

## Coping with the crisis: conversations with Afghan households in Kabul province

### KEY FINDINGS

Households in both rural (Qarabagh) and urban areas of Kabul (nahiya 5) struggled to meet their basic needs because of the dismal economic situation and dysfunctional financial system affecting the country since the political transition of August 2021. Households mentioned that their most pressing problems were food insecurity and inadequate clothing for the winter season. The fear of the Interim Taliban Authorities (ITA) persecuting and detaining people and government decrees and directives regulating access to the formal and informal economy are additional obstacles that reduce the probability of households having adequate livelihoods.

Afghan households attempt to meet these challenges by using a variety of approaches, which can be categorised as insurance, reversible, irreversible, or risky coping strategies. The major findings are detailed below:

- The economic and humanitarian crisis has forced Afghan households to employ various coping strategies, some of which have long-term negative consequences, such as deteriorating health, debt burden, and an increased number of people living below the poverty line. There are also protection concerns over risky coping mechanisms, such as child labour.
- All households surveyed in this research are forced to employ short-term coping strategies that reduce costs and mobilise extra resources.
- The most common coping strategy is dietary changes, including reducing food consumption, food quality, and the number of meals. All study households (100%) had changed their diets by avoiding expensive food (e.g. meat, fruits, nuts, eggs); 11% regularly skipped meals.
- Other widely used coping strategies include delaying or giving up medical treatment (72%), borrowing money from relatives and friends (47%), accessing humanitarian aid (44%), selling household assets (44%), and child labour (28%).
- Households sold a variety of household assets including furniture (tables, carpets), appliances (washing machines, vacuum cleaners), jewellery, productive land, and livestock. Furniture and appliances were difficult to sell because of the lack of demand and they generated relatively little income. Jewellery, land, and livestock were difficult to sell because they hold material and sentimental value for families who consider them part of their legacy; however, it was easier to find buyers for these items and they generated relatively more money.

- Many coping strategies have negative long-term effects. Strategies such as borrowing or selling off productive assets may be reversible but come at a cost, while strategies like eating less or lower-quality foods, resulting in long-term negative health impacts, or forgoing education for work, are not irreversible. Persons adopting negative coping strategies were aware of the damaging long-term effects but nevertheless adopted them out of a lack of options.
- The importance of household assets differs depending on the households' specific situation. Selling land can be an irreversible strategy for a poor, small landholding family, a risk prevention (insurance) strategy for mid-sized and large landholding households, or not possible at all for those who rent.
- The selling productive (e.g. poultry, cows, vehicles, sewing machines, land) and non-productive (e.g. furniture) household assets should be distinguished. The former is an irreversible coping strategy for households with low economic capital and no savings and would imply a different set of humanitarian responses.
- Humanitarian assistance is an important coping strategy, although household respondents observed that access is uneven, with some noting patterns of exclusion. For example, only 1 of the 17 women-headed households interviewed and 3 of the 12 households with people with disabilities or chronic illnesses reported having received humanitarian assistance. Some suggested that community leaders act as gatekeepers and that corruption in aid distribution is an obstacle to access; others who used to work with the Republic's Afghan National Defense and Security Forces (ANDSF) were hesitant to add their names to recipient lists for fear of local Taliban authorities identifying them.
- Three of the five most mentioned coping strategies in the household interviews (avoiding expensive food items, delaying medical treatment, and seeking access to humanitarian aid) are not included in the Protection Cluster household survey data, demonstrating that qualitative interviews provide more nuanced responses than multiple choice surveys.
- Household interviews highlight the importance of distinguishing the sale of productive (e.g. poultry, cows, vehicles, sewing machines, land) and non-productive (e.g. furniture) household assets, since the former is an irreversible coping strategy for households with low economic capital and no savings and would imply a different set of humanitarian responses.

