

Chronically poor women’s limited access to assets is also a result of traditional practices. Under Sharia, a family leader divides up his assets amongst his sons and daughters according to Islamic rules (The Koran, Sura (S.) 4, verse (V.) 12). The general rule determining this division of assets is the following: sons receive two shares whereas

56. In some cases, when the woman lives in an extended household, the sisters-in-law or the mother-in-law takes turns to look after the children of the household, which gives women more opportunities to work outside.
daughters receive only one. Nevertheless, it seems that in most regions, the Sharia law is not respected and women only inherit a quarter or an eighth of their father’s land. Moreover, custom tends to see men as the only property owners: it is assumed that the sisters’ shares will go to the brothers, whether this is the will of the sister or not.

In case of widowhood, everything goes to the children and nothing to the widow. If the children are too young, the widow is supposed to keep the belongings of her husband until her sons are old enough to actually use them. Then, according to tradition, the sons should take care of their mother until she dies. In this way the mother will be able to keep “using” her husband’s belongings. In many cases, if the children and especially the sons are too young to claim the ownership and use of their father’s belongings, the mother will have to struggle to keep her husband’s assets for them.

When a man dies and his parents are still alive, his wife does not receive anything of her husband’s wealth, as it goes to his parents. Traditionally, the widow should remain with her in-laws and possibly get remarried to one of her brothers-in-law, so that she can still claim her husband’s wealth, or at least a part of it. In theory, once her parents-in-law die, the inheritance goes to the children, and mostly to the sons. Very often, however, the husband’s land and assets are grabbed by relatives. Many widows interviewed lost their land because an uncle, a brother or a brother-in-law took it, giving his “protection” in exchange. Widows who refuse to hand over their land risk being rejected from their family-in-law or their own family.

Chronically poor households have very few assets, on which they often depend a great deal. For chronically poor women, the presence of adult males in the household ensures they can keep such assets. This is why chronically poor widows are highly dependent on men and are more likely to be less poor if they have sons that can “protect” their husband’s assets after he dies.

### 4.3.4 Chronic health problems as a restriction to work

Another major constraint to chronically poor women’s ability to work is their weak health. Reaching a certain age, women cannot carry out most of the standard ‘female’ economic activities such as weaving carpets, cleaning houses, washing clothes, baking bread or farming. Many women reported that they did not have any economic opportunities because the only possibilities required a certain level of physical force, which they no longer had due to their poor health.

### 4.3.5 Limited education and low diversity of skills

One of the significant constraints which affect the economic opportunities of women is their lack of skills. 98% of the chronically poor women met by the research team are illiterate. Therefore they cannot have access to jobs in administrations, NGOs or any other type of job that requires literacy.

All chronically poor women met were doing very similar economic activities. Across Afghanistan, chronically poor women’s activities are very diversified, but within each region, the diversity is more limited. In rural areas, it was limited to working in the field with their husbands or male relatives rearing livestock and processing dairy products, spinning wool, picking fruit, fetching water and firewood, weaving carpets, embroidery, sewing, cleaning other people’s houses and laundry. In urban areas, the possibilities
were broader: some women in Kabul worked in a raisin factory in district 1; in Dashte Barchi, women could work at the training centre for women as tailors or carpenters. In Herat, women baked bread for other women and did tailoring; one woman worked in a bottle factory. In Faizabad, in the DoWA’s women centre, women prepared flood protection nets out of thick wire and stones.

The best opportunities in Faizabad are for educated people. All the women met wished that their girls could study until the 12th grade to learn English and computing so that they would be able to work in an administration. Some girls in the neighbourhood had managed to get jobs in administrations, NGOs or even as nurses in hospitals or as teachers. The women said that their main problem was to find a contact and recommendations, but they all agreed on the fact that these are the best jobs and that education is the best exit route out of poverty. One woman explained that she comes from a poor family in Faizabad, that her parents were not educated but they pushed her to go to school until the 12th grade. She has never worked, but this is not important because thanks to her education she married a doctor. Moreover thanks to her education, all her children went to school and they all work as teachers, doctors or nurses. She also had a good reputation in the neighbourhood because women came to seek her advice and to write or read letters. Now, all the girls know how to read so the older women do not need her skills anymore.

Not only does the labour market offer few possibilities for women (as well as for men), but most chronically poor women do not have skills that could enable them to find a job. The example of the carpentry training centre in Dashte Barshi or the flood protection project in Faizabad are exceptions that show that women could have access to a range of different jobs, provided that they have the skills and find a way to get organized. In rural areas, the market is more restricted but some NGOs have managed to train women to work in beauty parlors or other small businesses (e.g. renting dishes for ceremonies). In many cases, the women who do embroidery, carpet weaving or sewing do not deliver very good quality products and do not have the marketing skills to optimize the value of their work (Duchet & Duchier, 2006).

Chronically poor women’s skills are often not sufficient to have an economic activity in deep remote areas where no one can afford to buy a carpet and everybody makes their own clothes.

In sum, chronically poor women have very little access to economic opportunities because of a combination of different factors. These factors should be seen as a combination of boosting factors that, together, would enable chronically poor women to have more access to economic opportunities. Taliera in case 2 (section 3.1) is a good example of a chronically poor woman who is relatively free in her movements. She has access to her husband’s land (probably because her husband is still alive and therefore no one can take over the land) and is in good enough health to farm. She also has enough skills to bargain when selling potatoes and goats. She also has a good social network, with her brothers helping her by lending her money when she needs it. In contrast, Fatima is an example of a chronically poor woman who is relatively free in her movements and is in relatively good health but remains very poor because she does not have access to any economic opportunities since her brother-in-law took her husband’s land.
4.4 The social network

Beall and Schütte already insisted on the importance of the social network in urban livelihoods in Afghanistan. According to them, “crisis and emergency situations are usually cushioned by social relations, notably that of family and relatives. They serve as a safety net, an indispensible social asset for urban livelihood security” (Beall & Schütte, 2006).

When seeking help, most Afghans turn to their social network. In all communities in Afghanistan, the social network is one of the main security nets for the poor and acts as a shock absorber. Having a solid social network means having access to significant assets such as housing, loans, charity and production means. Furthermore, good links with well-off or powerful people such as wakil-e gozar can be of the utmost importance to face financial difficulties, receive support from NGOs or receive protection against crime and political conflict.

All the chronically poor women interviewed spoke of the importance of social networks. For chronically poor women, who do not have much access to economic opportunities, these social relations are key to their livelihood strategies and their ability to move out of poverty. For a chronically poor woman, a social network basically means the social protection and/or financial support from a man.

Social network boundaries vary depending on whether the woman lives in the community where she grew up or lives surrounded by strangers. When asking chronically poor women, in villages, who had the most freedom of movement, the first reason given was age and the second was origins. Women who were from the village had a lot more freedom because everybody “knew them” and knew who they were. Women who were not from the village had more limited mobility. Thus, in some cases, neighbours and community members can contribute to chronically poor women’s livelihoods by giving her work (e.g. cloth to sew, bread to bake) or food.

Nevertheless, for women, the most supportive social network is kinship and extended kinship. Chronically poor women sometimes receive financial support from their siblings. In some other cases, single women rely on their sons-in-law. But in most households interviewed where the widow relied on her son-in-law, he clearly stated that his mother-in-law was a burden and that he did not feel responsible for her. Most of the time, young widows have little choice but to rely on their brothers- or fathers-in-law. Older widows rely more on their sons, fathers or brothers.

The importance of the social network is key to chronically poor women. For example in case 1 (section 3.1), Taliera manages to remain less poor thanks to the composition of her household (her two elder sons work and support her financially) but also her social network: the owner of the house is one of her relatives so she does not have to pay the rent; her brother is in Denmark and sends her some money; her son-in-law also helps her financially from time to time. She told the research team that her elder girl is not married yet because she did not receive any proposal that seemed good enough to her, showing that she intends to continue building her social network through her daughter’s wedding. In another case in Dashte Barchi (Kabul city), a chronically poor woman explained that until three months ago they had managed to pay the rent of their house and pay for her medicines because they had received some funds from her husband’s family working in Pakistan. Now that they do not receive the money anymore, they have become even poorer.

The social network of chronically poor women is often limited. However, having men to support them is often crucial in deciding whether women will be very poor or less poor.
5 FROM POOR TO POOREST

As shown in the previous chapter, the women who are relatively less poor are clearly the ones that have a household in which there are a number of people who are able to work, who have access to economic resources and/or have a good social network. According to the field research, women’s age and marital status are strongly correlated to their household composition, their access to economic activities and their social network. Taking into account women’s age and marital status as well as women’s life cycle, this chapter aims to identify the different categories of chronically poor women and the poverty dynamics of each category.

5.1 Age, marital status and life cycle

The age of chronically poor women is likely to determine her access to economic opportunities: an old woman will have more economic opportunities and more freedom to work outside her home than a young woman. According to the interviews, a woman over 35 years old is considered “old enough” to bypass the pardah principles. Women over 35 years old, may be too weak or too tired to work but at least they have more free time than young women who have to take care of their children. What is more, the age of a woman determines if she is likely to have a son that is old enough to work.

The marital status of chronically poor women can determine the human capital of her household, her social network (whether she depends on the in-laws, on her son, etc) and her access to economic opportunities. For example, if she has a husband, she is more likely to be able to work in the fields with him. The different marital states that emerge from the research are “married women”, “widow” and “female head of household”.

Women’s vulnerability changes throughout their lifetime. Poverty and vulnerability have different forms and impacts on a woman’s life according to her age, her marital status and the composition of her household. We can thus distinguish three main periods in a woman’s life:

1- **Before she reaches the age of marriage**, she is not subject to pardah rules and is able to move around\(^57\).

2- **Marriage**: pardah rules and more generally the social construction of gender roles start to impose constraints when the girl reaches marrying age. Indeed, marriage is a critical point in a woman’s life: the well-being of her husband and in-laws, and more specifically the health status of her husband will partly shape her destiny. A girl can be given to another family to solve a conflict or repay a debt, in which case she will carry the burden of the tension between the two families and will be more likely to suffer from gender violence. After getting married, women will normally have children up to the age of 38-40. Many women argued that when a woman is unable to have children, her husband generally marries a second wife or divorces her. Deprived of the status provided by motherhood, these women are often marginalized and forced to do the most

\(^{57}\) Theoretically females are subject to pardah when they can conceive. In practice, in some provinces pardah starts when girls are 7 and last up to 35-40.
difficult tasks in the house. Moreover, the number and the sex of the children will play an important role. The 15 first years of the marriage are often particularly difficult since the number of children increases regularly whereas the number of breadwinners remains the same until the eldest son is able to generate income.

3- Widowhood: when a woman loses her husband she either gets remarried, joins her in-laws, returns to her own father’s family or joins one of her sons’ family. Women older than 35 who do not have any relatives to take care of them might remain by themselves. In some households, especially in Pashtun areas, the young widow often has to remarry her brother-in-law. According to traditions, the children should remain with the in-laws. Therefore when the husband dies, the woman has virtually no chance of keeping her children if she does not stay with some in-laws (in general, brother- or father-in-law). Keeping the children of the dead son can be a heavy burden for the in-laws as they represent extra mouths to feed. This social set up, which is supposed to be put in place after the husband’s death, can be seen as a solidarity network. However, in a context of poverty, adding several people to the family is a real burden for the in-laws and a large part of the workload is shifted onto the widow. Therefore the woman is often exploited and does all the hard work for her in-laws’ family. Nevertheless, in several households met by the research team, the brother- or father-in-law insisted on keeping the children to have an extra pairs of hands if it was a boy or to get the dowry money if it was a girl.

5.2 Married women

5.2.1 Quantitative data

Out of 84 women interviewed, 39 were married. Two sub-groups can be distinguished within this category: women below the age of 35 and women over 35. In this category, age is indeed closely related to the composition of the household, the number of young children and thus to the mobility of the women. There is also a more social aspect to this: older women with a considerable number of children are more respected and represent less “danger” to the family’s honour, since they have done most of their reproductive duty.

Out of 39 married women interviewed, 22 were under 35 years old. Depending on their age and how long they had been married, they had between 1 and 7 children. They generally had very little freedom of movement. Most of them stayed in the house the whole day to take care of their children and do the house chores. Pardah rules can be seen as a constraint since none of these women worked in another person’s house (as cleaners for instance). If young women venture outside their home, they not only lose their honour but also expose themselves to gender-based violence, as they are considered unprotected and therefore seen as ‘fair prey’.

In total, 17 of the married women interviewed were over 35 years old. The average dependency ratio for this category is 7.4. Three women in this category did not work and two only had a home-based activity. All the other women in this category had enough freedom of movement to be able to engage in an economic activity outside their home, due to their age: they were less constrained by their reproductive role and suffered less

58 The age of each respondent was either based on their own claim, or based on an estimation made by the RT. This estimation was based on the age of the children, questions to the relatives or defining historical landmarks in the woman’s life.
social pressure (i.e. it becomes more acceptable for them to go out of the house). Of the four women who did not work outside their home, three were ill. The economic activities of this category of women were as follows:
- 6 women collected natural resources;
- 4 women worked in the fields (farming activities with their husband);
- 3 women had a home-based activity;
- 1 woman earned a daily wage;
- 3 women combined two different types of economic activity.

5.2.2 From very poor to less poor married women

Women who have two or more male labourers in their households were less poor. Women who have many sons and only one male labourer, with a low paid job, are categorised as being very poor. Nevertheless, they are very likely to become less poor when their sons start working.

- Nayla lives in Herat city. She is 29 years old and she has 8 sons. The oldest is 12 years old while the youngest is 1 year old. They live in district 1 of Herat city in a neighbourhood where her brother is the wakil. He helps them a lot and always finds them a place to stay. Nevertheless, her husband is a daily labourer and he often does not have any work. When he finds a job for the day, he earns very little money. They have to move every week or every month to a different house because they can not pay the rent. Every time her brother gives them a gift, they have to sell it to buy food or pay the rent. She cannot work because she has to take care of her children. Nevertheless, now that her oldest son is 12 years old he started working in a tailoring shop as an apprentice and she hopes that soon he will be able to earn some money.

5.2.3 From less poor to very poor married women

With time, the poverty situation of chronically poor women can vary a lot. Because chronically poor women are, by nature, in a deprived and very vulnerable situation, a single little shock can have a very significant impact on her poverty status.

An chronically poor woman is very likely to become poorer if she has young children and her husband becomes ill, disabled or is too old to work. If she has no son to take over as head of the household, she has to be the main breadwinner of the family. She is however likely to have little time to work because she has to take care of her children and suffers social constraints on mobility (as shown in the second example below, mobile women who are of reproductive age are considered “loose”). Moreover, her young age is a constraint to accessing any economic opportunities. In these cases, young boys of about 12 years old can become household heads and start working.

- Mariam is 30 years old and lives in Pashtun Zarghun district of Herat province. Her husband is more than 80 years old and cannot work. She has 4 children. The oldest son is 16 years old. He is the head of the family and the main breadwinner. He is a daily worker and gets cloth from the market so that Mariam can sew. He then sells the clothes back to a shop.

- Gul is 25 years old and lives in Pashun Zarghun district of Herat province. Her husband was a daily labourer but he became disabled 6 years ago in a car
accident. She has five children. Her oldest son is 10 years old and her oldest daughter is 7 years old. When he had his accident her husband was in hospital for a long time. She started working in the neighbour’s house as a cleaner in exchange for food. In the village, people started saying that she was taking advantage of her husband’s disability to see other men. Thus, her husband has forbidden her to leave the house. Now they have no way of earning a living. They receive charity from wealthier people in the village and Gul sometimes tries to sew some clothes with the material her son brings her back. Then her son gives back the clothes to a shop to get some food in exchange.

In several interviews, the women spoke of their fear of being rejected by their husband. If they become disabled or are unable to have any children there is a risk that their husband will divorce them or take another wife and ignore them.

- Latifa is 37 years old. She lives in Khaki Jabbar. She got married 20 years ago. Her husband was good to her. During the war against the Russians, they moved to Pakistan. She had 2 daughters but both died when they were very young. Then she had a son who is now 15 years old and is disabled. Her husband got angry because she could not have any more children. Eight years ago he decided to get remarried and told her that she should not be part of his life anymore. He gives her food and she lives in a room by herself. He beats her sometimes. The second wife is always telling her husband that he should get rid of her because she is a burden to them. Her husband does not even want to pay for the medicines for her son anymore.

Chronically poor women who only have daughters are likely to become poorer. They and their husband will grow old, their daughters will leave the house to get married and they will remain by themselves with no support from any of their children.

According to the research data, the poorest, married, chronically poor women can be divided into two main groups:

- **Women living in large households with only one male worker**
  These women have a high dependency ratio as the size of their household is large (an average of 8.5 people) and there is only one male worker in the household. In most cases, the source of income of these households is very irregular as the men often do casual work.  
  Women do not work outside as they are busy at home and social pressure confines them to the domestic sphere. Charity is an important source of income. Some of these households are *hamsaya*, which means “living in the shade of the same wall”. They have no assets and need to secure a place to live. They live in the compound of a *khan* or an *arbab* and work for him in exchange. They are highly dependant on their hosts. *Hamsaya* women often work for free (wood collection, gathering water, cleaning the house) in the house of the *khan* or the *arbab*.

- **Old women living alone with their old husband**
  These women are over 40 years old and live alone with their old husbands. All their children have left the house and settled in their own houses. Neither the women nor their husbands are able to work anymore. They stay at home and rely completely on charity (from neighbours or relatives) and on their social network, which is often very poor as well. We met only two women belonging to this sub-category. Such cases are rare.
because in Afghan culture parents are normally taken care of by their eldest son when they get old. However, in some cases, there is no son and their son-in-law does not want or cannot take care of them.

5.3 Female heads of household

The NRVA defines a head of household as the main breadwinner and the main decision maker of the household. Furthermore, to be defined as family head, the individual has to be present in the household at least nine months of the year and should not be absent for more than three months in a row. Thus, in the case of a female-headed household, a woman is the main provider for the household (in cash or in kind) and the main decision-maker. When asked how they would define a female-headed household, the majority of interviewees spoke about widows. This is because women being heads of household in any other circumstances is not socially acceptable. There are also cases of women being the main breadwinner, but their disabled or old husband being the main decision maker, at least officially. The frequent discrepancies between the male and the female statements during individual interviews clearly show that women’s roles as breadwinners or decision-makers are often underestimated by men. The NRVA 2005 states that 2% of households in Afghanistan are headed by women. Nevertheless, the research team very rarely met women who were both the main breadwinner and the main decision-maker of a household.

5.3.1 Quantitative data

In every area, the research team tried to interview as many female heads of household as possible. Nevertheless, out of the 84 chronically poor women interviewed throughout the research, the team was only able to find 12 female heads of household: 7 of them were in Kabul city, two in rural areas of Bamyan, two in Herat (one in Herat city and one in a rural area) and one in a rural area of Badakhshan. The RT did not meet any FHH in Nangahar. In Pashtun areas, it seems that FHH, defined as the main breadwinner and decision-maker, are quite rare. Most of the time, widows or unmarried women are part of another household, under the protection of a man. More generally, it appears that FHH are more numerous in big cities than in rural areas. In the villages, the social network is tighter and single women are more likely to join another household.

Female heads of household are not always widows: 7 out of 12 were widows; 2 were still married and lived with their husbands who were unable to work since they were severely mentally and/or physically disabled; and 3 had never been married. These 3 unmarried women were the only female heads of household under 35. Two of them lived in Kabul city and one was a particular case in Rabat Sangui district of Herat province.