*This analysis was produced by ACAPS in collaboration with Knowledge house UK. We would like to thank them for their support in the data collection and primary analysis phases.*



## About this report

Understanding the challenges Afghan households face in their own words and what they are doing to address and adapt to these challenges is an important dimension of knowing how best to support them. Humanitarian Response Plans (HRPs) do not always put the agency of the population at the centre of their programming. This analysis contributes to filling this gap by exploring the coping strategies that Afghan households living in urban and rural Kabul use to meet short-term basic and longer-term strategic needs. The findings of this study can help inform programmatic interventions that can support the building of household resilience to withstand economic shocks and changes, focusing on those most vulnerable to these shocks, such as women and women-headed households.

In this report, a household is defined as a group of people, usually related to one another by birth or marriage, who live, cook, and eat together. Food insecurity refers to “limited or uncertain availability of nutritionally adequate and safe foods, or limited or uncertain ability to acquire acceptable foods in socially acceptable ways” (USDA accessed 12/06/2023). Coping strategies are defined as individual or household behavioural responses to inadequate resources (Maxwell 07/1996; CARE et al. 01/2008).

The humanitarian sector has typically defined household coping strategies in terms of ensuring food security (Key expert interviews: 22/03/2023, 23/03/2023, and 30/03/2023). Food insecurity is not the only challenge households may face in a humanitarian crisis. Risks and challenges may include those related to shelter, health, protection, and safety. How households cope with challenges will be specific to the challenges they face, the context in which they find themselves, and the tools at their disposal.

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## Methodology

ACAPS has taken a qualitative research perspective to understand the following:

- the current challenges that households identify as affecting their lives
- the actions households have taken to adapt to their changing context (i.e. coping strategies)
- coping strategies that have been exhausted

ACAPS collected this data in January 2023 using several qualitative research methods. The interviews included open-ended questions in line with ACAPS’ approach of letting communities speak for themselves. Not wanting to assume that food insecurity was one of

the main challenges households were facing in Afghanistan, we asked the households to first articulate the challenges they saw in their lives and then explore how they were adapting and coping with these challenges. The primary data collection comprised 36 in-depth household interviews in Kabul province (18 in rural and 18 in urban areas; see below on sampling). We also conducted six expert interviews and a secondary data review for triangulation and to put findings in a wider context. We conducted interviews both remotely over the phone and face-to-face. We analysed the data using qualitative content analysis, pulling out main themes and patterns and basic descriptive statistics.

## Sampling

The qualitative data comes from a diverse sample of households living in Kabul province, covering one rural district (Qarabagh) and one urban municipality district (Nahiya 5) (see Map 1 below). Kabul city’s fifth municipality district (nahiya) is located in the west of the capital, and Qarabagh district is located 50km to the north of Kabul city and is crossed by the ring road on its way to Salang pass (Hidayat and Kajita 18/09/2020; Mindat accessed 10/06/2023). The selection of Kabul province as the main site for this research was based on its relative accessibility to researchers and its context as a historic melting pot with residents from different backgrounds. The province has been the centre of gravity for in-migration over the past two decades and includes formal and informal settlements. Carrying out the research here allowed the team to reach a diverse range of households within the short time frame available for the study and to include households feeling the effect of the changes since the political transition of August 2021. Agriculture, employment with the government, INGOs, NNGOs, and service providers in Kabul city, and markets and transportation shape Kabul province’s economy. Government employment contributes to a more substantial part of household incomes in Kabul province than in rural districts elsewhere in the country, which the Taliban has been controlling even before August 2021.

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## OVERVIEW

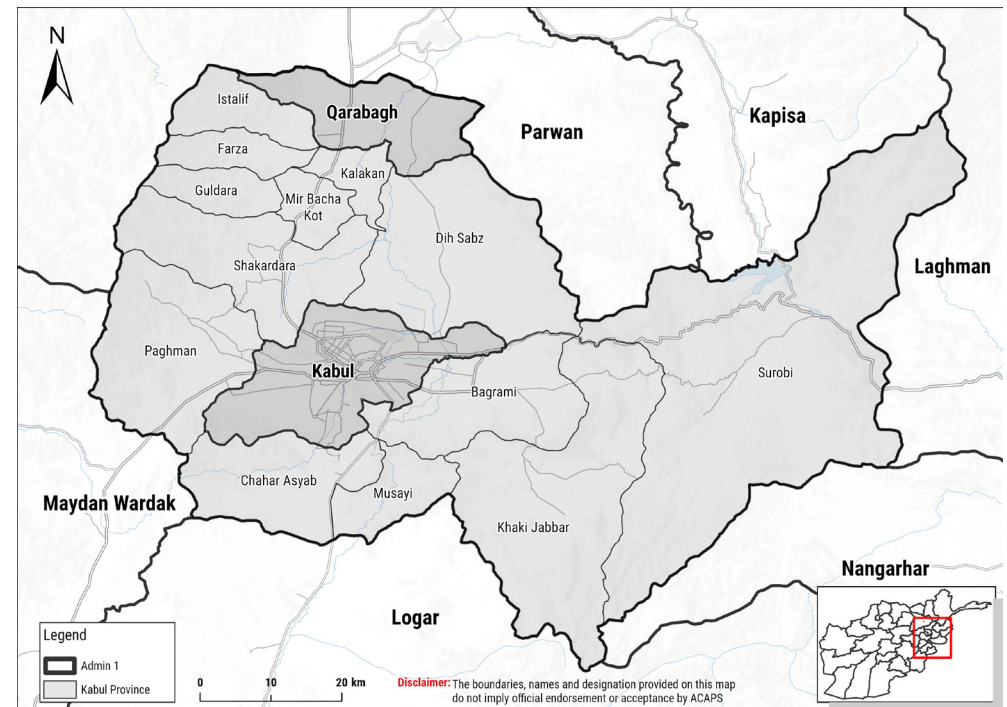
Since the political transition of August 2021, multiple challenges have been confronting Afghan families with food security as a main concern. On average, Afghan households spend more than 90% of their available income on food. Between November 2022 and March 2023, close to 20 million people were acutely food-insecure, and over six million people were facing emergency levels of food insecurity (WFP accessed 12/6/2023; ICAI 18/05/2023). Projections for the period between May and October 2023 indicate only a slight seasonal improvement, with about 12.5 million classified as IPC Phase 3 (Crisis) and 2.8 million as IPC Phase 4 (Emergency) (IPC 15/05/2023).

These challenges and the current level of humanitarian need in Afghanistan are inextricably linked to the state of the country's economy, which has been shrinking since August 2021 under the combined effect of freezing Afghanistan's central bank assets, UN and US sanctions regimes, and the sudden halt to international grants to the Afghan government (WB accessed 10/06/2023; PBS 26/08/2022).

Afghanistan's central bank, Da Afghanistan Bank (DAB), controls inflation and acts as a last-resort lender to commercial banks. The freezing of DAB assets affects all economic activities in the country, particularly trade and business. US and UN sanctions compound the risk of doing business in Afghanistan and contribute to the shrinking economy (CSIS 09/02/2022). The halting of international financial disbursements to the Afghan government, which in 2020 represented as much as 43% of the country's GDP and 75% of public expenditures, has strongly reduced effective demand and resulted in widespread job losses (Frontline 12/10/2021, USIP 01/11/2021). An ILO rapid assessment found that by the end of January 2022, more than half a million Afghans had lost their jobs (ILO 19/01/2022 a). Businesses and shops reported income losses, and a poor harvest in 2022, associated with protracted drought, caused agricultural production and income to drop (FEWS NET 10/2022; USIP 30/11/2022).

In this economic situation, many Afghan households struggle to meet their basic needs, particularly having enough food and warm clothing. This struggle leads them to adopt coping strategies, which may have other unintended negative consequences, both short- and long-term. Many of the most harmful and riskiest coping strategies that households use to address these economic and food-related challenges affect girls and women disproportionately more than boys and men, including child marriage, exploitation, and abuse (UNFPA accessed 21/03/2023; USIP 30/11/2022).

## Kabul province



Source: ACAPS

See full and detailed map on page 18.

Convenience and purposive sampling were used to identify the 36 households for interviews. Trusted community leaders and the data collection team jointly selected households to ensure they included a cross-section of factors associated with household vulnerability, as shown in Table 1 below.

The data collection team selected vulnerability factors in coordination with the ACAPS Afghanistan team based on previous experiences, data availability, and identified knowledge gaps.