The chronically poor female heads of household were not prevented from working outside their homes, and 11 out of 12 did so. The only one that did not work outside her home was a 25–year-old single woman who lived with her sister and made clothes. Female heads of household are relatively less constrained in their activities and enjoy

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59 Interview with Amanullah Assil, team leader MRRD/VAU, July 2007.
relative freedom of action for three main reasons: 1/ there are no men in the family to impose restrictions, 2/ in the majority of cases, they are over 35 years old, which also influences their mobility; and 3/ they have no alternative.

In Kabul, all the female heads of household had low income-generating activities. The sewed bags, broke almonds, cleaned other people’s houses, did laundry, or worked in the raisin factory or in training centres. Only one 25–year-old woman did not work outside her home. In Herat province, one female head of household worked in the fields (a young 16-year-old girl) and one worked in a bottle factory in Herat city (47 years old). In Bamyan, both worked outside their home, one in her husband’s field and the other gathering wood. In Badakhshan, the one female head of household interviewed cleaned other people’s houses, did laundry, sewing and any other type of job she could find. Regarding pay, women are always paid less than men for a similar workload. For instance, for weeding, women are generally paid around 40afs/day whereas men get twice as much. When they gather wood or bushes they hardly earn more than 20 afs/day. For one day of wool spinning they do not get more than 30 afs whereas they earn between 20 to 40 afs/day breaking almonds.

In total, 9 women out of 12 relied a great deal on their social network and/or on charity. Relatives or neighbours gave them flour, bread, clothes, paid part of the rent or bought medicines when needed. However, charity as a source of income is very irregular and most of the female heads of household mentioned that they often spent many weeks or even months without sufficient food. They were particularly vulnerable to health problems. Moreover, in urban areas, all the female heads of household mentioned the high cost of rent as one of their major problems. As they could not pay their rent on a regular basis, they were often asked by the owner to leave the house and had a lot of difficulty finding a place to stay.

5.3.2 Female heads of household living without the protection of a man

Out of 12 female heads of household, 5 lived without a man. Most of the female heads of household who lived by themselves were in Kabul and Bamyan, where the social pressure on women is relatively less strong. Out of the 5 women who lived by themselves, two were single. One lived in Kabul city and one in Rabat Sangui district of Herat province. Both of them were extremely poor women and were less than 35 years old.

- In Herat, a 16-year-old girl, who lost both her parents a few years ago, takes care of one disabled brother, one disabled sister and one 6-year-old brother. They all live in their parents’ house. Assuming that she will get married one day, she might have to leave her brothers and sister behind. Her neighbours help her a lot, finding her work, taking her to the fields with them and bringing her materials to weave carpets.

- One 30-year-old woman lives with her old mother in Kabul. Both her father and her brother died and she did not get married so that she could stay and help her old mother. She works in the raisin factory. When the factory is closed she does not have any work. Her old mother breaks almonds for a very low wage and keeps the shells as fuel.
Cases of women who remain unmarried are probably exceptional and can mainly be found in Kabul where there is relatively less social pressure for single women. The research team also interviewed two young women who refused to get married and worked in their house, with their brother living in the room next door. However, this type of situation is very rare in chronically poor households, although it might be slightly more common among educated women or professional women in urban settings. For example, in Khaki Jabbar district of Kabul province, the research team interviewed an old chronically poor woman and her husband. They had 3 daughters. Two were already married and had left them. The last one was getting married the day of the interview. The mother said it was very difficult for them to see that their last daughter was leaving because they will have no one to help them. But, as their daughter was 19 years old, they had kept her with them as long as they could. She now had to get married or her life would be ruined. This illustrates how it is a lot more difficult for women to remain unmarried in rural areas. A girl who is not married in a rural area, where the community is small and the pressure high, will not have a good reputation, because “something must be wrong with her” (as stated by the old mother of the woman in the above example).

The other 3 female heads of household living without the protection of a man were widows: 2 of them were very poor and 1 of them was less poor. The ones that were very poor had either no children or very young children. They had no assets (no land in rural areas or no house in urban areas) and no social network. They lived by themselves because they did not have any other alternative. One had a young son and was fighting to get her land back from her in-laws. The other had no children, no brother, no brother-in-law and had to take care of her old single mother.

The only widow met who lived by herself without a man and was less poor, actually chose to live by herself. She was able to do this because she had a strong social network, access to economic activities and children to help her.

- Marjan is a 35–year-old widow. She is from a wealthy family in Daikundi and has a high level of education. When they moved to Iran they lost all their assets. But in Iran she worked in a training centre and learned carpentry. She made a lot of money and was able to save enough money to set up a training centre for women in Dashte Barchi. Her brothers live in Dashte Barchi as well and help her from time to time. She has to take care of her sister who is a widow and is mentally disabled and her sister’s 3 children. She has a 12-year-old boy and a 9-year-old daughter who both go to school, and an 18-year-old daughter who helps her with the training centre.

In sum, only female heads of household who have good social networks, who are able to access economic activities and have a favourable household composition can afford to live by themselves. In most cases, the poorest female heads of household who live without a man do not have the choice because there is no man in their family to help them and support them.
5.3.3 Female heads of household living under the protection of a man

Of the 12 female heads of households that were chronically poor, 7 live with either their brother-in-law, their brother, their son or their son–in-law: 2 are very poor and live respectively in Kabul city and in a rural area of Badakhshan; the other 5 are less poor and live in rural areas of Bamyan, Herat city and Kabul city.

Two of the female heads of household who lived under the protection of a man were very poor. They had no access to economic assets mainly because they lived in a deprived area and had no specific skills, but above all, they had no males to support them and no strong social network.

- Habiba is a 37–year-old widow. Her husband died 17 years ago. Her children were very young so she decided not to get remarried. Since floods destroyed her house 3 years ago she settled with her brother who is mentally disabled. One of her daughters died at a young age. She has a 16–year-old daughter who helps her in her work but does not go out of the house. She washes clothes, cleans other people’s houses, and sews for her neighbours in exchange for food. When the neighbours do not have work for her, she goes from door to door in the village to ask for charity but she is very ashamed to do this. She does not have any family other than her brother and has no brother–in-law.

- Alam Bibi is from Bamyan. She is 38 years old and lives in Kabul. Life was too hard in Bamyan, their house was burnt by the Taliban and she did not have any land and noone in the household was able to work in the fields. So she decided to move to Kabul 3 years ago with her 6 children. She first settled with her sister, but their house was too small and she had to leave. Now her son-in-law lets her live in a very small and dirty room in his house but she knows she is a burden and will have to leave soon. Her 15- and 14-year-old sons work on the streets fetching water after class. Her 12 year-old-son has started helping them even though he is still very young. Her 10–year-old-son and 11-year-old daughter go to school. She sews bags, breaks almonds, and washes laundry for the neighbours. She is new in the neighbourhood so she does not know anybody, although the wakil helps her to find work.

The 5 female heads of households who are less poor either have access to economic assets, or have sons or brothers or a social network to support them financially and protect their reputation while they have an economic activity. One of the female heads of household is a single 25-year-old woman who lives with her sister under their brother’s protection.

- In Kabul district 1, a 25-year-old woman lives with her 28-year-old sister. Both refused to get married because their two sisters died as a consequence of their husbands’ brutality. They have a sewing machine and tailor clothes for the women in the neighbourhood. They live in the house that used to belong to their father. Their brother is also a tailor and lives in a room next to theirs. They only go out of the house for basic necessities; otherwise, they go with their brother. When asked by the research team why they did not work in the raisin factory next to their house, where they would make more money, they replied that they could not work outside their home as this would cause rumours regarding their
reputation in the neighbourhood. Their brother helps them financially from time to time.

The other 4 female heads of household who were less poor were widows and over 35 years of age. Two of them had a mentally disabled husband but either had access to their husband’s economic assets or received support from their brothers- and sisters-in–law. The two others lived with their sons. Was there any information here on whether they get MoLSA pensions?

- Fatima is 37 years old and lives in a village close to Bamyan centre. Her husband became disabled 4 years ago. He is mentally and physically disabled. He sometimes gives her orders but because he is mentally disabled he forgets immediately afterwards. When her husband became disabled, she borrowed some money from her brothers to repay her husband's debt. She works on her husband’s land and plants potatoes. She had no problem accessing the land because her husband is still alive and she is old enough to work on it. She is able to negotiate a price for the potatoes herself. With the money she was able to save she bought 2 goats and 3 lambs. She sells the kids and lambs. She also received 10 chickens from an NGO and she exchanges the eggs on the market. She has 2 daughters, one is married and one is 11 years old, as well as 4 boys who are 15, 14, 13 and 12 years old. They all go to school and help her in the fields.

- Simagul lives in Dashte Barchi and is 35 years old. Her husband is mentally disabled. She used to live in Iran close to her family but when her brother–in-law came back to Kabul he did not give her the choice and made her come with him. She lives in a house that belongs to her sister-in-law. Her husband sits all day in the house and becomes aggressive if he does not take his medicine. Therefore, her brother sends her medicines from Iran. Her brother-in-law gives her food and helps her financially. She works in the training center in Dashte Barchi. Her 9- and 15-year-old daughters and her 12-year-old boy go to school. Her 5 year--old daughter and her 3- and 6-year-old sons stay at home.

- Mariam is 47 years old. She lives in Herat city in the same compound as her son. She works in a factory and thus is completely independent financially. She still has 3 children (one 14-year-old daughter, and two 16- and 17-year-old sons) who live with her in the same room. Her daughter goes to school but both of her sons work. She decides what to do with her income and her son’s income, and she goes by herself to the market to buy what she wants. Still, she says that it would not be good if her sons left her to live by herself both for security reasons and because of the community.

- Fatima is a 50–year-old widow who lives is Kabul. She is from Besud where she has two sons who work on her husband's land. They help her financially and pay for the transport when she wants to go back to Besud. In Kabul she lives in one room with her 18–year-old boy and her 15-year-old daughter who both go to school, and with her 22-year-old daughter who is not married yet because she is waiting for a good proposal. Her other daughter is married to a relatively wealthy man who helps them financially form time to time. Her brother is in Denmark and sends money sometimes. The owner of the room they live in is a relative and they do not have to pay the rent. She sews bags and clothes and breaks
almonds to make money. Her 22-year-old daughter helps her but there is usually not enough work for both of them and her daughter cannot work outside the house.

To understand better what influence the three variables have on these women’s lives, the variables were given a score on a scale from 0 to 2 according to the influence the variable had on each woman’s situation.

**Table 6. Categories of women and influence of economic activities, human capital and social network**

<table>
<thead>
<tr>
<th>Living with/alone</th>
<th>Poverty status</th>
<th>Marital status</th>
<th>Age</th>
<th>Location</th>
<th>Economic activities</th>
<th>Human capital</th>
<th>Social network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women living alone</td>
<td>Very poor</td>
<td>Single</td>
<td>17</td>
<td>Herat</td>
<td>1</td>
<td>0</td>
<td>1</td>
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<td></td>
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<td></td>
<td>30</td>
<td>Kabul</td>
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<td>0</td>
<td>0</td>
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<tr>
<td></td>
<td>Less poor</td>
<td>Widow</td>
<td>51</td>
<td>Bamyan</td>
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<td>0</td>
<td>0</td>
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<td></td>
<td></td>
<td>35</td>
<td>Kabul city</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Women living with a man</td>
<td>Very poor</td>
<td>Widow</td>
<td>35</td>
<td>Kabul city</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Less poor</td>
<td>Single</td>
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<td>Kabul</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
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<td></td>
<td>Married, husband mentally disabled</td>
<td>37</td>
<td>Bamyan</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>35</td>
<td>Kabul</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Widow</td>
<td>47</td>
<td>Herat</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>50</td>
<td>Kabul</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

NB: The human capital includes the sons and daughters that work. The social network includes the relatives and neighbours who support the women’s household.

Except in one exceptional case of a widow who was educated and had a strong social network, all the women living on their own did not have any other alternative: they just did not have a working male in their family to support them. The 2 widows living by themselves were over 35 years old and were too old to get remarried. The 2 women that were single were under 35 years old. One might get married one day and the other will stay with her old mother because there is no other male in the family to take care of her.

The chronically poor women who live with a man do not receive much economic support from the man but rather receive social protection. They have either a strong social network or strong human capital. Most of them have an economic activity that is more or less lucrative. Most of them are less poor and over 35 years old. For the two poorest, the household composition is not good and they do not have any social network. One lives with her disabled brother and the other one has 4 young children and lives with her son-in-law who cannot help her financially. However, when her sons grow up, her situation is likely to improve.

It is worth noting that no female heads of household were found in the area visited in Nangarhar and Khaki Jabbar, which are mainly Pashto area. In these areas, traditionally
no woman lives by herself and women always seek the protection of a man, and men always make the decisions.

It is also important to underline that female heads of household are generally more than 35 years old. All female heads of household who are widows are over 35 years old. Young widows often get remarried.

**5.3.4 Women as main decision makers but not breadwinners?**

The research team never came across any cases of chronically poor women who were the main decision-maker but not the main breadwinner. It might be possible when a daughter is the main breadwinner, but then she is very likely to get married soon. When the son is the main breadwinner, even if he is as young as 12 years old, all women interviewed claim their young son is the head of the household. The opposite is possible, with the woman being the main breadwinner but not taking any decisions on how the money will be used. When the husband is still alive and is not mentally disabled, he remains the head of the household. Only when the husband dies, is too old, disabled or too sick to work and to take decisions, can the women be the main decision maker and breadwinner.

In Pashtun Zargun district of Herat, a 30-year-old woman has a disabled husband who cannot walk. She earns money for the family by making clothes. She however has to give the money she earns to her husband. He decides what to buy and sends his 12-year-old son to the shops because he does not allow his wife to go out of the house. The son is also the one who gets the material for the sewing and the one who sells the clothes to the shop.

**5.4 Old widows who depend economically on a man**

All the chronically poor women interviewed, whether they are widows or female heads of household, seek the protection of a man, whether it is just to protect their reputation or for economic support. When their husband has died, and they are over 35 years old, they seek protection from their brother, father, son or son-in-law. None of the old widows that were interviewed lived with their brother- or father-in-law, probably because these in-laws were old as well, or because they were too poor and could not take care of a widow.

When the widows have sons, they can generally rely on them. The poorest women who have many young sons are likely to turn to their brothers or father or their sons-in-law, who are often poor as well. Old women who only have daughters, or whose sons have died, generally move in with a man from the extended family. However, they are very likely to be seen as a burden in the house of their son-in-law, who is often very poor as well, has to take care of his own family and, according to culture and tradition, does not have direct responsibility for his mother-in–law. There were two exceptions in Badakhshan, where the women had economic activities to help support themselves and their son-in-law’s family, and therefore were not rejected from the son–in-law’s
household. All the widows interviewed were over 35 years old, had no sons and were very poor.

- Rikabu is 55 years old. She is from Khaki Jabbar but lived in Pakistan for 15 years. Her husband died when she was still young and they did not have any children. She lived with her brother-in-law but he used to beat her. She could not leave because of social pressure – it is not good for a Pashto woman to go back to her father’s house. When she heard that her father was about to die she came to Khakki Jabbar to see him. When he died, she remained with her older brother. She does not want to go back to her brother-in-law’s house and she hopes that he will not come to get her.

- Durani is 53 years old. She had two sons but they both died. She has three daughters. She was living in Pakistan when her husband died ten years ago. All her daughters are married. She went to live with her brother-in-law in Pakistan but he beat her all the time and she had to do all the bad house chores. After five years, she went to live with her daughter and son-in-law but they were too poor and beat her as well. She moved to her other son-in-law’s house in Pakistan but the same happened. Finally, a few months ago, she decided to go back to Khakki Jabbar and settled with her youngest daughter. Her daughter has 9 sons. The family is not too poor and treat her well.

Two thirds of the old widows living with their sons were less poor because they had access to income through their sons and had some skills which allowed them to work. However, the other third were very poor because their sons were also poor and they had no access to economic activities due to their lack of skills or poor health.

5.5 Young widows with young children

Among the chronically poor women interviewed, all the women who were under 35 years old when they lost their husband either got remarried or settled with their family (son, father, brother) or extended family (brother-in-law, father-in-law, son-in-law). Only 3 women under 35 years old lived by themselves because they had never got married.

When a woman’s husband dies when she is young she becomes very vulnerable. She loses her main human capital. Even if she has sons, as she is young it is very unlikely that they will be old enough to work. And being young, there are several constraints to accessing economic activities. She has to seek protection from another man. According to tradition, her children belong to the husband’s family: if her children are still young, they should move in with a brother-in-law or the father-in-law.

- In a village visited near Bamyan centre, a woman had asked her husband to divorce her because he had taken a second wife and he beat her very badly. Her husband divorced her but kept the children aged 1, 3 and 5. He also beat them. She borrowed a lot of money to take the case to court. Finally, the court decided that she should keep the children. When the elders of the village went to get the children in her former husband’s house, the husband said that if she took back the children it meant that they were not his children, which meant she had committed adultery. The elders accepted this argument and she did not get her
children back. She had to accept to marry another man six months later, because there were too many rumours about her going round the village.

If a widow decides to get remarried, she has to leave her children behind with her in-laws. If she decides to remain by herself, her in-laws are very likely to ask her for the children. Moreover, because the husband’s assets belong to the children, and the children belong to the in-laws, the in-laws will probably ask for the husband’s assets as well.

Therefore, when her husband dies, a young, chronically poor widow has very few choices. When the children are very young, most women choose to stay with the in-laws to avoid abandoning their children.

In principle, this solution represents an effective social security net for the woman. In 50% of the cases, the woman seemed thankful to her parents-in-law, who took care of her after her husband died.

- Aqila is 26 years old. Her husband was killed by the Taliban a few months ago. She has 4 children under 9 years old. She settled with her father- and brother-in-law. They did not organize a big funeral for her husband because they wanted to keep his money for Aqila. They decided to save some money to help her buy a house and cure her son who is half blind.

- in Bamyan, Massooda is 25 years old. Her husband died 4 months ago. They had nothing, they lived in a hut. She has 3 children under 10 years old. Her brother-in-law lent her a room in their house. He told her that she only had to look after the children and he would take care of everything. They are poor but they help her a lot.

However, in 50% of the cases, the young widow is not well treated. One of the reasons is that the woman and her children represent a burden to the in-laws. Therefore the woman is exploited and does all the hard work for the host family.

- Nayla is a 28-year-old widow. She is from Daikundi. She got married when she was 11 years old in Daikundi and her father still lives there. Her father is a shepherd. She was very young when her mother died so her father gave her away and got remarried. Now he has three children, who are the same age as hers. She has not seen her father for years. When her husband died 2 years ago, she settled with her parents-in-law. Her husband had beat her and her in-laws beat her as well. A year her husband’s death, her parents-in-law decided to move to Iran. They sold all their assets, but finally, they did not have enough money to go to Iran so they came to Kabul. They had already moved twice because they could not pay the rent. Her father has told her to go to live with him in Daikundi, where she would have a better life, but this would mean leaving her children with her in-laws and she does not want to. They are too young. She has to stay with her in-laws.

In some other cases, young widows had decided to remarry, and left their children to their in-laws.
In Rabat Sangui district of Herat province, an old woman had been married once before. When her first husband died, she had 4 children. They were 10, 4 and 2 years old and the youngest was 14 months old. They all died when she got remarried.