## HOUSEHOLD PROFILES/SAMPLE SNAPSHOT

Table 1 below highlights the diverse and intersectional sociodemographic profile of the 18 rural (Qarabagh district) and 18 urban (Kabul Nahiya 5) households.

Table 1. Overview of study households

PARAMETERS	KABUL CITY	QARABAGH DISTRICT	TOTAL	REMARKS
Number of respondents	18 (women 10, men 8)	18 (women 12, men 6)	36 (women 22, men 14)	
Respondents' age range	22–68 years	19–59 years	19–68 years	As reported by the respondents
Respondents who were head of the household	15 (women 9, men 6)	14 (women 8, men 6)	29 (women 17, men 12)	As reported by the respondents; female heads of households were either widows (without male children over the age of 18) or those whose husbands were PWD or chronically ill and therefore unable to run the household.
Average household size (number of household members); ranging from 6–10	9	8	N/A	As reported by the respondents
Households with at least one person with a disability (PWD)	6	4	10	This category included PWDs as respondents or as family members (as reported by respondents using the Washington Group Short Set of Disability Questions. The questions assess whether people have difficulty performing basic universal activities, such as walking, seeing, hearing, cognition, self-care, and communication.)
Households that have at least one person living with chronic illness (e.g. diabetes, hypertension, mental health conditions)	8	7	15	As reported by the respondents
Households with members under the age of 18 working for wages (i.e. child labour)	9	7	16	As reported by the respondents
Households forcibly displaced by conflict	9	0	9	As reported by the respondents
Returnee households	3	0	3	Families who were reported to previously be refugees in other countries
Households living in their place of origin and without experience of displacement	6	18	24	As reported by the respondents
Number of respondents unable to read and write	5	8	13	As reported by the respondents



## Challenges and limitations

The research team mitigated several challenges during their research, as detailed below.

### Access and risks to female respondents and researchers

Accessing women in Afghanistan has become increasingly difficult, especially since the ITA banned women from working for NGOs and the UN. This difficulty was mitigated by working with community leaders to introduce female respondents, including female researchers, and using the WhatsApp video calling platform.

### Research fatigue

There is an inherent risk of research fatigue in over-researched populations, such as those living in Afghanistan. To overcome this, the research team worked with community leaders to ensure that the audience fully understood the purpose of the research.

### General insecurity and safety issues

Despite decreased violent conflict since the Taliban's return to power, crime-related insecurity remains a risk. In line with safety guidelines, interviews were discontinued and resumed later whenever the researchers or respondents did not feel safe. This situation happened on occasion but did not affect the quality of the data collected.

### Self-censorship

The Taliban want to project a positive image of Afghanistan, and Afghan citizens are aware of this. This situation may have influenced respondents' willingness to speak freely about their challenges, but it also means they may have portrayed their situation more positively. Although building trust through community leaders helped to minimise this challenge, it cannot be completely ruled out.

## BACKGROUND

Multiple challenges have confronted Afghan families since the political transition of August 2021 (UNHCR accessed 10/06/2023). Living conditions are difficult, and two-thirds of households in the country struggle to meet basic needs (WB 22/11/2022a).

Recent reports confirm that the collapse of Afghanistan's national economy could further worsen the humanitarian crisis (HRW 04/08/2022). The absence of international development funding, which was fully withdrawn when the Taliban took over the country, and the freezing of central bank assets perpetuate this economic collapse (WB accessed 10/06/2023). Even before August 2021, the Afghan economy was already struggling, with international donors funding 75% of public expenditure and 50% of the national budget and poverty rates at 50% (The White House 11/02/2022; IRC 15/08/2022).

Afghanistan is also currently experiencing its worst drought in 27 years, and extreme weather events (heatwave, flooding) are expected for the second half of 2023. In a country where 70% of the population lives in rural areas and 90% of livelihoods depend directly or indirectly on agriculture, the impact of extreme weather events and climatic changes on everyday life is significant (UN 11/01/2022). The Asian Development Bank's Afghanistan Climate Risk Country Profile Report identified Afghanistan as "one of the most vulnerable nations to climate change impacts in the world" (WB/ADB 12/2020).