The issue of child custody and more generally the weak family law in Afghanistan, especially concerning women’s rights, clearly maintain many widows in a situation of social and economic deprivation. Afghanistan has ratified both the CRC (Convention of the rights of the child) and CEDAW (Convention on the Elimination of All Forms of Discrimination against Women) however legal reform and actual changes in practice are extremely slow. Traditional laws, which are mostly applied, are quite discriminatory for women and strongly limit their room for manoeuvre. Young widows cannot decide what is best for them but have to follow their in-laws’ wills. In a poverty context, the family-in-law usually cannot afford to have another family to feed. This is the reason why some women interviewed decided to get remarried. At least, as married women, they have real social status. As widows living with their in-laws, they are just a burden for the family and have to work to make up for it. Some women even find excuses to flee their in-laws. In Yakawlang district of Bamyan, a woman had come back to her village of origin with her children to be with her sick and elderly mother who was about to die. Once her mother died, she remained in the village and was hopeful that the in-laws, who live in Iran, would never come back to get them.

5.6 Different poverty dynamics for different categories of chronically poor women

When married, women are under the protection of their husband. Within the category of married women, the poorest women are the ones who live in large families where there is only one male worker, and the old women who live alone with their old husband.

All widows, young or old, have many constraints limiting access to economic opportunities. Old women might have fewer social constraints than young women but they are more likely to be in poor health. When a chronically poor old widow has a son, she is likely to be less vulnerable because it is the son’s duty to take care of his mother. However, if she does not have a son, she will be highly vulnerable and will have to find a male-headed household to support her. All the widows interviewed who did not have sons old enough to work and take care of them, and who remained by themselves, were highly vulnerable.

When their husband dies, young widows with young children have fewer choices than old widows. They either move in with their in-laws or leave their children to their in-laws, then get remarried or go back to their family. If a widow refuses to join her in-laws, she might see not only her husband’s assets but also her children taken away from her except if she finds a way to escape her in-laws (by moving to another location before the in-laws take her children for example). She becomes fully dependent on her in-laws and therefore is highly vulnerable to any type of physical or social pressure the in-laws can put on her. Finally, in the long run, the young widow becomes an old widow, and her children grow up as well. If she does not have a son, she is very likely to remain by herself or she will have to find a household to take care of her such as her son-in-law,
her brother or father. However, widows are often a burden for these already poor families. This is why some of these women often remain by themselves. Finally, the less poor were the old widows that had one or several sons to take care of them.

The poorest female headed households are the ones where women did not choose to be household heads but were forced into it because they had no male-headed household to support them: no sons, no stepsons, no sons-in-law, no father-in-law, no brother or no father that could take care of them. All other female heads of household had a man to support them either directly or by giving them access to an economic activity. The ones that remained very poor were the ones that did not have a son to support them, but only had the protection of a man (brother, son-, brother- or father-in-law) who was able to support them socially, but not financially. These women only have access to low income activities.

Here, it is important to repeat how important the concept of the life cycle is. A chronically poor woman is by definition deprived and therefore her situation can evolve under the influence of the slightest change. A chronically poor woman’s situation changes during her life, depending on the number of children she has, the number of sons and the health and ability of her husband. Her situation also changes if she has sons-in-law or brothers that can help her, or if she gets remarried. Her age is very important in determining her status and the economic opportunities she can access. The following figure gives an example of the life cycle, representing the cases of women heading households after their husbands' death.
Figure 1: Life cycle of CPW

Life cycle of CPW

Married women living in a chronically poor household
- Women living in large families with only one male worker
- Old women living alone with their husbands

Female heads of households
- Living with their sons
- Living alone, with disabled men or with women only

Death of the husband
Old widows depending economically on a man

Young widows with children

YoungSingle women living in a chronically poor household
6 CONCLUSIONS AND RECOMMENDATIONS

Chapter co-written by Carol Le Duc

The broad purpose of this study was to enhance understanding of female chronic poverty, and to make recommendations for policies and programmes (existing or new) that might contribute to the achievement of the MDG benchmark:

‘By Jaddi 1389 (end 2010) the number of female-headed households that are chronically poor will be reduced by 20 per cent, and their employment rates will be increased by 20 per cent.’

The findings reveal that a significant share of Afghanistan’s women fall within the category of ‘chronically poor’ as defined by the MDG goal subscribed to by Afghanistan of resources amounting to USD1 per person per day for five years. It has also revealed that such poverty is not necessarily an attribute of one category of women such as ‘female-headed households’. Nor is it a permanent condition over time of any particular category of women.

In addition, the data suggest that the term ‘employment rate’ is not appropriate to the very specific situation of chronically poor women and their involvement in the labour market in Afghanistan. Employment is defined as a service performed for wages. The term “employment rate” fails to consider women’s substantial contribution via their home-based activities (such as fruit processing, wool spinning) to household welfare and food security. While these activities do not necessarily generate direct income they do have a direct impact on the living standards and welfare of households. The focus on ‘employment’ in the benchmark ignores the reality of chronically poor women’s significant engagement in self-employment or work paid in kind rather than in cash which is more typical of the poorer members of society. The logic underlying the benchmark, of ‘employment rates’ of ‘chronically poor women’, is thus something of a conceptual contradiction.

These facts and their implications for the MDG benchmark, for addressing female chronic poverty, and defining programme interventions are discussed in the rest of this chapter.

6.1 Who are the chronically poor women in Afghanistan?

The premise underlying the MDG benchmark that ‘female headed households’ are characterised by chronic poverty is not a foregone conclusion: they may be vulnerable, but they are not all chronically poor. As summarised below, women also endure chronic poverty within marriage, and as widowed women within chronically poor extended families.

Table 1: Classification and key characteristics of chronically poor women

________________________
### Women at risk of CP

<table>
<thead>
<tr>
<th>Women at risk of CP</th>
<th>Typical description</th>
<th>Qualifying characteristics</th>
<th>Vulnerability status</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>a. Married women</strong></td>
<td>I. Elderly – with aged non-working husband</td>
<td>Unsupported</td>
<td>High - will not change</td>
</tr>
<tr>
<td></td>
<td>ii. Young – large family w many young children, 1 breadwinner</td>
<td>Inadequately supported</td>
<td>Medium - +ve change as sons earn income</td>
</tr>
<tr>
<td><strong>b. Female headed households</strong></td>
<td>i. Mature married - with old or disabled husband, children</td>
<td>Female breadwinner – unsupported</td>
<td>High - vulnerable to additional shocks/offspring</td>
</tr>
<tr>
<td></td>
<td>ii. Mature widow with - no male support; daughters only</td>
<td>Unsupported</td>
<td>High – will not change</td>
</tr>
<tr>
<td><strong>c. Widows</strong></td>
<td>i. Mature – over 35 years</td>
<td>Supported - dependent on male relative</td>
<td>Medium – subject to poverty level of supporter</td>
</tr>
<tr>
<td></td>
<td>ii Co-resident w family of husband or natal family</td>
<td>Supported Young, with small children</td>
<td>High – remarriage almost certain, risking loss of children</td>
</tr>
</tbody>
</table>

#### 6.1.1 Factors influencing women’s chronic poverty

The degree of chronic poverty endured by women, whether they are *usually* poor (having periods where they might rise just above USD 1 per day) or *always* poor, is primarily determined by three variables:

- the human assets of their household (including the composition of household male and female members and their respective skills),
- their access to economic activities, and
- the significance of their social networks (determined mainly by their family and extended family).

In turn, these variables impact differently on a woman’s chronic poverty at different stages of her life. When young, a woman is more likely to have many children but only one breadwinner (husband) which amounts to negative human capital in her household and so increases the level of chronic poverty (see a.ii in Table 1 above). Once her oldest son is able to work and contributes economically, the human capital of her household will change positively and reduce the level of poverty. However, if she only has daughters, as she grows older her daughters will marry and she will remain alone. Even if not yet widowed, the probability is low of an aged chronically poor woman receiving adequate support from a more elderly or sick husband (see a.i in Table 1 above).

Thus when assessing women for chronic poverty, the two primary factors to check are that the woman is (i) *unsupported by any male relative* who may contribute financially, provide basic necessities, and/or offer useful social networks thereby providing some safety net to alleviate her poverty, and (ii) the *durability of her status* which links to age. Whereas a young woman has a chance of moving out of chronic poverty as sons grow and contribute earnings or, if widowed, through a good remarriage, both mature (over 35 years) and elderly women are more usually ‘locked’ into their impoverishment. However, it is important to recognise that remarriage for a young widow may be against her will, entail loss of or separation from her existing children, and she may once again begin a cycle of reproductive activity which could throw her again into chronic poverty with one poor wage-earning spouse and many young children. Subsequent to these two key factors assessment can be made of women’s individual attributes such as educational level, skills, health, mobility, social networks, etc.
6.1.2 Drivers and maintainers of women’s chronic poverty

As previously outlined the many forms of human and environmental disaster that have struck Afghanistan over the past thirty years are considered to be the main drivers of female chronic poverty, as of all chronic poverty within Afghan society.

The maintainers of female chronic poverty are gender-specific. Most significant are the structural barriers which tie women primarily and almost exclusively into reproductive roles. Afghan society as a whole and including both rural and urban areas value women for their reproductive achievements and it is these that generate status for women rather than any success in paid employment. Society in general perpetuates negative perceptions of women working in the public domain; paid work for women beyond the very traditional sectors such as health and education is often considered to bring public dishonour to the woman and family. Thus while work opportunities are limited in general, social values mean that this is particularly the case for women: little effort is made to expand women’s work opportunities and an argument for ‘men first and foremost’ for work and skills building is not unusual.

This culturally entrenched division of labour and its associated retarded status of women place at risk the very lives of women: motherhood as the source of female status in Afghanistan is the major cause of women’s deaths accounting for one loss every thirty minutes. And their cycle of poverty, often chronic poverty, is perpetuated by inappropriately high fertility and population growth rates despite (and perhaps because of) the disproportionately high and unnecessary loss of children’s lives: children (notably boys) are treated as assets, yet around one quarter die before age 5 years. Further, as it has been described previously, the social value of women as reproducers of society means that most women continue to face multiple further constraints to participating in economic activities and this is particularly so among the poor and less educated. These are characterised by very limited if any education, weak health, low diversity of skills, restricted mobility, a narrowly-defined labour market, lack of self-employment opportunities, and lack of assets and production means. Time and specific effort will be needed to enable society to acknowledge need for women to benefit from substantive change on any of these constraints, or that such change would have positive impact upon all family members as well as on society as a whole. An emerging exception is education but this is perceived largely as a fast track to income and continues to favour boys over girls beyond primary level of education.

6.1.3 Definition of ‘female chronic poverty’

Based on the findings of this study a definition of women’s chronic poverty needs to encompass more than the criteria of resources of less than one dollar per day for basic survival over a period of five years. It also needs to encompass the breadth of their impoverishment, since solutions for women will not be achieved merely by increasing their financial status. A suggestion for further discussion might be:

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62 6.8 living children. *Ibid*

63 3.9 per cent. *Ibid.*

6.1.4 Definition of ‘female-headed household’

Whereas the NRVA defines household headedness as both key breadwinner and decision maker, this seems to pertain solely to men. In contrast the present findings suggest that self-selected ‘female headed households’ generally entail only the breadwinner status. Decision making is perceived to be a male role irrespective of capability: both an infirm husband (unless severely mentally impaired) or an immature male child (as young as seven) will be deemed to be the decision-maker over a working wife/mother who effectively carries total economic responsibility for the family. Women become decision makers only in total absence (due to death) or extreme mental debility of a male. This study found no example of woman as decision maker unless she was also breadwinner, but among chronically poor women also found the combination to be rare. As few chronically poor women have adequate capacities for income earning skills and also, because of purdah, they personally lack the social networks essential to their survival, their extreme vulnerability encourages them to seek out male support from either their husband’s or their natal family – linkages that may be essential even to their access to charity. The most likely scenarios for an independent female-headed household would be a mature woman who engages in some income earning activity to support an extremely impaired spouse and family, or a mature widow having only daughters. However, they do exist and a suggested definition of a ‘female-headed household’ for ongoing discussion is:

A separate household in which a mature woman either (a) carries independent responsibility as breadwinner for the economic survival of her family, or (b) is totally dependent for her own and her family’s survival upon a very poor or chronically poor male relative or public charity.

6.1.5 Who are the most vulnerable among chronically poor women?

While it is difficult to prioritise among extremely vulnerable categories, there are justifications for concluding that the most vulnerable of all chronically poor women are the ‘mature’ women who lack any male support but have family dependents (incapacitated husbands, daughters, possibly incapacitated sons) – see b.i and b.ii in Table 1 above. These are the female-headed households. In contrast with young women their status is likely to remain unchanged, and in contrast with older women, their status often entails income earning activity as well as responsibility for multiple others, and is likely to last for the duration of their continued lifespan. Although aged women may also endure chronic poverty, they do not carry responsibility for others and are unlikely to

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65 The current study has adopted the MDG benchmark of US$1 per capita per day in line with Afghanistan’s MDG Report and as proposed for the ANDS.

66 Capacities are primarily education, health which are essential to realising opportunities. Opportunities relate to livelihood assets such as income generation, savings and credit but also to clean water (saving women’s time and burden of work). Underpinning all development is need for security – at home, workplace and in public. Voice entails mobilisation, empowerment to represent concerns and needs at the micro and macro political levels.
have the additional daily work burden of income-earning activities (see Table 1 a.i above).

6.2 Is employment the solution for chronically poor women?

This report has clarified that chronically poor women are rarely engaged in ‘employment’ due to multiple constraints that encompass their lack of capacities, opportunities, security and ‘voice’ and are rooted in the secondary status that society accords them. ‘Employment’ more realistically describes the labour and reward situation of that minority of Afghan women who have enjoyed the privileges of receiving education and family support to apply their knowledge and skills in public paid work. Although many chronically poor women do undertake income-generating activities (around 40 percent interviewed in the present study) most are obliged to engage in unsustainable, unskilled, informal work in exchange for in-kind or cash rewards which are quite often exploitative, being lower than what is paid to men (or children) for the same work. Enhancing the nature of the work and income situation for these women will need to focus on this non-formal sector.

By definition, chronic poverty is poverty anchored in time. Poverty alleviation interventions for chronically poor women must be mindful of the high level of deprivation that they endure. Short-term projects such as six months’ literacy or tailoring courses will not break the cycle of chronic poverty which can be passed from one generation to the next. Exit opportunities cannot be seen as something that chronically poor women have or do not have. Alleviating women’s chronic poverty has to be tackled by measures implemented over the long term.

6.2.1 Addressing income enhancement for chronically poor women

Enhancing income for chronically poor women will need to include:

- **Direct cash transfer** to catalyse their movement out of their state of deprivation and chronic poverty, particularly in times of critical need. Key targets should include categories (a) and (b) in Table 1, section 5.1. While the ANDS Social Protection Strategy\(^\text{67}\) has considered such support to chronically poor families and female-headed households with small children, the present financial limitations of the GoA mean that in the short-term at least the introduction of new direct cash transfers\(^\text{68}\) is not feasible. There are additional issues to be addressed (for which capacity building is required) such as objective targeting, transparent and accountable payment methods\(^\text{69}\), and – for women in particular – issues of accessibility in provincial capitals and costs to collect for poor rural people. However, the ANDS Social Protection Strategy does propose that at times of particular hardship, as in extreme

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\(^{67}\) See DRAFT ANDS (March 2008) Chapter 13 Social and Economic Development, Section 13.5.1 Social Protection Sector.

\(^{68}\) Ibid. These already exist for families of ‘martyrs’ and war-induced disability, who must include some chronically poor women and female-headed households. A 2006 survey by MoLSAMD of beneficiaries of these cash payments in Kabul province alone resulted in removal of some 20,000 ineligible beneficiaries.

\(^{69}\) Ibid.
winters, this category of women with small children should be supported by emergency ‘in-kind’ distributions of essential food and non-food items. They may also be beneficiaries as remote rural farmers of distributions of livestock, orchards and tools.

- **What is practically required is for the implementing agencies, including GoA and ARCS, to be provided with guidelines on how best to identify such women more accurately and objectively, and for mechanisms to be put in place to support documentation of potential beneficiaries in advance, stored in a reliable data-base, and readily accessible by formal demand. All might be done by collaboration between MoLSAMD, MoWA and CDCs.**

- **Income-earning opportunities that provide higher and more secure payment rates and protected by appropriate employment standards tune to the realities of Afghan women today, together with enforcement of accountability mechanisms for any exploitation.**

- **Collaboration between MoLSAMD, MowA and ILO is needed to publicise the national labour law, and advocate for monitoring and accountability mechanisms for its implementation throughout the private sector. As many chronically poor women are rural and payment inequities have been documented in rural agricultural labour, measures also need to be agreed with the Ministry of Agriculture Irrigation and Livestock.**

- **A range of strategies that meet different needs and possibilities for chronically poor women. This is largely a matter of being realistic and acting with integrity. Thus far efforts have generally targeted a group of women who are treated solely as individual producers with input limited to skills, which often results in over-supply in a limited (or non-existent) market. For example, training 20 vulnerable women as tailors in one village is unlikely to result in many if any of them earning income; what is realistic is that a number of them will end up with capacity to stitch clothes for their own family – a commendable achievement and realisable if they are given a sewing machine, but a very different output from earning income which may be what the woman hoped for in order to buy food. A newer but often equally unrealistic approach is to view a woman as an all-in-one producer, accountant, market surveyor, and saleswoman. For example a very interested home-bound young widow with limited capacities, time, and opportunities including mobility is unlikely to be able – or allowed – to realise her income-earning ambitions against competing demands of child-care, household duties for in-laws, and the strong likelihood of remarriage.**

- **MoWA/MoLSAMD have a role in setting standards and need to lead a dialogue with service providers – and donors – towards developing guidelines on actions aimed at providing sustainable income for chronically poor women. What must go is indicators of quantitative training achievement rather than measures of sustainable income in identified (local, provincial/regional, or national) markets for the beneficiaries’ product or services; and what must be included is guidelines on realistic targeting. This report has provided relevant data on categories of chronically poor women and variables (mobility, time, age, male supporters) that impact upon successful outcomes of income earning initiatives.**
Diversification of skills training opportunities for chronically poor women need to be more creatively explored (see footnote below\textsuperscript{70} for good example), with adequate consideration of increasing women’s role in what is currently male-dominated public labour including infrastructure\textsuperscript{71}, agriculture, livestock and its bye-products, in hospitality services (airports, large hotels/wedding halls, restaurants\textsuperscript{72}, urban offices and factories), as well as household-based activities. Once identified, the possibilities need to be explored at local level to check availability of resources, sustainable markets, social values, women’s interest, and collaborative opportunities with men.

- MoWA/MoLSAMD/NSDP could host a brainstorming session of knowledgeable and experienced persons and stakeholders to achieve a list of possibilities. This needs to take into consideration current national plans, so that targeted skills can be linked to training opportunities that have realisable income-earning outlets. Services delivery (catering, cleaning, female security, public information) for provincial airports is one example.

Ensuring women’s security and protection are important considerations if introducing new income opportunities for women, and proper consideration of the social need to respect their privacy from the public gaze of men can also serve to gain men’s acceptance.

- The need for female seclusion is readily achieved by placing women’s work behind protective walls which exclude physical and visual intrusion by men; where men are required, for example to provide transportation of raw materials or finished goods, or to communicate with male project managers, a respected older man should be selected who is acceptable both to women themselves and their community. There is also need to consider plan and budget for any women-specific transport, and waiting/bathroom/eating facilities.

Specialisation of skills where population density permits, so that women can either work in groups (small cooperative production units), or contribute to enterprises managed externally where quantitative output to quality standards is critical to market competitiveness. Specialisation facilitates repeated experience and thus quality improvement (a particular weakness of women’s production in the Afghan context) and thus is well suited to workers with limited skills base. Fruit/vegetable preservation is an example where a group of women can specialise in growing, cleaning, preparing, cooking, packing. Additional benefits of small production units include the need to establish female-dominated space, the opportunity for women’s mobilisation and solidarity on common grievances, and enhancing communication and problem sharing which can provide them with psychological benefits.

- Business-like approaches need to be introduced to women’s economic participation that move beyond the individual tailoring or chicken breeding initiatives that very rarely provide adequate quality, quantity or continuity of supply to fulfil any

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\textsuperscript{70} For example, in Ghazni, the INGO Afrane Development implemented a pilot project of production of compost by women. 19 women were selected by the DoWA to separate the trash and make compost, which was then redistributed by the Municipality of Ghazni. The women got 60 US $ per month.

\textsuperscript{71} UNOPS women engineers have successfully employed women to weave gabions or undertake stone-crushing for secondary/tertiary road construction in several provinces, including the more conservative areas such as Nangarhar Province. Gabion weaving is particularly lucrative, with post-training and experience outputs reaching 2 gabions per day paid at around $8 per gabion. Though rates vary (per size, quality and region) this ranks among the better incomes for women – and it can be done within household or village-based women-specific compounds.

\textsuperscript{72} Women are managing public restaurants in Herat and Mazar where clientele are families, or women-only groups. One woman interviewed did so out of necessity when widowed and left with no support for her six small children: she was given the opportunity by a supportive businessman, following difficulties she experienced with late hours at work in a wedding hall.
sustainable market demand. Cooperative ventures and specialisation are positive steps towards building women’s capacity for, and social acceptance of their involvement in, more market-oriented opportunities which will expand with national economic development.

- **Access to financial resources** needs to be part of any serious income training initiative because chronically poor women are currently excluded from many micro-finance programmes.
  - **MoWA/MoLSAMD** need to document good models for different intervention strategies including inter alia the small cash grants given by UNHCR/InterSos for extremely vulnerable individual returnees to start up a small individual business; savings schemes by UN-Habitat in Herat province via NSP which are accessible to all income levels and provide loans to all savers after a period of time; CARE’s Hawa project for widows which operates on a group basis; or ‘Self Help Groups’; a model of credit provision used extensively in India, that places at least equal emphasis on empowerment as income generation. A Self Help Group can be a great alternative in targeting chronically poor women on condition that other women in the group agree to work with the poorest.
  - In addition, micro-finance agencies need to be persuaded to find ways to serve the needs of the poorest women.

- **Facilitate linkages that can support the multi-dimensional nature of their poverty.** Income earning opportunities are a high priority for chronically poor women. Agencies providing such support need to recognise that their intervention is necessary but not sufficient to achieve positive change for such women. To achieve best outcomes for chronically poor women there is also need for basic education, health, finance, justice, and security. Networking is essential to facilitate introductions, and could also usefully include religious, community and business leaders who make decisions on community charity. (This is elaborated in section 5.4 below.)
  - The MoWA, through its DoWAs, could play a vital role in reliably researching, documenting and regularly updating provincial-level service providers and their locations of work, and disseminating such data via MoLSAMD/DoLSAMDs, NSDP skills training centres, women’s agencies, CDCs, agricultural cooperatives, etc.

- An ‘empowerment’ approach. Poverty reduction of the chronically poor, including women, is not sustainable by provision of services: it entails mobilising the will, and supporting capacity for women to lift themselves out of poverty - which is GoA’s vision. In relation to income generation for women, this would involve encouraging women to analyse and question their living situation (usually in a collective setting, through a fairly long process), and with thorough understanding of the Afghan context, in order for them to dare to imagine new activities they could implement, and to realistically assess the resources they would need, the outcomes they may achieve, and the impact change may have on themselves, their family members, and the wider community. This also implies working on women’s self-confidence, an important element of the empowerment concept. Tools, such as a Gender Analysis Matrix, and skills (community facilitation and mobilisation) are needed (and widely

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73 In a ‘self help group’ each member contributes 10, 20 or 30 Afghanis to the weekly SHG meeting. The group selects one woman to receive the fund, which is to be used exclusively for an income-generating activity. The woman has to reimburse the amount borrowed + half of the benefits.

74 This is already part of the NSDP training modules which are working towards compliance with the developing Afghanistan National Qualification Standards Framework. However, most of women’s training has been undertaken by private NGO agencies who are not linked with national structures.
Leadership and coordination are needed to support change in approaches adopted by agencies seeking to enhance women’s income: they need better understanding of desirable aims and objectives, and of the associated outputs and outcomes. Good models and experience in empowering chronically poor women are available in several neighbouring countries such as India and Bangladesh; a number of women and agencies in Afghanistan have experienced exposure visits and received training. This information would be more openly shared by improved coordination, for example through focused seminars, presentations, or workshops for the Working Group on Vulnerable Women.

However, a word of caution is needed on efforts to raise income of chronically poor women. The involvement of women in productive and economic activities might increase the overall welfare of the household, reduce food insecurity and the depletion of assets, and strengthen the value placed on women’s activities and position in society. Nevertheless, the negative impacts of increasing income earning activities for women need to be carefully considered. These include social values perpetuated by both men and women that consider women’s economic participation as a risk to female and family honour; that perceive the successful ‘working women’ (no matter how modestly) as soliciting power within the family and challenging the traditional role of men, which can lead to jealousy and conflict within households and even communities, and ultimately lead to backlash. In addition women with full reproductive responsibilities often have limited time each day, seasonally (with high demand on time during harvesting; low labour but difficult living conditions during cold winters), or gain time by passing chores to other women in the household (among whom some hide their skills to avoid being overloaded with work75) or to an older daughter even at cost of withdrawing her from school. Moreover, some jobs are highly stigmatized (such as house cleaning, laundry work) and acceptable only to the poorest of the very poor. All of these must be carefully assessed, at both community and household levels.

Moreover, it is important to encourage men to assume responsibility and accept the fact that they have to modify some aspects in their attitude in order to improve women’s situation. Changing attitudes that have become so deeply-rooted over the centuries will take time - one has to be careful not to be too ambitious. Islam is very clear that charity is part of the faith, and that men are breadwinners and have to provide for their families. But it also encourages both women and men to seek knowledge, requires men to provide milk mothers if a woman choose not/is unable to breastfeed her child, states that women and men have individual ownership over their own earnings, and has provided precedents of women at work in business, teaching, caring for the sick, and even engaging in war. The wives (who included poor widows) and daughters of the Prophet (PBUH) have provided women with very strong and positive role models – often of which they are unaware. It would be very interesting to work in close collaboration with the mullahs to re-empower and support vulnerable women.

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6.2.2 Is income enhancement appropriate for female headed households?

This report has indicated that a significant number of women may fall within the category of ‘chronically poor’. In quantitative terms developing and achieving sustainable income for one fifth of all these would be a worthy but unachievable ambition even in the medium term. Arguments have already been presented (see 5.1.5 above) for regarding female-headed households as particularly vulnerable. In all instances encountered in this study, except in Kabul, such women are over 35 years old. In Afghanistan a woman of this age often has poor health, little or no education, few skills and limited access to economic activities. Despite poor health, she usually is obliged to work to survive and thus endures relentless hardship. These mature women generally have mixed-age children, potentially more time (though caution is needed that this is not at expense of daughters’ education or exploitation), and increased mobility. They thus have greater potential for engagement in income-earning activities. Young women (under 35 years) can be highly vulnerable but are tied into to reproductive roles for small children, or are more likely to be remarried and again pre-occupied by the reproductive cycle. Elderly women, without male supporters, are particularly vulnerable but are likely to be too unwell and/or less able to absorb new learning to engage in income-earning work. This suggests that in relation to the benchmark the ideal target group within the category of chronically poor women are indeed female headed-households who, already engaged in some form of income-earning activity, would benefit greatly from enhanced opportunities.

6.3 Implications for the benchmark

The benchmark exists in the context of a pro-poor poverty reduction strategy which GoA is currently drafting. The findings of this study suggest need for elements of the benchmark to be reviewed. This will require consideration and possible revision on a number of issues.

6.3.1 Define poverty and chronic poverty

First Afghanistan needs to agree on its definition of poverty and of chronic poverty as it relates to women: section 5.1.3 provides a proposed definition for the latter. However a baseline indicator is unlikely to be addressed before the full publication of the results of the 2007 NRVA. While the present study has assumed the MDG indicator in line with Afghanistan’s MDG commitments, the NRVA data of both 2005 and more recently of Spring 2007 report respectively that 33 per cent or 42 per cent of the population lives below the ‘Cost of Basic Needs’ (CBN) poverty line. Translated into a monetary value, this is around US$14 per person per month - less than half a dollar per day – and less than half the MDG value. More recently the ANDS Poverty Profile has adopted the Spring 2007 NRVA data as its baseline poverty indicator, namely 42 per cent of the population living below the CBN poverty line.

- There is need to clarify whether the benchmark should retain the MDG poverty line – which this study has shown is likely to encompass a significant share of Afghanistan’s women, or whether the benchmark should be adjusted down to the CBN poverty line, meaning change to income resources of less than $14 per capita per month. The latter decision would quantitatively reduce the target group and the baseline measure against which change would need to be achieved; given the time
discussed above that needs to be invested to improve livelihood of chronically poor women, this adjustment would make the benchmark more realisable. However an additional consideration is whether the NRVA – which remains the best source of poverty data in Afghanistan – can actually provide data to measure progress on the MDG benchmark of $1 per person per day.

- There is clearly a need for surveys in Afghanistan, national commitments and associated benchmarks to be more clearly aligned.

6.3.2 Review the target group

Second, there is need to consider whether female headed households should remain, as at present, the specific target group of the benchmark. Although the study has indicated broad-based experience of chronic poverty among Afghanistan’s women, it has also presented arguments for regarding re-defined FHHs as a particularly vulnerable category. In terms of addressing and measuring change, the revised FHH category has merit on two counts: (a) it is a more manageable target than the numerically much larger though very needy category of CPW; and (b) if change is achieved for this extremely vulnerable category among the chronically poor women, the positive impact is multiplied by the children factor\(^76\). The NRVA 2005 talks about 2% of FHHs in Afghanistan: with a population estimate of 25 million and an average number of people per household as 6, this implies around 83,300 FHHs of whom no less than 16,500 (the 20% target) would need to gain secure income by end of 2010 to achieve the benchmark. As a target for what is inevitably a slow process as described earlier, this is over-ambitious. Additional computations needs to be done to estimate from the NRVA data what share of that 2% of FHHs falls below the NRVA (CBN) poverty line (see 5.3.1 above), and from the data on family membership re-estimate the FHHs that fit with the proposed revised definition. All this would reduce that target figure. However it also needs to be remembered that the NRVA (as the ANDS Social Protection Strategy) adopts the Afghanistan CBN as its poverty indicator. If the MDG benchmark is retained, then this would increase the target group – for which re-assessment of the NRVA data is needed to see if it can provide a quantitative estimate that aligns with the MDG benchmark.

- While consensus needs to be achieved on the definition of FHH, there is merit in accepting the proposed revised definition of FHH and retaining it for the benchmark as a measure of progress. This does not rule out support being given to a wider category of CPW because to single out these FHH women alone within any community would not enable a cost efficient project, and would be socially unacceptable where large numbers of people are undeniably poor. However, interventions must target, document and monitor their beneficiaries much more efficiently to contribute to national priorities.

- While these figures derived from the NRVA are very approximate, and assuming the number of FHHs in the lower quintiles can be quantified, they do provide a starting point. The alternative is to begin a new data collection exercise which would further delay all constructive action towards progress for chronically poor women.

\(^76\) This should not be under-estimated: many poor women see value of education including for girls and this could be strengthened by children’s education as a condition of income-earning support as is proposed in the ANDS Social Protection Strategy. The vulnerability of these women is a strong incentive to their commitment to learn and to apply learning – less likely in a younger-age widow who anticipates remarriage whether she wants it or not.
6.3.3 Review ‘employment rate’ as the measure of change
Third, there is need to change the measure of ‘employment rate’ in the context of CPW in Afghanistan. It has no real relevance to the present (or likely immediate future) situation of chronically poor women who are largely engaged in informal work.

- Relevance and realism could be achieved by amending the progress indicator for FHHs to 20% of them gaining access to income to ensure sustainable independent livelihood.

6.3.4 Review the timeline
Fourth, the timeline of 2010 is unrealistically soon, giving less than 2 years to achieve consensus and data on necessary clarifications, define, set up, implement, and measure change. Lessons learned from neighbouring countries reveal that sustainable income for chronically poor women, particularly in the informal sector, requires long-term approaches.

- The timeline could be revised to align either with the end of the current planning period (2013) or with other MDG benchmark at the end of 2015.

6.3.5 A proposed revised benchmark
Based on issues discussed above, a suggestion for further discussion on revision of the benchmark might be:

By the end of 2013/2015 the number of unsupported chronically poor female headed households will be reduced by 20%, and at least 20% will enjoy independent income to ensure sustainable livelihood.

The proposal assumes that unsupported female-headed households as described in (bi) and (bii) in Table 1 can be quantified from existing NRVA data as outlined earlier in this section.

6.4 Social protection measures for chronically poor women
Sustainable poverty alleviation for all is a cumulative process, each step determining the next one. To help chronically poor women and inter alia female headed households to escape poverty an integrated approach is essential that will support them through a process of securing food, accessing basic education and vocational training in order to find sustainable income. This requires the development of policies, structures and interventions for social protection of the most vulnerable, and for enhanced access to health, education, justice, and security that underpin the capacities and opportunities essential to the achievement of sustainable livelihood. The lead role has to be grasped by the Afghan Government, and logically its Ministry of Labour and Social Affairs, Martyrs and Disabled (MoLAMD) to define direction, standards, priority interventions, referral and monitoring mechanisms. Other stakeholders, such as NGOs and private sector bodies, continue to be necessary in the role of service providers so that a strong public – private partnership for poverty alleviation is consolidated.
6.4.1 Programs dedicated to women within the Social protection strategy of the GoA

Income alone is not enough to enable chronically poor female headed households lift themselves out of poverty. As has been highlighted in section 5.2.1 above such women have no assets to base an income-generating project on, and until they are able to produce surpluses they will be able neither to avoid asset depletion nor to invest in income resources. Poor women generally lack adequate nutrition (both in terms of quantity and quality) and suffer from poor health which decrease their work capacity. Efficiency and effectiveness of longer-term interventions such as skills development and income generation are often contingent upon emergency support such as food distribution or cash transfers. Figure 2 below highlights a typical range of relevant policy interventions, which are subsequently discussed in relation to Afghanistan’s social protection plans as outlined in its final draft ANDS of March 2008.

**Figure 2: Social protection policies for chronically poor women (adaptation of CPRC figure)**

1. **Targeted measures for specific groups**
   - Transfers to support care of orphans, disabled women, old women unable to work

2. **Vulnerable life cycle periods**
   i. measures to counter biological vulnerability (e.g. nutrition support during childhood, pregnancy, support to access health services for pregnant and old women)
   ii. measures to counter income shortfalls (e.g. child oriented cash transfers to increase school attendance, pensions for old people unable to work)

3. Income support and protection (cash transfers, public work programs)

4. General enforcement of the rule of law to adequately protect women’s rights (as defined in the shari’ah and in national law)

5. Assets/livelihood protection and building (e.g. income or vouchers for special assets or tools; micro-finance programs)

6. Measures to counter discrimination against women—social awareness campaigns on women rights and targeted transfers

7. Complementary policies to promote economic stability and pro-poor growth; reduce environmental risks and hazards, invest in key basic services, limit social violence against women
In recognition of the enormous need for social protection in post-conflict recovery, the GoA has included a specific Social Protection Strategy within its current poverty reduction strategy plan. It is realistic in stating that this Strategy can target only the extremely vulnerable among the many vulnerable in a country where around 80 per cent of the population lives either below or barely above its CBN poverty line (see 5.3.1). Major constraints on human and financial resources inevitably limit its range of support – for example meaning that the introduction of direct transfers is concluded not to be a sustainable option at this time. It is noteworthy that it has presented a proposal, which is to be explored, of collecting zakat to support direct transfers to chronically poor families with very small children – which would constitute category (a(ii) of Table 1 presented in section 5.1. The Strategy specifically incorporates the benchmark for female-headed households and its overall plans to provide social protection of women are as follows:

- **Cash transfers** currently exist only for families of war-related martyrs and disabled. There are proposals to expand eligibility to all persons with disability under pension reform. (Ref.1)
- Orphans are provided care in state institutions. Currently around two thirds of such children are not orphans in the proper sense, having either both or one parent: they are institutionalised because of family poverty or because of social rules of purdah. This applies when a mother has been widowed and remarries: if this is outside the family of her original husband, infamy she cannot take to an unrelated family any child beyond infancy. Where the child is not accepted back into her family of birth, she is often obliged to send the child to an orphanage. Current plans are to reunify poor children lodged in orphanages with their families, providing targeted support such as skills building of parents for sustainable income. (Ref.1)
- The Ministry of Public Health makes provision for totally free health care within its Basic Package of Health Services for extremely needy individuals, including all categories of women, through recommendation of Community Health Committees. (Ref.2i)
- The Ministry of Education provides food incentives for girls’ participation in education (though not nation-wide), and for women’s entry into teacher training. (Ref.2ii)
- Contributory retirement pensions exist for female and male government employees, with provisions for early retirement. Pension plans have not yet extended out to the private sector. There is no provision for pension payments solely on basis of age. (Ref.2ii)
- As outlined in 5.2.1 in-kind transfers target extremely vulnerable women with children to offset shocks. In addition, the Social Protection Strategy proposes that public works programs – including those under MoRRD - be obliged to incorporate all categories of extremely vulnerable individuals including women (which they have singularly failed to do thus far despite original underlying objectives to target the most vulnerable with chances of work), and publicise opportunities through public awareness initiatives. (Ref.3)
- Women at risk in conflict with family and conservative cultural values that impinge their family rights are a policy priority within the Social Protection Strategy. Projects exist to support women’s access to justice and mediation in four major provincial cities and will expand to a fifth in 2008. Protective shelters for women fleeing violence and awaiting legal action are part of such support. The Social Protection Strategy additionally promotes advocacy for women’s inheritance rights. (Ref.4) However,

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77 An Islamic obligatory tax of 2.5% on ‘net’ assets, after providing support to the needy of one’s own extended family.
there are a wider range of women’s rights that are not protected or upheld in law, and await targeted advocacy and leadership by the MoWA and key partners.

- Protection and building livelihood is supported through a plan to distribute livestock, orchards and tools to the poorest farmers in remote rural areas where there are no public works programmes. Women will be eligible but to ensure this actually happens, MoWA needs to advocate with MAIL and MoLSAMD; these benefits are conditional upon enrolling children in school and ensuring their regular health check-ups. (Ref.5)
- There is no specific plan under Social Protection to increase social awareness of women’s rights. This logically falls within the role and mandate of the MoWA which has led such initiatives to date together with partners, including a multi-ministerial MoU on Violence Against Women and annual Days of Action Against Violence. (Ref.6)
- The GoA’s ANDS promotes all components of Item 7 above.

To summarise national effort to address social protection of women in the context of the adapted CPRC model present in Figure 1, the Strategy is laying some sound foundations from which ongoing progress can be made.

### 6.4.2 Qualifications on relevance of social protection policies

Complementary social protection measures should not be applied on the assumption that they will guarantee enhancement of women’s income generating efforts. The data gleaned from different categories of women interviewed in this study suggest need for careful selection in terms of their suitability to enhance chronically poor women’s income generation. These are outlined in Table 2 below, together with actions to enhance impact.