Perhaps the starkest indicator of the challenges that Afghans face is food security. Afghanistan is among the countries with the highest prevalence of food insecurity in the world, with 15 million Afghans projected to be acutely food-insecure between May–October 2023, including 2.8 million people facing Emergency (IPC Phase 4) food insecurity (WFP 25/01/2023 and 24/05/2023).

The purchasing power of most Afghan households has declined since August 2021, with inflation disproportionately affecting those dependent on daily wages, such as the urban poor, compared to other groups (ACAPS 26/09/2022). Unemployment and inflation in key commodity prices have caused household debt to rise, making life even more difficult for households and challenging their ability to adapt to shocks (OCHA 23/01/2023). The exhaustion of coping mechanisms can force households to take on unmanageable debt burdens (IOM 08/02/2022).

Daily wage earners are more vulnerable to labour market shocks than the rural population. According to World Bank data in mid-2022, "two-thirds of Afghan households reportedly could not afford food and other basic non-food items, forcing many adults to engage in low-productivity activities to generate income" (WB accessed 13/06/2023).



Until recently, conflict was the primary driver of humanitarian needs in Afghanistan. More than three decades of conflict have left Afghanistan without the means to effectively address its humanitarian, recovery, and development needs without international assistance. In 2023, with the Taliban in control of the country, international responders are increasingly aware that drivers are multidimensional and interconnected, including drought, climate change, the fragile Afghan economy, and protection threats, particularly to women and girls (OCHA 23/01/2023).

Highlighting the scale of the challenges, the 2023 Afghanistan HRP called for USD 4.6 billion over 2023 to avert the worst of the crisis, making it the largest HRP in monetary terms and second only to Syria in terms of all consolidated appeals (OCHA 09/03/2023; OCHA 13/4/2023). However, humanitarian actors report difficulties in accessing funds pledged by donor governments. The WFP, for example, has struggled to obtain sufficient funding, forcing it to cut four million people from emergency food assistance, with a further eight million still waiting for food aid (WFP 24/05/2023).

The operational environment for the humanitarian response is equally complex, with humanitarian access constraints affecting the operational environment (OCHA 25/05/2023). When the ban on Afghan women from working in NGOs took effect on 24 December 2022, many aid organisations had to adapt their operations. Female Afghan aid workers ensured access to assistance for many women; without this support, NGOs have been unable to reach a significant number of families in need (UN Women 08/02/2023). Of 129 surveyed organisations in Afghanistan, including INGOs, NNGOs, women-led NGOs, and UN organisations, 22% have fully suspended their activities, 55% are partially operational, and 23% remain fully operational (UN Women 26/03/2023). This change has worsened the challenges women-headed households are facing, and they may find access to aid more difficult if delivered by male humanitarian aid workers or community leaders. Bans or restrictions on their employment, adding to other restrictions that curb mobility and access to public spaces and government offices, mean that women and girls may have fewer or increasingly restricted options than men and boys to address the social and economic challenges they face (ACAPS 21/04/2023; AI/ICJ 25/05/2023).

## CHALLENGES AFGHAN HOUSEHOLDS ARE FACING

Understanding the challenges Afghan households face in their own words and what they are doing to address and adapt to these challenges is an important dimension of knowing how best to support them. The key challenge respondents identified in this study was meeting basic needs, particularly having enough food and warm clothing. This challenge was related to two issues: the fragile and struggling Afghan economy, which since August 2021 has not provided adequate livelihood opportunities, and difficulties in accessing humanitarian assistance. Difficulties in accessing humanitarian assistance could be because there is insufficient aid or community leaders enforce constraints and gatekeeping that result in inadequate access (WFP 24/05/2023; OCHA 25/05/2023). The fear of Taliban authorities persecuting or detaining people and the ITA's increase and strict collection of tariffs for small business licenses compound these issues (ACAPS 25/04/2023).

### Income loss because of job loss, small business income loss, and pension cuts

As indicated above, more than half a million Afghans are estimated to have lost their jobs following the political transition in August 2021 (ILO 19/01/2022 b). This decreasing employment trend continued in 2022, with an estimated 450,000 fewer people employed in the fourth quarter of 2022 than in the second quarter of 2021. Employment has also stagnated at low levels. These job losses particularly affect women and young people, with employment for both groups down by 25% by the end of 2022 compared to the second quarter of 2021 (ILO 07/03/2023 a).

Some of the losses in employment and small business income are associated with the ITA's restrictions on women's access to work, public spaces, and mobility. The ITA has also attempted to regulate specific business sectors, especially in the informal economy (such as beauty parlours or informal street vendors), and enforced the collection of tariffs for certain shops (ACAPS 21/04/2023 and 25/04/2023).

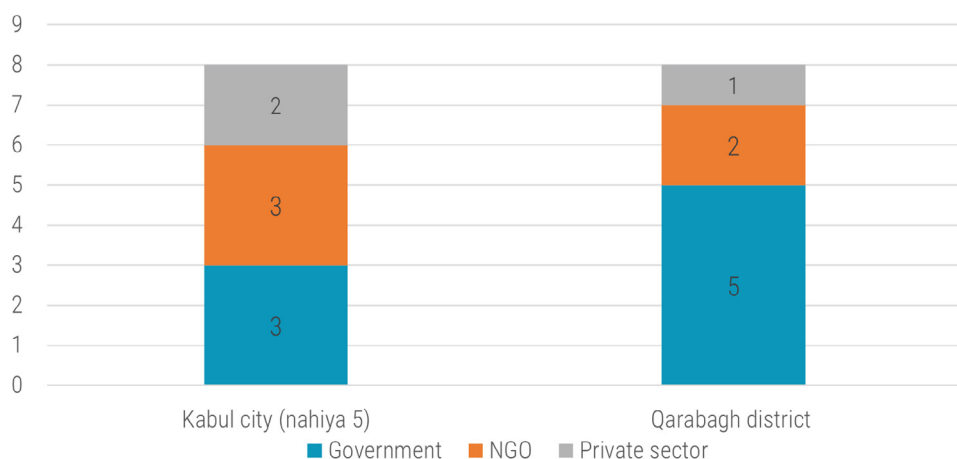
In ACAPS' household interviews, interviewees reported the lack of employment and livelihood opportunities as a major challenge for rural and urban households. One-third of all households interviewed (12 of 36) reported that at least one member had lost their job, and another six (17%) reported that at least one family member had lost their pension, martyrdom benefits, or other state benefit payments since August 2021. Two households reported coping with the double loss of a salary and a pension. The ITA has withheld payment of pensions for former government employees (NDTV 06/11/2022).

*“My husband worked in the previous Government and was martyred (killed during the conflict) 12 years ago. The previous Government was giving us his martyrdom benefits (AFN 70,000 per year [USD 798 on 12 June 2023], but when the government changed, they (the Taliban) reduced it to AFN 20,000 [USD 228 on 12 June 2023] per year, and they have stopped paying it at all.”*

–Female respondent, 40 years old, responsible for the care of chronically ill family members

Figure 1 below shows that across both Qarabagh district and Kabul city’s nahiya 5, most job losses were reported in the government sector (50%). In Qarabagh district, Taliban soldiers have replaced almost everyone working for the Republican Government’s ANDSF, which included jobs in politics, the army, and intelligence. Job losses in other sectors include employment in NGOs or the private sector.

Figure 1. Reported income loss by sector in Kabul city (nahiya 5) and Qarabagh district



Source: Knowledge House household interviews

### Fear of persecution and detention as obstacle to employment and mobility

Given the prevalence of previous employment in the ANDSF, nine households (four in Qarabagh and five in Nahiya 5) expressed fear of the ITA persecuting and detaining them despite the ITA announcing an amnesty (Al Jazeera 17/08/2021). This fear creates anxiety that affects people’s mental health and limits their ability to cope with the difficult economic situation.