#### Table 7: Social protection (SP) measures

<table>
<thead>
<tr>
<th>SP Measure</th>
<th>Suitable if....</th>
<th>Non suitable if....</th>
<th>Impact enhanced by....</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment generation program</td>
<td>CP households depend on wage labour but lack opportunities. Women have room for manoeuvre to work outside.</td>
<td>Households face a lack of labour</td>
<td>Accompanied by strong IEC to convince men to accept women working outside; Programs of at least 3-4 months to allow progress out of poverty.</td>
</tr>
<tr>
<td>Conditional cash or food transfer to increase girls' enrolment rate and attendance</td>
<td>Girls are kept at home for economic reasons or because of a lack of awareness</td>
<td>Cash and food transfers are not sufficient to overcome social barriers that prevent girls going to school</td>
<td>Social awareness to convince parents on value of female education to individual, family and society, and parental duty to educate all children to Grade 9.</td>
</tr>
<tr>
<td>Nutritional supplements</td>
<td>Chronic and long term food insecurity (quantity and quality), Targets most vulnerable (infants, children, pregnant women)</td>
<td>Competes with local production</td>
<td>Food purchased locally. Nutrition as part of a wider set of actions to promote food security</td>
</tr>
<tr>
<td>Direct cash transfers</td>
<td>Targets the most vulnerable General situation of poverty, and solidarity networks are</td>
<td>Corruption within distributing agency</td>
<td>Targeting specific groups or areas having high proportion of chronically</td>
</tr>
<tr>
<td></td>
<td>weakened</td>
<td>poor women</td>
<td></td>
</tr>
<tr>
<td>------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Food coupons</td>
<td>Chronic malnutrition among specific groups (children, pregnant and old women)</td>
<td>Constraints on food availability (remote or landlocked area)</td>
<td>When food is available throughout the year.</td>
</tr>
<tr>
<td>Livestock and agriculture tools distribution</td>
<td>Women are involved in livestock, agriculture, kitchen garden activities</td>
<td>Results in negative impact on other long-term development-oriented programs.</td>
<td>Part of an integrated agricultural program including distribution of rain-fed fodder seeds to men to increase fodder production</td>
</tr>
</tbody>
</table>

Useful lessons learned in relation to some of these social protection measures include:

- **Most poor people and more particularly the chronically poor women are not aware of programs that could benefit them.** The ANDS Social Protection Strategy has recognised this in relation to public works programs, and has proposed media publicity. However, in poorer homes with limited space radios are often located within the room commonly used for guests, which means it is most frequently occupied by men. Women thus have limited access to radio. To reach the poorest women, it is necessary to go through the elders or shuras of the community, always mindful that they may divert benefits towards their family or people under their protection. Women’s CDCs could also be mobilised to ensure that poorer women gain access to such opportunities. Time and monitoring are needed to make sure the programs reach the chronically poor women.

- **The cost to the poorest of accessing entitlements is often quite high.** As mentioned in 5.2.1 above, cash transfers are highly susceptible to mis-management. The fact that chronically poor women are often isolated and multi dimensionally deprived means that they lack the time, the health or the means to seek out aid stakeholders or government institutions. In most cases, chronically poor women cannot go to central government to claim for benefits and any requirement to do so will certainly lead to the exclusion of poor women. Minimising paper work requirements and providing transfers via trustworthy and accountable community representatives would help to overcome this risk of exclusion.

- **The chronically poor are rarely visible and not always the ones to ask for help.** The research found that very often the poorest did not always readily admit to their poverty. Some of the poorest women encountered said that they were poor but did not ask for any help. Most were born poor and presented a strong degree of fatalism. Conscious effort is essential to identify them.

- In both rural and urban areas, food security remains an important issue. Tackling malnutrition is a key priority in order to tackle chronic poverty since it is a strong poverty maintainer and it is a strong factor of intergenerational poverty. Food security can be strengthened through home-based activities such as poultry and kitchen garden in both urban and rural areas and husbandry in rural areas.

### 6.5 Recommendations

On a first read these Recommendations may seem ambitious in terms of detailed actions to be taken. In reality, almost all could be supported by reference to existing action, albeit maybe small. The detail, though not at all comprehensive, is intended to provide an idea of the range and nature of activities that will have to be considered which far exceed a more familiar approach in programming for women of assuming that multiple but unrelated and poorly focussed projects will somehow do the trick. This
report has made it clear that isolated inputs simply do not achieve meaningful change for these the poorest of women.

The range of tasks may appear daunting because what too often lacking is sound documentation, transparent and ‘adult’ information sharing (meaning that is intended to solve specific problems of Afghan beneficiaries rather than promote individual agency interests), and sound coordination in the interests of achieving complementarity and best outcomes. Most importantly, these recommendations (or something rather like them) are consistent with actions necessary to achieving progress on the benchmark to which Afghanistan has made commitment. Thus dedicated action in the interests of chronically poor female-headed households is a requirement rather than an option.

6.5.1 Institutional actions

Responsibility for mobilisation

- MoWA, with international technical support to retain focus and lead for results, in close collaboration with MoLSAMD.

Responsibility for action on women’s chronic poverty (see Conclusion for specific interests)

- MoLSAMD/MoWA for social protection;
- MAIL and MoRRD for rural women
- MoE for literacy support; MoPH for health support
- Multiple sectors for broader-based support: MoWA needs to keep abreast of potential new opportunities arising out of other Ministry’s plans and advocate with them to fulfil national commitment and shared responsibility for fulfilling targets and benchmarks – this needs constant reinforcement, and should back up effort by Gender Focal Points and Gender Advisers/Units where they exist.

Definitions

- MoWA to check that NRVA can provide numerical data on FHHs (i) without male support and with disabled/aged husbands (these relate to the FHH categories bi and bii in Chapter 5, Table 1); (ii) having income resources of less than $1 per day; (iii) by province.
- WGs on Vulnerable women, Social Protection and other relevant structures to revise the benchmark to reflect realities of chronically poor female-headed households.
- Structures as above to agree definitions of ‘female-headed household’, ‘female chronic poverty’, and ‘poverty/chronic poverty’, and gain consensus with relevant national agencies.

Monitoring of benchmark (once definitions have been agreed)

- Ensure that NRVA/CSO surveys collect data on FHHs and family members, income levels, education status, health condition, etc and correlate key variables in order to refine quantitative data and analysis and understanding on the situation of FHHs.
- Agree current baseline information; establish monitoring indicators related to the benchmark (eg income level and sustainability, change in woman’s literacy/child school participation, health-seeking behaviour of self/children, need for/access to/outcome of legal advice, participation in local and larger decision-making bodies, ‘status’ within family and community, self-perception) frequency and reporting (which may entail interim surveys to those routinely planned by large national institutions).
Establish data-base systems, monitoring and reporting mechanisms on all program interventions (see below) to complement national survey data.

**Information gathering and sharing** (establishment of quality, accessible data-bases by highly competent operators will be necessary)

- Document agreed definitions, and related categories of extremely vulnerable women, national benchmark and its measurement into Guidelines in Dari, Pashtu and English.
- Disseminate these definitions/guidelines to ensure inclusion in key national plans and reports (ANDS, NHDR, MDG Report), statistical bodies (CSO, NRVA, institutional surveys that may entail these categories), key institutions (Ministries targeting vulnerable women, including MoLSAMD and DoWAs, MAIL, MoRR, etc), working groups (Social Protection, Vulnerable Women) and key stakeholders (key donor agencies, service providers).
- Map (from NRVA data, assuming availability) quantitative geographical distribution of chronically poor female-headed households.
- Map associated essential services (health, education, legal aid), qualified service providers (skills training, formal and non-formal employment linkages), income opportunities (labour intensive programs, major infrastructures likely to generate work or other benefits).
- Map known resources, and district/provincial market outlets, accessibility of national/regional markets

On basis of above, identify key locations (provincial/district) of need (number of chronically poor female headed households) and opportunity (complementary services, employment-creating activities, resources, accessibility to markets)

- Initiate via reputable community structures and operational agencies identification of chronically-poor female headed households within the targeted locations. Insofar as possible and drawing upon the analysis of the present research, classify these into potential candidates for ‘emergency’ in-kind transfers, short-term skills/materials opportunities, and longer-term skills and business development initiatives with complementary actions for beneficiary or children.

**6.5.2 Policy actions**

**Policy interventions to address women’s chronic poverty** (It is recognised that a number of the policy issues below are already practice: however these need to be repeatedly strengthened, publicly acknowledged, and shared to support understanding of need for and benefits of integrated effort. While it is suggested that income opportunities focus on potential within agriculture, public works, services, it is also recommended that national plans be read to identify additional opportunities at regional level for which women can now be trained, and subsequently gain income earning opportunities, perhaps even including formal ‘employment’. Some of these are already identified below.)

- Introduce a multi-sector national program for chronically poor (virtually all!) women’s economic participation, of which the benchmark category, female-headed households, represent a specific component and an indicator of progress of positive change for those most in need. This could possibly be incorporated at the beginning of the next financial year, giving ample time to ‘collate’ all current but dispersed initiatives and mobilise effort to fill gaps.
- Promote with MAIL recognition of women’s role in agricultural production (usually undertaken only by chronically poor women) and ensure they gain equitable access to training and agricultural inputs, and receive equitable reward for their labour
Promote with MoRRD the inclusion of chronically poor female headed households in benefits (and decision-making) of public works programs, with conditions for implementing agencies to provide all necessary women-specific amenities to facilitate women’s participation, and gender disaggregated data on benefits.

Identify and promote with other institutions opportunities for chronically poor women. For example, airport rehabilitation/hospitality services can include skills training for a range of operational services; public works can create and facilitate labour opportunities; power can provide free or subsidised electricity to chronically poor female-headed households – especially those with daughters in school who benefit from light, and reduced workloads.

Promote with MoF both need and obligation to implement a specific program to work towards achievement of the benchmark, and solicit MoF’s continued support to mobilise all other key government institutions associated with national planning to allocate budget to gender mainstreaming initiatives.

Promote with MoF and relevant others (CSO/NHDR) the need to provide measurement, documentation and formal reporting of women’s contribution to the national economy via the informal sector. Not only does this provide a more realistic assessment of progress on economic growth (and potential), but it also enhances the public image of women’s labour contribution.

Promote with MoPH a population control program based on rights to life for women and small children, incorporating national media and community-level dialogue and data on causes, consequences and solutions. This should not be a ‘medicalised’ model, but related to everyday problems of economic and social shocks resulting from preventable deaths of mothers and children (eg early marriage, and childbearing too soon, too frequently, and too often).

Promote with MoPH strengthening of awareness among Community Health Committees of the specific vulnerabilities of chronically poor women and ensure they are not marginalised from health-seeking behaviour on account of their poverty.

Promote with MoPH mechanisms for improved access to and acceptance of contraception for family control by men of chronically poor families (eg linked to free service, or free medical care for school-age children (contingent upon their attendance))

Promote with MoE special mechanisms for literacy for women (as per Constitution and national plans) targeting the work-force age group only (say, 15 – 45 years). Integrate it into all relevant skills development initiatives (as is already being done through reputable formal bodies as NSDP).

Promote with MoE that incentives for girls’ participation in school should provide synergies to pro-poorest poverty alleviation by specifically target daughters of chronically poor female-headed households, young chronically poor families, and young widows (categories bi, aii and cii of Chapter 5,Table 1).

Promote with MoJ review and amendment to, as well as implementation of, legislation that discriminates against women’s access/entitlement to assets, equitable work standards and rewards (in collaboration with the ILO), family rights, public representation (eg as land owners in public committees).

Promote with MoUD provision of low-cost social housing schemes in urban centres that would include single (ie unsupported) women with children

Promote with MoL and national security agencies provision of gender-responsive neighbourhood watch schemes that would enhance resident security and public mobility, including for women

All opportunities need to be documented, quantified, monitored, and reported.
Promote with media bodies to collect and report on work opportunities for chronically poor women, and to promote social acceptance of women’s public and private work through reportage.

Promote with MoH&A the awareness and responsibility of mullahs to disseminate through society accurate information on women’s rights, needs, and precedents in Islam of work.

6.5.3 Program actions

Introduce a program in support of building sustainable income and poverty alleviation of chronically poor women within which FHHs will be embedded. This is because at local level it is extremely difficult to leave out large numbers of extremely poor women in favour of a minority alone. It will be critical to measuring change to adhere strictly to published Guidelines, and maintain sound documentation of all individual beneficiaries, of actions provided, and of the associated outputs and outcomes achieved.

Such a program should start as a pilot in a limited number of rural and provincial urban locations identified on the basis of agreed criteria such as high density of FHHs (hence the provincial analysis of NRVA) and emerging opportunities (hence the analysis of national plans), and over time plan to extend nationally based on lessons learned.

The program should explore an expansion of sustainable income opportunities for women in all sectors as outlined in Chapter 5, section 5.2.1. Strategies need to be individualised to match characteristics of the different categories of women (see Chapter 5, Table 1).

- For example income interventions for married women and widows (Chapter 5, Table 1 categories a and c) who have modest support, limited time, and/or constrained mobility may best benefit from short, but repeated opportunities at critical periods. An example of this is a UNHCR initiative which annually supports illiterate chronically poor women with very limited skills to stitch liafs (quilts) for winter distribution, thereby providing them with labour suited to their capacities and opportunities, regularly pre-winter and thereby ensuring they have financial resources for winter fuel, food and other essentials.

- Mature widows or female-headed households, on basis of age and mobility, may be interested in labour intensive works which, though less typically women’s work, can offer high rates of reward (see examples in Chapter 5, Footnotes 11 and 12).

- In contrast, and as outlined in 5.2.1, female-headed households of Chapter 5, Table 1 category b have some mobility, substantial and continuous need and thus present potentially greater benefits in terms of poverty alleviation for a higher rate of investment in developing small individual enterprises or production units (where cooperating numbers and markets support), skills training for emerging ‘employment’ opportunities, and ensuring complementary measures.

For integrated economic development of chronically poor women external expertise may be valuable and regional models are recommended from India or Bangladesh, though much can also be learned by dedicated workshops with good experienced agencies in Afghanistan.

Promote and monitor through sector-specific and other relevant outlets awareness of/adherence to standards of work and equitable rewards for women as outlined in

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78 This will need to consider the time-line of the benchmark, or adjust the benchmark to recognise its limitations in terms of population share.
the national labour law. This complements the MoLSAMD/ILO policy-level efforts to achieve implementation of the labour law.

- Initiate in collaboration with MoLSAMD provincial skills training opportunities linked to pipeline market opportunities, and when possible make recruitment linkages to realise employment linkages. This should support the policy priority focus of NSDP to provide skills training opportunities to extremely vulnerable women.

- Mobilise all relevant agencies to ensure chronically poor women's access to grants, savings schemes or loans. This needs to complement the policy action for recognition of women’s rights to inheritance and property entitlement which can provide the assets needed to underpin larger loans.

- In collaboration with service providers and national survey bodies, to maintain up-to-date accurate data-bases on progress made on all indicators agreed by which the benchmark is to be monitored.

- MoWA/DoWAs have a significant role and responsibility to keep abreast of all relevant complementary service providers at provincial level, to regularly update and disseminate information to all appropriate stakeholders, and to act as ministerial-level monitor, mobiliser and reporter on weak links and proposed solutions.

- Contribute to establishment and implementation of a monitoring system that provides for transparency and accountability.

- Contribute to collation of all relevant data, analysis and interpretation of results associated with progress on the benchmark.
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Annex 1: Can the “Afghanised” MDG targets be met?

Can the “Afghanised” MDG Targets be met?

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<tr>
<th>Goals</th>
<th>Targets</th>
<th>Will the target be met?</th>
<th>State of policy environment?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal 1: Eradicate extreme poverty and hunger</strong></td>
<td><strong>Target 1:</strong> The proportion of people whose income is less than US $1 a day decreases by 3% per annum until the year 2020</td>
<td>Potentially</td>
<td>Fair</td>
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<tr>
<td></td>
<td><strong>Target 2:</strong> The proportion of people who suffer from hunger decreases by 5% per annum until the year 2020</td>
<td>Potentially</td>
<td>Fair</td>
</tr>
<tr>
<td><strong>Goal 2: Achieve universal primary education</strong></td>
<td><strong>Target 3:</strong> Ensure that, by 2020, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling</td>
<td>Potentially</td>
<td>Fair</td>
</tr>
<tr>
<td><strong>Goal 3: Promote gender equality and empower women</strong></td>
<td><strong>Target 4:</strong> Eliminate gender disparity in all levels of education no later than 2020</td>
<td>Potentially</td>
<td>Weak but improving</td>
</tr>
<tr>
<td></td>
<td><strong>Target 5:</strong> Reduce gender disparity in economic areas by 2020</td>
<td>Lack of data</td>
<td>Weak but improving</td>
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<td></td>
<td><strong>Target 6:</strong> Increase female participation in elected and appointed bodies at all levels of governance to 30% by 2020</td>
<td>Potentially</td>
<td>Fair</td>
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<tr>
<td></td>
<td><strong>Target 7:</strong> Reduce gender disparity in access to justice by 50% by 2015 and completely (100%) by 2020</td>
<td>Potentially</td>
<td>Fair</td>
</tr>
<tr>
<td><strong>Goal 4: Reduce child mortality</strong></td>
<td><strong>Target 8:</strong> Reduce by 50% between 2003 and 2015, the under-5 mortality rate, and further reduce it to 1/3 of the 2000 level by 2020</td>
<td>Lack of data</td>
<td>Weak but improving</td>
</tr>
<tr>
<td><strong>Goal 5: Improve maternal health</strong></td>
<td><strong>Target 9:</strong> Reduce by 50% between 2002 and 2015 the maternal mortality ratio, and further reduce the MMR to 25% of the 2002 level by 2020</td>
<td>Potentially</td>
<td>Fair</td>
</tr>
<tr>
<td><strong>Goal 6: Combat HIV/AIDS, malaria and other diseases</strong></td>
<td><strong>Target 10:</strong> Have halted by 2020 and begun to reverse the spread of HIV/AIDS</td>
<td>Lack of data</td>
<td>Fair</td>
</tr>
<tr>
<td></td>
<td><strong>Target 11:</strong> Have halted by 2020 and begun to reverse the incidence of malaria and other major diseases</td>
<td>Potentially</td>
<td>Fair</td>
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<tr>
<td></td>
<td><strong>Target 12:</strong> Integrate the principles of sustainable development into country policies and programmes and reverse the loss of environmental resources</td>
<td>Lack of data</td>
<td>Weak but improving</td>
</tr>
<tr>
<td><strong>Goal 7: Ensure environmental sustainability</strong></td>
<td><strong>Target 13:</strong> By 2020, the proportion of people without sustainable access to safe drinking water and sanitation</td>
<td>Potentially</td>
<td>Fair</td>
</tr>
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<td></td>
<td><strong>Target 14:</strong> By 2020 to have achieved a significant improvement in the lives of all slum dwellers</td>
<td>Lack of data</td>
<td>Fair</td>
</tr>
<tr>
<td><strong>Goal 8: Develop a global partnership for development</strong></td>
<td><strong>Target 15:</strong> Deal comprehensively and influence the provision of foreign aid through appropriate measures to enable Afghanistan to develop sustainably in the long term</td>
<td>Potentially</td>
<td>Fair</td>
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<td></td>
<td><strong>Target 16:</strong> Develop an open, rule-based, predictable, non-discriminatory trading and financial systems includes a commitment to good governance, development and poverty reduction</td>
<td>Potentially</td>
<td>Fair</td>
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<td></td>
<td><strong>Target 17:</strong> Develop and implement strategies for decent and productive work for youth</td>
<td>Lack of data</td>
<td>Weak but improving</td>
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<td><strong>Goal 9: Enhance security</strong></td>
<td><strong>Target 18:</strong> In cooperation with pharmaceutical companies, provide access to affordable essential drugs in developing countries</td>
<td>Lack of data</td>
<td>Weak but improving</td>
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<td></td>
<td><strong>Target 19:</strong> In cooperation with the private sector, make available the benefits of new technologies, especially information and communications</td>
<td>Potentially</td>
<td>Fair</td>
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<td><strong>Target 20:</strong> Reform and professionalise the Afghan National Army by 2010</td>
<td>Potentially</td>
<td>Fair</td>
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<td><strong>Target 21:</strong> Reduce the misuse of weapons, and reduce the proportion of illegally held weapons by 2010</td>
<td>Potentially</td>
<td>Fair</td>
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<tr>
<td></td>
<td><strong>Target 22:</strong> Reform, restructure and professionalise the Afghan National Police by 2010</td>
<td>Potentially</td>
<td>Fair</td>
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<td></td>
<td><strong>Target 23:</strong> All unexploded antipersonnel mines destroyed by 2015. All other explosive contaminants destroyed by 2015</td>
<td>Potentially</td>
<td>Fair</td>
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<td></td>
<td><strong>Target 24:</strong> All stockpiled antipersonnel mines destroyed by 2007. All other abandoned or unwanted explosive stocks destroyed by 2000</td>
<td>Potentially</td>
<td>Fair</td>
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<tr>
<td></td>
<td><strong>Target 25:</strong> To reduce the contribution of opium to the total (licit and illicit) GDP to less than 5% by 2015, and to less than 1% by 2020</td>
<td>Potentially</td>
<td>Strong</td>
</tr>
</tbody>
</table>

Assessment scale:
- Potentially
- Fair
- Weak but improving
- Unlikely
- Lack of data
- Strong
Annex 2. Information on chronically poor women by province

The name of the villages are not mentioned, only the name of the district and province are mentioned to protect the anonymity of the interviewees.

1. Badakhshan province

→ Context:

In the area visited in Badakhshan province, the population has been quite safe from the conflicts compared to the rest of Afghanistan. Nevertheless, they suffered from the disorder and the isolation due to the surrounding conflicts. Numerous men went to fight against the Russians and died during the fighting. Several of the women met had lost their husbands, sons or fathers during the conflicts against the Russians or against the Taliban. Some of the villages also had houses that were looted by the Russians and the families lost their assets, livestock and houses.

In addition to the consequences of war, recurrent floods have been disastrous for the population of all places visited in Badakhshan. For example, the mujaheddins and the Taliban never came to Yawan district, but floods destroy many fields and houses every year. It has got to the point where the population is afraid to invest in anything. For example, in Yawan, an NGO came to the village to offer some literacy courses and tailoring training courses but the women refused, repeating that it was useless to invest in anything as everything gets destroyed by the floods. This year, the same NGO distributed some seeds to the women for their kitchen garden. Two weeks after the women had planted these seeds, floods destroyed most of the plots.

→ Chronically poor women:

Health and education:
According to the interviews, the health of chronically poor women does not seem worse compared to other provinces such as Herat, even though there are no quality health services close to the area. In all three areas it seems that the vaccination campaigns were successful, according to the population.

There are schools in each area, for girls and boys until 12th grade. The majority of girls go to school until 12th grade. They get married young, at the age of 15 or 16, and no later as this would damage their reputation. However, unlike the other provinces visited, the majority of girls met continue to go to school once they are married. The boys go to school until 12th grade at least as well, and then an increasing number of boys go to Mazar or Kabul to go to university. In several households, young men studying thus leave their wife with their mother. When the young man is the only adult male in the family, he remains in the household. The research team still heard several mothers
complaining that their sons who had left no longer cared about their families. Indeed, the fact that the boys leave can be a problem for households with very little manpower.

Reproductive tasks:
Firstly, women are very busy with the housework. They have to take care of numerous children. In all the areas visited, families had between 4 and 9 children. The women who had fewer than 4 children were the ones who had lost their husbands when they were still young or who were still young themselves and would probably have more children (some of the women we met were pregnant). Women and children are in charge of getting water, and bushes and wood for fuel. When there is livestock in the house, the women take care of the few goats and cows as well (feeding, watering, milking, cleaning the stable).

Mobility:
In all areas visited in Badakhshan, the pardah is not too strict. Women are able to walk around the village. In Shuhada area and Faizabad, some women wear burqas, some do not. The team was told that the ones who are originally from the area do not have to wear a burqa because everybody knows them. The women who are new in the area and have just got married have to wear a burqa when they go outside. In the villages of Yawan district, women only wear the burqa when they go to the centre of the district, which is mostly when they have to go to the clinic. Women can go to the clinic in groups of two or three and they do not need a man to take them. Still, young women cannot sit with men who are not members of their family, while older women have fewer restrictions but cannot attend all meetings with men. Chronically poor women can have access to economic opportunities outside of their house: they work in the fields with their husbands, pick fruit or take care of the goats. In Faizabad, chronically poor women wanted their girls to work in administrative jobs. However, unlike in Bamiyan province, the research team did not meet any chronically poor women who were in charge of money in Badakhshan. In remote areas of Yawan and Shuhada, the economy is mainly cashless. In Faizabad, the man of the family is in charge of handling money.

Isolation and unemployment:
The problem for chronically poor women in Badakhshan is less lack of mobility or poor health, than rare economic and employment opportunities. Shuhada and Yawan districts are very isolated from markets. There are few possibilities for women to work. In both of these districts, all the women we met wanted work. But most of them could not find anything to do. They had few skills. Some women who were good at sewing sewed clothes for their neighbours. The rest said that there were no market opportunities. One old widow we interviewed worked in other people’s houses, cleaning and doing the laundry, but it is difficult to find that kind of work in Shuhada and Yawan because all the people are very poor and only old women can go into other people’s houses to work without ruining their reputation. For the majority of women, the activities they could do were taking care of livestock and fruit picking. Milk and yoghurt are usually for home use while, if there is enough fruit, it can be exchanged at the market for other goods such as tea, oil and sugar. Lambs, kids or calves are generally sold every year to reimburse the debts accumulated during the winter. Winter seasons are very harsh and activities are very limited. Roads are blocked in Yawan and Shuhada areas. Women stay in their house the whole day. In the villages of Yawan district, one of the main activities for men in winter is prospecting for gold in the river. Food security is very bad and there are high levels of malnutrition. Villagers buy wheat from the bazaar but it is very expensive for some families. Since the village is not self-sufficient in wheat, most of the families
consume dried mulberries instead of bread or make bread with a local legume. Similarly, many cannot afford to buy tea and infuse the branches of certain trees instead.

In Faizabad, women’s activities are different. They are in charge of collecting water but this task is delegated to children as soon as they are old enough. Women have to take care of the house tasks but when the girls are old enough they help their mother. In the majority of households interviewed, all the children went to school, except in the poorest families where the oldest boys had to work as shepherds or helped their fathers.

When they have time off their domestic chores, women have more opportunities to work than in the districts. Women who have few skills usually sew, take care of one or two goats and cows (for the households who have some) or sometimes grow vegetables in a small kitchen garden. Milk and yoghurt as well as vegetables produced by the household are for self-consumption. Women who are good at sewing and embroidery can sometimes sell their products to the neighbours. Some women who had lived in Pakistan and weaved carpets tried to sell them in the city, but they said that the shopkeepers were not interested because they could not sell them easily.

The best opportunities in Faizabad are more for educated individuals. All the women we met wanted their girls to study up to 12th grade, to learn English and computer skills so that they could work in administration jobs. Some girls in the neighbourhood had managed to get jobs in administration, in NGOs or even as hospital nurses or teachers. The women said that their main problem was finding contacts and getting recommendations, but they all agree on the fact that these are the best jobs and that education is the best exit route out of poverty. One woman explained that she came from a poor family in Faizabad, but that her parents had pushed her to go to school until 12th grade despite the fact that they were not educated themselves. She had never worked, but this was not important as thanks to her education she had been able to marry a doctor. The fact that she was educated had also encouraged her to send all her children to school, and they now all worked as teachers, doctors or nurses. In Faizabad, all women argued that they would send their girls to university if they had family in Mazar or Kabul to watch over their daughters. Nevertheless, they did acknowledge the importance of social networks. Even if a girl is educated, if she does not know a teacher, a doctor or someone who works in the organization, she will not get a job.

Social network:
For chronically poor women in Badakhshan, the social network is often limited to brothers, fathers, sons-in-law, brothers-in-law and fathers-in-law. Unlike in Pashtun areas, widows can go back to their brothers’ or fathers’ house. Moreover, in every area visited, neighbours are a great help, providing women with economic activities, buying the clothes they make or their embroidery.

Household composition
In all areas visited in Badakhshan, the poorest women have poor household composition. There are very few working opportunities for women, but there are a few more for men. Economically, women need men as they have very little access to economic opportunities themselves. In Badakhshan the research team met several families where sons and husbands had been killed during conflicts or by floods. In other

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79 This legume is called khamok and is probably a kind of vetch. Its preparation is very long and it can be poisonous if not prepared properly. People do not like the taste of the bread made with it but it has the advantage of being energy-giving.
cases, the son had left to work in Iran, or had gone to Mazar or Kabul to study. Their mothers / wives thus depended on their brothers, sons-in-law or brothers-in-law. In these situations, the women feel they are a burden and want their sons / husbands to come back as soon as possible to take care of them.

When the husband is too old to work, or is disabled, the son takes care of his parents. When there is no son, the brother- or son-in-law takes care of the family.

Female-headed households:
The research team only met one female-headed household in Badakhshan. She lived with her mentally disabled brother. None of the chronically poor women met lived by themselves. Even though the *pardah* is not too strict on women, it is not good for women to remain by themselves. Moreover, economic opportunities are extremely limited and women cannot be economically independent.

2. Bamiyan province:

→ Context:

Few of the households interviewed were affected by the conflicts against the Russians. However, all of them had to flee the Taliban at least once, loosing all the assets they left behind. Some of them managed to recover their houses which had been looted, but others did not, such as in Bamiyan city, where people who came back settled in caves as their houses had been looted and burnt several times.

In the vicinity of Bamiyan centre, the inhabitants suffer from floods every year which kill livestock and destroy houses.

A man from every household interviewed (son, father or husband) was either killed or disabled during the Taliban period.

→ Chronically poor women:

Mobility:
In Bamiyan province, women work outside of their homes. They help their husbands in the fields, and take care of the livestock. They can go in groups of two or three from one village to another to visit their extended family.

In all the households, women are chronically poor firstly because they do not have access to land, livestock and economic opportunities. The main sources of income of the households visited are farming and livestock rearing. If a household does not have access to these assets, its income is very irregular. Moreover, when deprived of land, a chronically poor woman needs male labour as only men can go and work on other people’s land. Women can only work on someone else’s land if a man goes with them. Nevertheless, in households that have their own land, women can farm by themselves. For example, in the vicinity of Bamiyan centre, a woman we met cultivated potatoes on her husband’s land. Her husband was disabled but alive, therefore the household still had the land, and she was the one who cultivated it.
In areas where the population has livestock, such as in Yakawlang, chronically poor women are in charge of livestock. During summer, for two or three months, people take their livestock to the *aylok* (high pasturage). Women often remain by themselves to take care of the livestock while the men go back to the village to work the land. One or two men usually stay with the women in the *aylok*. During the autumn and winter, women go back to the village. If they have enough wool, they spin it, make carpets, *namad* and pullovers for home needs. Otherwise, they just spin the wool of other households that have a lot of livestock. They earn very little money by spinning wool, only around 2.5 Af per day.

When there is a small amount of dried cheese (*qrut*), women can decide how to use it: they exchange it against tea, oil, rice, wheat or even sometimes jewellery. When there is more, their husbands ask them what the women bought with the *qrut* or they decide what to do with it. Some women are even in charge of selling young animals (kids, lambs, calves). They can also decide when to exchange eggs and what for. When they do not have young children to take care of, which means they are over a certain age, they do not have as many domestic chores and can go to the neighbouring village to sell *qrut*.

**Education:**
In the *aylok* we visited, children had to walk two hours to get to school. Boys went to school up to the 11th grade while the girls only went up to the 6th grade because there were no higher classes. After 6th grade, girls stayed at home to help their mother. As they were old enough to get married (12 years old) they could not leave the house very often and had to stop going to school.

**Health:**
Health is a major problem in Bamiyan province. The weather is very harsh and nutrition is very poor. The staple foods are bread, milk, *qrut* and yoghurt. There are no quality health services other than in Bamiyan centre. Women give birth at home. In Dar-e-Shasht district, men had had two to four wives as many women died during childbirth.

Women are married early, when they are between 9 and 14 years old. Most of the women got married when they were 12 years old and none above 14 years old. They have their first children very early, from the age of 14, and have numerous children. The average number of children is 5, and some women have as many as 9 children.

The reasons for early marriage are mostly economic. Nevertheless, as is the case in other provinces of Afghanistan, it is not good to wait too long before marrying a girl as she can become the victim of rumours. However, in most places, women said that they now try to marry their daughters when they are 16 or 18 years old and not before, when they can afford to.

**Household composition:**
Even though women in Bamiyan have some room for manoeuvre, they still depend on men to have access to assets. This is why household composition is very important. Women need to have a man in their household who is able to work the land to have access to land by herself. Working the land is principally men’s work. Women do the same work, but it is often said that only poor women work the land. Moreover, women rarely own land. When the father dies, she gets 1/8th of the land. When her husband
dies, the land belongs to her children and not to her. In most cases, the in-laws take over the ownership of the land. Women can own livestock, but in the households we visited the women had very few animals as it is difficult for them to buy and sell livestock and animal products. In households with an old, disabled or sick man, women generally farm the land and rear the livestock, as long as their husband is here to ensure the ownership of the assets and to protect the reputation of the woman.

Furthermore, women reported that men do not trust them, especially when it comes to debts. It is hard for a woman to borrow money or even goods from a shopkeeper, as men do not trust them to repay their debts. This is why they usually exchange grut or eggs and do not use money.

Social network:
As in Badakshan, the main social network of a woman is made up of her parents- and brothers-in-law. A chronically poor woman can go back to her father and brothers if she divorces or her husband dies, but she has to leave her children behind. Finally, the community, or neighbours represent a very important social network, especially for chronically poor women who go to the aylòk with their community.

Female-headed households:
In Bamiyan province, two of the women visited were female heads of household. They were the main breadwinners of the family and the main decision makers. In one case the husband was mentally disabled, and in the second case, the husband had passed away and the woman did not want to move in with her brother-in-law.

In Bamiyan, women who are old enough can live by themselves. This is not as stigmatized as in Badakhshan, provided that the woman is “old enough”, that is, over 35 years old, according to the interviews. However, no matter what her age is, if the woman does not have a man to provide access to economic activities (e.g. a son or husband), she will have great difficulty in being economically independent.

For a woman who is under 35 years old, as is the case in the other provinces visited, it is very hard for her to remain on her own. A young woman needs to preserve her reputation. In two cases, the women had fled their husbands who beat them. In the first case, the woman, who was 25 years old, got divorced and remarried very quickly because there were too many rumours about her in the village. In the second case, she did not want to get remarried quickly. She stayed with her mother but never left the house. According to local custom, if a husband dies when a woman is young, she either gets remarried and has to leave her children with her in-laws or she moves in with her in-laws.

3. Herat province

⇒ Context:

Out of the 21 households interviewed, 6 were originally from a poor family and historical factors (conflicts and drought) had removed any chances of moving out of poverty.

In the Rabat Sangui area, the majority of the households interviewed were displaced during the war against the Russians. Only families with very young children and elderly people stayed in the village. Families left their houses and most of their assets. The
ones that were wealthy enough went to Iran while the others stayed in Herat province and moved from one village to another or went to Herat city. The Russians destroyed all the houses in the village. Livestock used to be the main source of income but these were wiped out following the major drought 7 years ago. Either the livestock died because of a lack of fodder or the population sold the remaining animals to buy food. In the Pashtun Zarghun area, the war is also a major cause of chronic poverty. Part of the population moved to Iran to flee the Taliban, and some houses were looted.

In Herat city, most of the households had come from remote districts when the war against the Russians started. Some families had made a living from trade with neighbouring countries, but when the war started the borders were closed, blocking their main source of income. For the households that had livestock or land, the drought drove them into poverty. Many people moved to the city to flee poverty. The main problem encountered in Herat was the very high rents. Those who did not have relatives to live with when they came to Herat moved from one house to another. They were continuously asked by owners to leave their houses as they could not pay the rent. However, some families live for free in their relatives’ house (e.g. parents-in-law, sons).

**Chronically poor women:**

**Poor health conditions:**
In Herat, the poor health of chronically poor women was more significant than in the other areas visited. In all the households interviewed in Rabat Sangui and Pashtun Zarghun, both men and women had significant health problems. This can be explained by several factors. Again, war is a major factor: the traumas caused by displacements and the war have had an impact on mental health. In addition, there were no health facilities. Today, the health facilities that exist are very far away. Chronic malnutrition remains a problem, particularly in terms of food diversity, as the staple foods are bread, tea, and sometimes rice. Some households get eggs from one or two chickens and some grow small quantities of vegetables in their compound.

**Early marriage and childbirth:**
For women, the negative impacts of bearing children at an early age are striking. As in Bamiyan, all the women met by the team in Herat province were married very early (12 to 15 years old), both for financial reasons and because it is not socially acceptable to marry a girl over the age of 15. In Rabat Sangui and Pashtun Zarghun, as the population is very poor, it is common for girls to be exchanged for other girls, instead of paying for the dowry. Therefore, as is the case in Bamiyan, some girls get married when they are 7 or 9 years old in exchange for their older brother’s bride. In other cases, girls are married to men who are a lot older since they are their 2nd or 3rd wife. The women interviewed mentioned the high mortality rate during childbirth (both because of the mothers’ young age and their poor health).

All the women met by the research team had their first children when they were 14 or 15 years old. The average number of children per family visited was 5. The women who had fewer than 4 children were either young (and will probably have more children) or were no longer able to have children. Among all the households visited, only one had less than 3 children (both of them girls) where the woman was too old to have any more.

Women’s general poor health is due to the combination of having numerous children at a very young age, the displacements and traumas caused by war, their heavy workload
looking after children and in their houses (baking bread for the whole family, cleaning the house, cleaning the clothes, preparing meals). Moreover, in the majority of the households visited, they have non-domestic tasks such as carpet weaving, sewing, chopping wood or working in the fields.

**Education:**
In Pashtun Zarghun, the girls’ school goes up to 5th grade (around 10 or 11 years old). In Rabat Sangui there is no school for girls but for 6 months all the girls from the village have been attending a 9-month literacy course, an accelerated course for the three first grades. In the Murgh Frushi area of Herat city district 1, there is only a primary school for girls. For the following grades, school is too far away and the security is not good for the girls (it was reported that some girls had been kidnapped). Therefore parents often refuse to let the girls go to school after the 6th grade. This lack of access to secondary education can be seen as a factor which keeps women in chronic poverty.

Over the age of 10, or when there is no school, girls are often not allowed to leave their house. In Rabat Sangui, they remain in the compound and help their mothers with the house tasks (e.g. sewing, weaving carpets and chopping medicinal roots). There was only one family, where both parents had died, where a 16-year-old girl worked in the fields.

**Mobility and access to economic opportunities:**
In all the families where the husband was sick, disabled or too old to work, the chronically poor women worked. They all had economic activities but they faced many constraints in gaining access to opportunities that would significantly improve the welfare of their household and help them move out of poverty. In Pashtun Zarghun, women cannot go out of their house especially when they are young and newly married with young children. When they are older (around 30 or 35 years old) and they have older children or daughters to take care of their young children, they can leave the house wearing a burqa and go to buy material in the bazaar to make clothes or weave carpets, which are the main activities for women in the village. When there is a man in the household, even if it is a young boy, they send him to get the material and sell the clothes or carpets. Nevertheless, most of the women do not weave carpets because it is very difficult work and they are weak. Thus, the only possibility is making clothes, which is poorly paid. One of the women interviewed baked bread for the neighbours and one washed clothes that people brought to her house.

In Rabat Sangui, the market demand for carpets and clothes is in the district centre, which is quite far away from the village visited. Therefore, there are not many opportunities for this kind of work. Nevertheless, women can work in the fields when they have a member of their family with them. In most cases, they go with their husband but they can also go with relatives such as a second wife, sister, mother or brother. Women only earn 60 to 70 Af per day in the fields while the men earn 140 to 150 Af. Women are also involved in cutting up medicinal roots. Men collect the roots and women cut them into small pieces. Men then sell this medicinal root to middlemen for 4 Af per kg. It is hard and tiring work but all poor households do it.

In Herat city, the mobility of women is very limited as well. The main activities are baking bread for the neighbours, cleaning other people’s clothes at home, skinning animals and working in other people’s houses as a cleaner (only when there is no man around). One woman had found a job in a bottle factory: she was a widow and received some help
from the DoWA. These opportunities are very limited. Some households depend a great deal on charity.

All these activities that poor and unskilled women do carry the heavy stigma of poverty. Some women therefore refuse to do these jobs. For example, in one household interviewed, the woman was from a rich family which had lost most of its assets because of the war. She refused to work because of the stigma attached to poverty and women working.

Unlike in Bamiyan and Badakhshan, in all the cases we witnessed in Herat, the main constraint for women regarding access to economic activities is the strict application of *pardah*, and thus their restricted mobility. In addition, the labour market offers few possibilities, women with numerous children do not have a lot of time, and most women have poor health and very limited skills.

Social network:
Due to the very limited mobility of women, the social network of chronically poor women is mostly made up of their brothers-in-law and fathers-in-law. Chronically poor women rarely received support from their brothers or fathers, both because they are too poor and they live a long way away. If their husbands die, young women either get remarried or stay with their in-laws.

Composition of the household:
Better-off households, in Herat and within a context of chronic poverty, have enough male labour but also have women that have an economic activity such as carpet weaving, bread baking or tailoring. In some households, the strict respect of *pardah*, which does not allow women to have an economic activity outside of their homes, leads to disadvantageous household composition, and maintains the household in a situation of chronic poverty, whereas allowing women to have an economic activity would significantly increase the welfare of the household. For example, in Rabat Sangui, a woman had a disabled husband and 5 children under 10 who were too young too work. When her husband had a car accident and became disabled, she started cleaning houses in the neighbourhood in exchange for food. Rumours quickly spread round the village that she was taking advantage of her disabled husband to see other men. Her husband consequently forbade her to leave the house. Now she can only sew or wash clothes that neighbours sometimes bring to her house. The household mostly relies on wealthier people in the village who bring them food after Eid, or when there is a wedding or a funeral.

In Rabat Sangui and Pashtun Zarghun, all the households interviewed mentioned health problems. Men and women reported that they were too weak to work a lot. In the majority of households visited (16 out of 21 households), the husband had either died (7 households), were sick and could not work hard (6 households), or were too old or disabled and could not work at all (3 households). As mentioned before, the average number of children per household is five. In all of these households, when there was a boy over 13 years old, he worked and he was considered the main breadwinner of the household if the husband was dead or could not work. In one of the families we met, a 9-year-old boy was sent to help with domestic work in another family. He was not paid but was taken care of and got three meals per day. In another family a 12-year-old boy dropped school because he was the eldest and had to help his single mother to feed the family. In all areas visited, in Pashtun Zarghun, Rabat Sangui and Herat city, men and
women mentioned the difficulty that young boys face when looking for a job. The employment market is very limited, therefore the positions available are usually occupied by older and more experienced men. In Pashtun Zarghun and Rabat Sangui, the boys work in the fields, doing the same things as women, but they rarely find a job and when they do they earn a very low income of 20 or 30 Af per day. Boys under 13 in poor families usually go to school half of the day and help women to collect wood, bushes and water during the other half of the day.

To have many young children, and thus many mouths to feed, when there are only one or two people who work, drives and maintains people in poverty, but it can be an exit route as well. For example, households with many young boys are more likely to get out of poverty once the boys grow up, start working and help the family than households with only girls, who get married, with the parents remaining alone when they become too old and weak to work.

Female-headed households:
In Herat, the research team met only two female heads of household. One can be considered to be an exception. She was 17 years old and lived in a rural area. Both of her parents had died and she had no choice but to work to feed her siblings. Her neighbours pitied her and helped her. They would take her to the fields with them and bring her material so she could weave carpets at night. In all rural areas of Herat, it is very unlikely that a young woman will remain by herself. Their mobility is too limited and a single young woman would not be able to access any significant economic activities. Even older women have problems accessing economic activities because of their limited mobility.

In Herat city, the research team met an older woman. She was living with her son but was economically independent. She worked in a factory earning 50 Af a day. Nevertheless, she stated that she could not live by herself because of tradition.

4. Kabul province

Context:
In Khakki Jabbar, all the households interviewed had to flee Afghanistan when the Russians arrived. They left all their assets behind and went to Pakistan where they stayed in camps. They came back after 2001 to find their houses destroyed and all their assets stolen.

In the Chindawal area of district 1, the majority of the households interviewed were from Bamiyan or from Besud. Most of them had arrived in Kabul in the previous 5 years, looking for a better life. Only two of the households were originally from this area.

In Dashte Barchi, all the households interviewed were originally from Daikundi or Besud. Only 2 of the households had arrived within the last five years, one from Daikundi and the other from Pakistan. Otherwise, the majority of people interviewed were born in Kabul. Their parents had moved from Dainkundi or Besud more than 30 years ago to escape poverty. All of them left Dashte Barchi when the Taliban arrived and went to Pakistan or Iran. In Pakistan or Iran they all said that they had a better life because there were employment opportunities for men and women. They worked as daily labourers (e.g. in brick factories) or wove carpets and did tailoring work. They came back to
Dashte Barchi either because they were forced to leave Iran or because they thought they should come back to their country once the war ended.

Rent, a major constraint in urban areas:
In Kabul city, housing is a major problem. Rent is very expensive, from 500 to 1500 Af for one room. The majority of the families interviewed paid rent and had to move every six months or every year to find a lower rent because they could not afford to pay.

Chronically poor women:

Health:
The majority of women met in Kabul city and in Khaki Jabbar had health problems. They complained about pain in their arms, in the stomach, and headaches. Two of the women interviewed were deeply depressed, as a consequence of the war and displacement, the time spent in refugee camps, combined with childbirth at a young age, a large number of children and lack of health services.

Education:
In both neighbourhoods of Kabul city that were visited, the average number of children per woman was three, which is lower than in most other areas visited. In Khaki Jabbar it is four.

All the women met in Kabul city were married between the ages of 11 and 15 for economic reasons and/or because a girl should not get married too late. However, according to the women met in Kabul, nowadays, girls do not get married before the age of 15 years old, except when it is for economic reasons. They go to school until 10th or 12th grade depending on the school available in their area. The main problem in Kabul is security. Women are afraid to let their girls go by themselves to schools which are far away because they are afraid that their girls will get kidnapped. Therefore, if there is no school close to their house, such as in Dashte Barchi, they prefer that their daughters go to the literacy courses close to their homes, even if these only cover the first three grades. In the centre of Kabul city, in areas like district 1, there are many schools and distance is not really a problem.

In Khaki Jabbar, women want their daughters to go to school, but there is no girls’ school in the area. However, they insist that for their girls to go to school, this can only take place in the village because young girls cannot leave the village. In the meantime, the girls stay at home all day helping their mothers with their daily household tasks and get married when they are between 13 and 15 years old.

Mobility and economic opportunities:
In Kabul, the number of single women is striking compared to all the other areas visited by the research team. The research team met several single women. In most cases, when there is no boy in the family and the husband is dead, one of the daughters does not get married so that she can stay with her mother and take care of her. This was the case for three of the women interviewed. The research team also interviewed two sisters who had refused to get married. Two of their sisters had been married and had died. One had had a violent husband who had killed her and the other had been abandoned by her husband because she could not have children, and she died of sadness and illness. Therefore, the sisters decided to remain together. They lived in a room next to their brother and only left the house to buy goods in the local shop or to go to the...
hospital to prevent rumours being spread about them in the neighbourhood. Both of them were tailors and other women came to their houses to order clothes.

In Khaki Jabbar it is very difficult for a girl to remain single because of social pressure. One girl was not married because she had no brother and she had been taking care of her mother. She was getting married on the day of the interview. Her parents said she was 17 years old. They wanted her to get married so that she did not ruin her life, even though they would have to remain alone. Social pressure is obviously stronger in small communities than it is in the city. In small villages girls cannot remain unmarried.

In Kabul city there is less social pressure than in small communities. Therefore, women are able to remain unmarried if they want to. Nevertheless, they still have a lot of constraints as they do not have a man to protect their reputation. Most of them seek the protection of a man like the two sisters living next to their brother.

The presence of a man is necessary to protect a woman’s reputation as well as for economic reasons - the labour market is very limited for women in both Khaki Jabbar and Kabul.

The majority of the population of Khaki Jabbar lived in refugee camps in Pakistan for 20 years. They didn’t go to school but they learnt carpet weaving, tailoring, embroidery and sewing. However, there are no markets in Khaki Jabbar for these products. They have to take them to Kabul, which is two hours away. But the women cannot go and their husbands do not have time to go.

Some of the old women are able to work in the fields with their husband. They also take care of the one or two goats they have. But most of the women do not work. They are very busy with the house tasks, but most of all, they have no economic opportunities.

In Kabul, there are more economic opportunities. However, women only have access to low paid and difficult jobs such as weaving carpets, sewing bags, making quilts, breaking almonds or cleaning raisins. In Chindawal area, most of the healthy women go to the raisin factory. They earn a regular income when the factory is open (100 Af per day) which is the best job they can find. Otherwise, they break almonds and keep the shell of the fruit to use as fuel during the winter. Similarly, when they sew jute bags, they get about 4 Af per day. A lot of women and children weave carpets, which provides a good income but has very negative impacts on their health, and especially that of the children. These home-based jobs allow women to stay at home. Shopkeepers come to their houses to collect the merchandise.

In Dashte Barchi, the training centre for women has improved their economic opportunities. They work in the carpentry workshop, tailoring shop and make tomato paste, which enables them to earn a small irregular income (around 100 Af per day of work, when there is work). Nevertheless, only women who are able to go to the training centre can take advantage of this opportunity. Young women and young widows cannot go.

Female-headed households:
In Kabul city, many women are heads of their household, meaning that they are the ones that are the main breadwinner and the main decision maker of the household. Nevertheless, all the female heads of household met by the research team were over 32
years old and the majority of them lived under the protection of a male. Only two chronically poor women who were heads of households lived by themselves. Both of them had remained with their mothers to take care of them. In all the other cases, the women were under the protection of their sons, stepsons, brothers-in-law or had a disabled husband that lived with them.

Young women who lose their husbands do not remain by themselves. Either they get remarried, and have to leave their children with their in-laws, or they move in with the parents-in-law.

In Khaki Jabbar, the research team did not meet any female-headed households. In this Pashtun area, women do not get remarried after their husbands die, as they have to move in with their in-laws. Two of the widows we met, who were over 50 years old, had come back to their village. One lived with her son-in-law and the other with her brother-in-law. Neither of them had a son to take care of them and were mistreated in their in-laws’ families because they were a ‘burden’.

5. Nangarhar province

Sorkhrod district is crossed by the Sorkhrod River which comes from Spin Ghar mountain. The land is rich in clay and is fertile. Based on irrigation canals which deviate water from the river, agricultural productivity has been severely affected by the two droughts since 1994, and occasional floods which disrupt the canals, as happened in 2007. Moreover, pressure on land is high and its price has increased. This phenomenon has direct consequences on landless farmers who represent a substantial proportion of the population.

A great deal of reconstruction work is taking place in the administrative centre of the district, with the rehabilitation of the Jalalabad-Khogyani road that crosses Sultanpur. The bazaar is being rebuilt and 2-floor buildings can now be seen. Some important provincial political figures are from Sorkhrod. Some of the important political stakeholders at the provincial level are from Sorkhrod. This political family represents Pashtuns from Hissarak District who were given land in the last century. Their wives are mainly from the Sayed family who live in the area.

In the villages of the Dur Baba District, the main source of income is smuggling. Goods imported from Iran and Pakistan (through the regular Torkham border post) are smuggled into the tribal areas of Pakistan. The men take donkeys (qatcher) with their loads from one side of the mountains to the other. They leave the villages at 3 o’clock in the morning and return by 5 o’clock in the afternoon. They earn 500 Af for a round trip, but need to spend 200 Af to feed their donkeys (wheat chaff, butsa). Opium is also smuggled, and this increases the insecurity in the area. During the field trip, a grenade fell on Dur Baba district, between the German Agro Action office and the building of the district governor.

Dur Baba is a very mountainous area and lacks cultivated land. Consequently, agricultural activity is very limited. Poppy is said to be cultivated on very small plots, in the mountains. Some households are said to commute to Ghani Khey village (Shinwar district) and close to the Jalalabad canal during winter as daily workers.
In the locations visited houses were constructed with rocks from the mountains. Some of them have enough space for small kitchen gardens which are only used for home consumption. There are regular problems of flooding and falling rocks. Villages are mainly inhabited by Pashtun returnees. Most of the population belongs to the Shinwari tribe. The households visited did not represent the poorest layers of the population since they at least owned a house and livestock. The poorest people were the returnees who did not own land anymore. Some of them actually do own land but are not able to use it because of land ownership conflicts.

Shinwari tribal identity is considered by both Shinwari and non-Shinwari to be specific among Pashtuns, based on specific customs and social values. Women respect the *pardah* in its strictest sense. This tribe inhabits a large area composed of 4 districts (Bati Kot, Dur Baba, Nazyan, Shinwar). Interviewees often spoke of “tribal unity” (*etefāq-e qabilawi*), an expression which denotes a strict form of social control: “people here are very supportive of one another”. Social network is consequently very strong and elders are said to be respected. A specific tribal institution (*gwond*, “part”) organises social interaction and “solidarity” among the 12 clans in the Shinwari tribe.

Matrimonial alliances as well as the social vulnerability of women are shaped by these specific tribal characteristics. Shinwari women do not wear *burqa* in Ghani Kheyl, the main bazaar of the administrative centre of Shinwar District. They wear a long black cotton veil covering them from head to toe (not the iranian or gulfī *hijāb* but a local variation of it).

Ghani Kheyl represents the political as well as the economic heart of the entire Shinwari territory and, with the war, became an important platform for trade in drugs and weapons. There is a widespread and pervasive presence of weapons in the entire Shinwari area that might be the cause of reports on gender violence against women leading to deaths.

The entire Shinwari territory has seen a deterioration in the security situation, with many explosions in Bati Koh district and Shinwar district since March 2007. During the research team’s visit, the death and injury of women and children during a household search by American Armed Forces caused further anger and tension in Ghani Kheyl. “In this area, the war is still going on” said one interviewee.

The village observed in Nazyan District was on the edge of the district, 30 minutes drive from Ghani Kheyl. After having crossed a dry river-bed, the female NSP facilitator who was our guide said, “Poverty starts here”. The surrounding plain was indeed dry, with very few agricultural plots.

In Dur Baba and Nazyan, chronically poor women’s main economic activity consists of collecting bushes, dry grass and wood from the surrounding mountains.

Darre Nur District is mainly inhabited by the Pashai people. Women from this ethnic group carry out all the agricultural work. Men are said to never work on the land. However, in the household of a small landowner (1 to 2 *jeribs*), the wife of the local CDC *shura* member said that in her household women never work. She said that “it would be shameful”. This suggests that in spite of the fact that the Pashai population as a whole is considered to have a specific form of social organisation with specific gender roles, the social pressure on wealthier households is more restrictive.
Among the observed households, the poorest were Pashtun returnees who were *hamsáya*. The administrative centre of the district is strongly connected with the centre of the province.

**Annex 3: Checklist for interviews with groups / shuras in rural areas**

<table>
<thead>
<tr>
<th>Themes / topics</th>
<th>Specific questions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>With men</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Village resources / assets</strong></td>
<td>- land ownership &amp; price</td>
</tr>
<tr>
<td>(natural resources (water, farming land, pastures, forest, etc), infrastructures / service providers (water, health, education, market, etc))</td>
<td>- access to services: market, education, health</td>
</tr>
<tr>
<td></td>
<td>- conflicts over resources</td>
</tr>
<tr>
<td><strong>Livelihoods</strong></td>
<td>- commodity market (e.g. wheat price)</td>
</tr>
<tr>
<td>(subsistence crops, cash crops, livestock, non-farm activities, seasonal migration, etc)</td>
<td>- labour market (e.g. day labour wage)</td>
</tr>
<tr>
<td><strong>Poverty perception</strong></td>
<td>- traditional social support mechanisms (e.g. alms)</td>
</tr>
<tr>
<td>(poverty criteria commonly shared / specific of households and classes / specific of individuals)</td>
<td>- outside support (e.g. NGOs)</td>
</tr>
<tr>
<td></td>
<td>- status of female-headed households</td>
</tr>
<tr>
<td></td>
<td>- perception of women-focused programs (if any)</td>
</tr>
<tr>
<td><strong>With women</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Risks / shocks and responses</strong></td>
<td>how these shocks affect differently poor / better-off / well-off households, women / men, etc</td>
</tr>
<tr>
<td>(types of shocks, seasonality, causes &amp; effects, coping strategies)</td>
<td></td>
</tr>
<tr>
<td><strong>Decision-making</strong></td>
<td>- young / old, married / unmarried</td>
</tr>
<tr>
<td>(women’s main concerns vs. decision-making power, both at household and community levels)</td>
<td>- specific case of female-headed households</td>
</tr>
<tr>
<td><strong>Poverty perception</strong></td>
<td>- traditional social support mechanisms (e.g. alms)</td>
</tr>
<tr>
<td>(poverty criteria commonly shared / specific of households and classes / specific of individuals)</td>
<td>- outside support (e.g. NGOs)</td>
</tr>
<tr>
<td></td>
<td>- status of female-headed households</td>
</tr>
<tr>
<td></td>
<td>- perception of women-focused programs (if any)</td>
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</tbody>
</table>
## Annex 4: Checklist for interviews with groups / shuras in urban areas

<table>
<thead>
<tr>
<th>Themes / topics</th>
<th>Specific questions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>With men</strong></td>
<td></td>
</tr>
</tbody>
</table>
| **Neighbourhood infrastructures / assets**: access to basic services (water, health, education, market, etc) | -history (e.g. age of settlement)  
-housing & land: ownership & price  
-conflicts over resources |
| **Livelihoods**: home-based work, casual / skilled labour, seasonal / permanent | -commodity market (e.g. wheat price)  
-labour market (e.g. day labour wage)  
-coping mechanisms in lean season |
| **Poverty perception**: poverty criteria commonly shared / specific of households and classes / specific of individuals | -traditional social support mechanisms (e.g. alms) & their evolution  
-external support (e.g. NGOs)  
-status of female-headed households  
-perception of women-focused programs (if any) |
| **With women**                           |                                                                                   |
| **Risks / shocks and responses**: types of shocks, seasonality, causes & effects, coping strategies | how these shocks affect differently poor / better-off / well-off households, women / men, etc |
| **Decision-making**: women’s main concerns vs. decision-making power, both at household and community levels | -young / old, married / unmarried  
-specific case of female-headed households |
| **Poverty perception**: poverty criteria commonly shared / specific of households and classes / specific of individuals | -traditional social support mechanisms (e.g. alms) & their evolution  
-external support (e.g. NGOs)  
-status of female-headed households  
-perception of women-focused programs (if any) |
Annex 5: Questionnaire for household interviews in rural areas

General information

<table>
<thead>
<tr>
<th>Household code</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Village</td>
<td>Manteqa</td>
</tr>
<tr>
<td>Sex</td>
<td>Age</td>
</tr>
</tbody>
</table>

Household definition and structure, human assets

<table>
<thead>
<tr>
<th>Number of households living in the compound</th>
<th>How are they related?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do they share food, incomes &amp; expenditures?</td>
<td>If yes, number of HH sharing with interview HH + total number of individuals</td>
</tr>
<tr>
<td>Name, age &amp; sex of HH head (if interviewee is not the “real” HH head)</td>
<td></td>
</tr>
</tbody>
</table>

Number of mouths to feed living in (interview HH + sharing HH) + composition by age, sex, schooling/literacy & activity:

<table>
<thead>
<tr>
<th>Children</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 5</td>
<td>Total</td>
<td>School</td>
</tr>
<tr>
<td>6-15</td>
<td>Total</td>
<td>School</td>
</tr>
<tr>
<td>Young adults</td>
<td>Total</td>
<td>School</td>
</tr>
<tr>
<td>15-20</td>
<td>Total</td>
<td>Literate</td>
</tr>
<tr>
<td>Adults &amp; elders</td>
<td>Total</td>
<td>Literate</td>
</tr>
<tr>
<td>20-60</td>
<td>Total</td>
<td>Literate</td>
</tr>
<tr>
<td>&gt;60</td>
<td>Total</td>
<td>Literate</td>
</tr>
</tbody>
</table>

Keys: School = currently going to school; Literate = not currently going to school but can read or write; Working = participate in productive activities (subsistence production, self-employment and/or paid work)

Number of household members not living permanently at home (including children working as servants in other households), age, sex, living place and reason

Number of household members disabled (=permanently unable to work for physical or mental reasons), age and sex.

Household members skills (carpentry, masonry, sewing, embroidery, tailoring, carpet weaving, gilim weaving, quilt making, etc)

Household history, shocks

In this village since when? What about parents/grand-parents? From where?

Have you been displaced? If yes, how long and where? When did you come back?

If recently married (~past 5 years), which assets did you inherit?
Main events / shocks in the last 5 years and consequences / coping mechanisms:

<table>
<thead>
<tr>
<th>Recent events / shocks (~past 5 years)</th>
<th>When</th>
<th>Consequences / coping mechanisms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household member sickness</td>
<td></td>
<td>EXAMPLES: 1-BORROWED MONEY; 2-BORROWED GRAIN; 3-SOLD LIVESTOCK; 4-SOLD LAND; 5-MORTGAGED OUT LAND; 6-SOLD OTHER HOUSEHOLD ASSETS; 7-MIGRATED; ETC</td>
</tr>
<tr>
<td>Household member death</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Severe drought</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pest or disease on crops</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major animal disease</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Household production means, natural and physical assets

Farm land:

<table>
<thead>
<tr>
<th>Irrigated land (abi)</th>
<th>Area (jerib)</th>
<th>Own land – owner-farmed</th>
<th>Who owns (man, woman, both)?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own land – not owner-farmed</td>
<td>Sharecropped out</td>
<td>Other:</td>
<td>Reason:</td>
</tr>
<tr>
<td>Undivided land</td>
<td>Number of HH heads sharing:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sharecropped land</td>
<td>Owner’s crop share:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rented land</td>
<td>Local name:</td>
<td>Rent=</td>
<td></td>
</tr>
<tr>
<td>Other (e.g. mortgaged in)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Rain-fed land (lalmi)</th>
<th>Area (jerib)</th>
<th>Own land – owner-farmed</th>
<th>Who owns (man, woman, both)?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own land – not owner-farmed</td>
<td>Sharecropped out</td>
<td>Other:</td>
<td>Reason:</td>
</tr>
<tr>
<td>Undivided land</td>
<td>Number of HH heads sharing:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sharecropped land</td>
<td>Owner’s crop share:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rented land</td>
<td>Local name:</td>
<td>Rent=</td>
<td></td>
</tr>
<tr>
<td>Other (e.g. mortgaged in)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Other lands: orchards, kitchen garden, rights on grazing lands, etc

Livestock

<table>
<thead>
<tr>
<th>Type</th>
<th># owned</th>
<th># not owned</th>
<th>comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cows</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oxen</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sheep</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Horses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donkeys / mules</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Camels</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poultry (chicken, turkeys, ducks)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------------------</td>
<td>---</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Other production & transport means:**
- **Farming:** only basic manual tools or others (plough, sprayer, wheelbarrow, thresher, etc)?
- **Processing:** oil press, mill, cotton gin, etc
- **Non-farm activities:** sewing machine, loom, etc
- **Transportation:** cart, bicycle, etc

**Housing and utilities:**
- **House:** owned, rented, other?
- **Latrine**
- **Water source** (well, stream…), location (inside/outside compound, village) and ownership (private/group/public)
- **Electricity**

**Other non-productive assets, valuables** (e.g. furniture, communication, jewellery, etc)

**Patterns of assets depletion / accumulation:** what, when, how much, why, consequences

**Household members’ activities, livelihood strategies**
**Number of household members involved in production and income activities:**

<table>
<thead>
<tr>
<th>Activities / occupations</th>
<th># men</th>
<th># women</th>
<th># children</th>
<th>Comments (season, location, etc)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farming (own, sharecropped or rented land)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farm labour (= working for other farmers)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Livestock rearing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poultry rearing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Processing crops =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Processing animal products =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shepherding (as labour)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-farm labour – unskilled =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-farm labour – skilled =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shop keeping</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tailoring</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sewing / embroidery</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carpet / gilim making</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other handicrafts =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collecting firewood</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collecting wild plants =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Begging</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Labour migration: number, age, sex, permanent/temporary, when, which activities, where, why?

Changes in household activities: activities dropped / new activities, when, why?

Livelihood outcomes, subsistence level, in-kind & cash incomes
Does your household have enough wheat to eat from its own production all year round?
How do you get the wheat for your household consumption throughout the year:

<table>
<thead>
<tr>
<th></th>
<th>Hamal</th>
<th>Saur</th>
<th>Jawza</th>
<th>Saratan</th>
<th>Asad</th>
<th>Sumbulah</th>
<th>Mizan</th>
<th>Aqrab</th>
<th>Qaws</th>
<th>Jadi</th>
<th>Dalwa</th>
<th>Hut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Directly from own production</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buy from =</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Borrow from =</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labour wage (paid in wheat)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other source =</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No wheat to eat</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Does your household consume other grain (e.g. maize, barley) to replace wheat when it is not available?

Changes in the past years (more/less food secure)? Why?

Main cash income sources (including remittances), rank, seasonality, changes (new/lost sources), why?

Main in-kind income sources, what (food, clothes, etc), seasonality, changes, why?

**Household expenditures**

Main expenditures, rank, seasonality, changes (new ones)?
Examples: Food and drink, Medicine, Education, Transportation (vehicle and/or fuel), Fuel for household use, Clothing, Debt repayment, House construction/repair, Ceremonies (wedding ceremony, funeral, Eid...), etc
**Credit and debts**

Loans taken in the past 12 months:

<table>
<thead>
<tr>
<th>Sources of loans</th>
<th>Nature (cash, kind), amount</th>
<th>Reasons for borrowing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>EXAMPLES: 1-BUY AGRICULTURAL INPUTS; 2-HOUSE/LAND PURCHASE; 3-REPAIR OF HOUSE; 4-OPIUM CULTIVATION; 5- INVESTING IN BUSINESS; 6-FOOD PURCHASE; 7-CHILDREN’S EDUCATION; 8-HEALTH CARE; 9- WEDDING; 10- FUNERAL/DEATH; 11-HOUSEHOLD CONSUMABLES; 12- LIVESTOCK PURCHASE; 13-MIGRATION; 14- DEBT REPAYMENT; 15- OTHER CEREMONIES; ETC</td>
</tr>
<tr>
<td>Relatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local landowner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shopkeeper</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trader, wholesaler</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NGO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other =</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Is your household currently indebted? How much? Changes if compared with the past?

Social assets, group involvement, solidarity networks

External support: from whom (relatives, community, NGOs, etc), what, when? Do you give anything in return (e.g. help, free labour)?

Number of household members involved in community groups:

<table>
<thead>
<tr>
<th>Type of group</th>
<th># men</th>
<th># women</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other shura (traditional/NGO)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cooperatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NGO groups</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-help groups (credit/savings)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other =</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Needs and priorities (e.g. to improve villagers’ livelihoods)

<table>
<thead>
<tr>
<th>Needs / problems</th>
<th>Reasons</th>
<th>Constraints to overcome this problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Annex 6: Questionnaire for household interviews in urban areas

General information
<table>
<thead>
<tr>
<th>Household code</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gozar</td>
<td>District N°</td>
</tr>
<tr>
<td>Sex</td>
<td>Age</td>
</tr>
</tbody>
</table>

Household definition and structure, human assets

<table>
<thead>
<tr>
<th>Number of households living in the compound/house</th>
<th>How are they related?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are they sharing food, incomes &amp; expenditures?</td>
<td>If yes, number of HH sharing with interview HH + total number of individuals</td>
</tr>
<tr>
<td>Name, age &amp; sex of HH head (if interviewee is not the “real” HH head)</td>
<td></td>
</tr>
</tbody>
</table>

Number of mouths to feed living in {interview HH + sharing HH} + composition by age, sex, schooling/literacy & activity:

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Children</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 5</td>
<td>Total School Working</td>
<td>Total School Working</td>
</tr>
<tr>
<td>6-15</td>
<td>Total School Literate Working</td>
<td>Total School Literate Working</td>
</tr>
<tr>
<td>Young adults</td>
<td>Total School Literate Working</td>
<td>Total School Literate Working</td>
</tr>
<tr>
<td>15-20</td>
<td>Adults &amp; elders</td>
<td>Total Literate Working</td>
</tr>
<tr>
<td>20-60</td>
<td>&gt;60</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
</tbody>
</table>

Keys: School = currently going to school; Literate = not currently going to school but can read or write; Working = participate in productive activities (self-employment, wage labour, regular employment, etc)

Changes in HH size, when, reason

Number of household members not living permanently at home (including children working as servants in other households), age, sex, living place and reason

Number of household members disabled (=permanently unable to work for physical or mental reasons) / chronically sick / drug-addicted, age and sex.

Household members skills (carpentry, masonry, sewing, embroidery, tailoring, carpet weaving, gilim weaving, quilt making, etc)

Household history, shocks

In this place since when? What about parents/grand-parents? From where?

Have you been displaced? If yes, how long and where? When did you come back?

If recently married (~past 5 years), which assets did you give or inherit?
Main events / shocks in the last 5 years and consequences / coping mechanisms:

<table>
<thead>
<tr>
<th>Recent events / shocks (~past 5 years)</th>
<th>When</th>
<th>Consequences / coping mechanisms</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXAMPLES: 1- BORROWED MONEY; 2- BORROWED GRAIN; 3- SOLD HOUSEHOLD ASSETS; 4- MIGRATED; 5- MARRIED ONE DAUGHTER; ETC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH member sickness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH member death</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Household production means, natural and physical assets
Housing and basic infrastructures:
- House/shelter type & condition
- House: owned, rented, other?
- Did you move house recently? How many times, why?
- Water source (well, hand-pump, tap...), location (inside/outside compound) and ownership (private/group/public)
- Sanitation/latrine
- Heating fuel
- Electricity
- Other:

Non-productive assets, valuables (e.g. furniture, communication, jewellery, etc)

Land: orchard, kitchen garden, etc

Livestock:

<table>
<thead>
<tr>
<th>Type</th>
<th># owned</th>
<th># not owned</th>
<th>comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Other production & transport means:

"Karachi": type, use (transport, mobile shop, etc)

Transportation: cart, bicycle, etc + main use

Handicrafts: sewing machine, loom, etc

Other:

Patterns of assets depletion / accumulation: what, when, how much, why, consequences

Household members’ activities, livelihood strategies

Number of household members involved in production and income activities:

<table>
<thead>
<tr>
<th>Activities / occupations</th>
<th># men</th>
<th># women</th>
<th># children</th>
<th>Comments (season, location, working hours, etc)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wage labour – unskilled =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wage labour – unskilled =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wage labour – unskilled =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wage labour – skilled =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wage labour – skilled =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wage labour – skilled =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Activities / occupations

<table>
<thead>
<tr>
<th>Activities / occupations</th>
<th># men</th>
<th># women</th>
<th># children</th>
<th>Comments (season, location, working hours, etc)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pulling cart</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Street vending =</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Street vending =</td>
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</tr>
<tr>
<td>Shop keeping</td>
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<tr>
<td>Trade</td>
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<tr>
<td>Tailoring</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sewing / embroidery</td>
<td></td>
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<tr>
<td>Carpet / gilim making</td>
<td></td>
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<tr>
<td>Other handicrafts =</td>
<td></td>
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<tr>
<td>Collecting waste</td>
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</tr>
<tr>
<td>Begging</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Other =</td>
<td></td>
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</tbody>
</table>

### Labour migration: number, age, sex, permanent/temporary, when, which activities, where, why?

### Changes in household activities: activities dropped / new activities, when, why?

### Livelihood outcomes, subsistence level, in-kind & cash incomes

#### Does your household has enough food to eat all year round?

#### Number of meals per day:

#### Most frequent meals (tea+bread, veg., meat...):

#### How do you get the food for your household consumption along the year:

<table>
<thead>
<tr>
<th></th>
<th>Hamal</th>
<th>Saur</th>
<th>Jawza</th>
<th>Saratan</th>
<th>Asad</th>
<th>Sunbulah</th>
<th>Mizan</th>
<th>Aqrab</th>
<th>Qaws</th>
<th>Jadi</th>
<th>Daiwa</th>
<th>Hut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buy from =</td>
<td></td>
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<td></td>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>Borrow from =</td>
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<td></td>
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<tr>
<td>Other source =</td>
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<tr>
<td>Reduce food intake</td>
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</tbody>
</table>

#### Changes in the past years (more/less food secure)? Why?

#### Main cash income sources (including remittances), rank, seasonality, changes (new/lost sources), why?

#### Main in-kind income sources, what (food, clothes, etc), seasonality, changes, why?

### Household expenditures

#### Main expenditures, rank, seasonality, changes (new ones)?

Examples: Food and drink, Medicine, Education, Transportation (vehicle and/or fuel), Fuel for household use, Clothing, Debt repayment, House construction/repair, Ceremonies (wedding ceremony, funeral, Eid...), etc
Credit and debts
Loans taken in the past 12 months:

<table>
<thead>
<tr>
<th>Sources of loans</th>
<th>Nature (cash, kind), amount</th>
<th>Reasons for borrowing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relative</td>
<td></td>
<td>EXAMPLES: 1- HOUSE RENT; 2-HOUSE/LAND PURCHASE; 3-REPAIR OF HOUSE; 4-INVESTING IN BUSINESS; 5-FOOD PURCHASE; 6-CHILDREN’S EDUCATION; 7-HEALTH CARE; 8- WEDDING; 9-FUNERAL/DEATH; 10-HOUSEHOLD CONSUMABLES; 11-MIGRATION; 12- DEBT REPAYMENT; 13- OTHER CEREMONIES; etc</td>
</tr>
<tr>
<td>Friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shopkeeper</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trader, wholesaler</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NGO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other =</td>
<td></td>
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</tr>
</tbody>
</table>

Is your household currently indebted? How much? Changes if compared with the past?

Social assets, group involvement, solidarity networks
External support: from whom (relatives, community, NGOs, etc), what, when? Do you give anything in return (e.g. help, free labour)?

Social activities: what, when, where?
Examples: participation in collective activities (e.g. building mosque), attending life-cycle activities, “ashar”, etc

Number of household members involved in community groups:

<table>
<thead>
<tr>
<th>Type of group</th>
<th># men</th>
<th># women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shura</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NGO groups</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-help groups (credit/savings)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other =</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Needs and priorities (e.g. to improve villagers’ livelihoods)

<table>
<thead>
<tr>
<th>Needs / problems</th>
<th>Reasons</th>
<th>Constraints to overcome this problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
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<tr>
<td>3</td>
<td></td>
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</tr>
</tbody>
</table>
Annex 7: Checklist for individual interviews with women

Information needed:
Assets:
- Human assets
- Personal assets
- Physical assets
- Natural assets
- Financial assets

Drivers: what are the problems, obstacles preventing women from moving out of poverty (disability, social pressure, lack of skills...)

Livelihood strategies: how does the family survive? Who supports them? How do they eat? What do they eat? (three times a day? Just bread and tea?)

Coping strategies: if there was a shock (drought, sickness, accident, war, crime...) how did the family cope with it? (sold the house, sheep, got debts, did the daughter get married, moved to Pakistan? To Iran? To another province? Young son became mazdur...)

Outcomes: How much do the people earn? In cash and in kind?

Position of the women inside the household: does the woman have room for manoeuvre? Can she work? Can she go out? Does she have a decision-making power?

History of the family: did they move? Why? Did someone die? What did they do before?

Questions:
About the household:
How many persons live in the compound? Who are they? What do they do?
How long has the family been living in the same area? Did they move before? Where? When? For how long? And why (was it because of a shock? What shock? If they left and came back why they came back?)
Does the house belong to them? To whom? How do they pay the rent?

About the woman herself:
Marital status?
How many wives? When did they get married? At what age? For what reason? Or what price? Is she the first or second or third or fourth... wife? Who has most influence in the household?
Personal skills?
Assets? (livestock? land? jewelries?)
Where is she from?
Does she have brothers? Sisters? What do they do? Where do they live? Does she still have contact? Do they help her?
Are her parents still alive? Do they help her? Does she help them? If they are dead did she inherit anything?
**On the livelihood strategies and coping strategies:**
Activities? During winter and summer?
Incomes? Who decides on how to send the income?
Who buys the goods? What do they buy? Where?
Who is the main person who supports the family?
Do they have family members in rural areas? Urban areas? In another country? Do they help each other?
Do they have debt? How much? From whom? Since when (was it because of a particular event or not?). How will they be able to repay? When?
How do they heat up the room during winter (Do the children pick up garbage? Do the women gather wood…?)
Do they have water? What about drinking water? Who goes to get the water? Can they have water all year long?
Have they had health problems? Were they able to cure them?
Have they been through a shock? What kind? When? How did they cope with it?
Do they receive charity? From whom? On specific occasions?
How was it “before”? and then ask “before what”?
What did they do during the wars? Under the Russians? The Taliban?

**On women’s decision making role:**
Is she able to go to the market?
Is it a problem for her husband or for the community if she works?
If she produces anything, who sells it? Where? For how much? Can she decide what to do with the money?
What is her first concern for her family?
If there were any programs in the area would she be allowed and would she be interested in participating? Why?
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