*“People say the security is better now, but not for me because my life is full of fears and worries. Every night I am awake and worrying that the Taliban may come to our house to take my sons. I have become mad from worrying too much.”*

–Female respondent, 55 years old, Qarabagh

This fear significantly affected the lives of all household members, affecting their ability to travel outside their village or immediate neighbourhood, start a new job or business, or even access humanitarian aid for fear of attracting the attention of Taliban authorities. Two respondents from Qarabagh reported that the ITA had detained and tortured them, and they were only released after their village elders intervened. Others reported that the growing anxiety is affecting their mental health.

### ITA restrictions on women’s employment opportunities

The ITA has imposed restrictions limiting women’s ability to generate income, compounding households’ existing challenges. Data from the ILO indicates that female employment levels in Afghanistan have fallen steeply since the Taliban administration took over. Estimates suggest that at the end of 2022, female employment was 25% lower than before the crisis (ILO 07/03/2023 b). Restrictions on women’s participation in certain sectors – including two big employment sectors in Afghanistan, the government and the aid industry – have contributed to the decline, and home-based self-employment has become the predominant form of female participation in the labour market (VOA 07/03/2023). As data on informal sectors is difficult to collect, there is no data to clearly indicate if more women have started working in the informal sector since the Taliban administration took over.

This shift in employment particularly affects households wholly or partially dependent on a female breadwinner, especially those working in NGOs or public administration. There were three households in the study for which this was the case, two in Kabul and one in Qarabagh.



*"My daughter graduated from university, but there are no jobs for her as girls are not allowed to work. She used to work in a [government] office before, which was a great support to the family."*

*—Female respondent, 40 years old, Qarabagh*

*"I was working with an NGO in a province outside Kabul, but the Taliban banned women's work in NGOs and my contract was suspended by the NGO. Since then, I have sold my jewellery and even my little girls' earrings to buy essential food items."*

*—Female respondent, 28 years old, Kabul city*

Restrictions on women's employment are not the only ITA directives limiting a household's ability to earn an income. Some ITA restrictions thwart household efforts to adapt to the restrictions on women's employment with NGOs and the government. For example, to support her family, one woman household head reported establishing a small business at home after losing her job in the NGO sector. She opened a beauty parlour, which she described as bringing in "a reasonable income", but the Taliban asked her to close it. Other ITA directives further compounded her situation, specifically the halting of the payment of disability benefits to her husband.

ITA restrictions also limit households' abilities to earn an income by targeting informal economic activity.

*"After the new (Taliban) government was established, my husband lost his job. He started selling second-hand materials from a cart, but the Taliban stopped that and told him that he must rent a small shop for this. He did not have money to pay the shop rent, so he has had to stop this business."*

*—Female respondent, 33 years old, Qarabagh*

The above statement does not reflect an isolated case. Four respondents in Qarabagh reported that in response to job losses and financial challenges, they started selling items, such as groceries or second-hand clothes, on carts or stalls in the district centre to make an income. The Taliban forced these small informal businesses to pack up, insisting that the vendors must operate out of formal shops, which they could not afford to pay the rent for.

### Maintaining household food security

Households in Qarabagh district and Kabul city indicated food insecurity as one of the major challenges they faced. They identified being able to access enough food as a key household priority. This finding is in line with other studies, which indicate that at the end of 2022, the average Afghan household spent 91% of their income on food, forcing many families to resort to rationing and other coping strategies (IRC 22/12/2022).

Half of the interviewed households in rural Qarabagh district (9 of 18) reported that there had been days in the 17 months since August 2021 when they had insufficient food, and the whole family, including children, had to go without meals for several nights.

*"Once, we did not eat food for three days. Our children were asking for food, but we couldn't manage food for them, so we all had to sleep with a hungry stomach. My husband and I cried a lot that night."*

*—Female respondent, 45 years old, Qarabagh*

Food-related challenges were also strongly felt in urban households, with all households studied reporting an acute shortage of essential food items. Two urban women-headed households reported that their households did not have anything to eat the night before the interview.





## Insufficient warm clothing during winter months

The 2022–2023 winter season was harsh in Afghanistan, with temperatures as low as  $-34^{\circ}\text{C}$  recorded in parts of the country, including Kabul, making it the coldest winter in a decade (ABC 25/01/2023; WION Youtube 27/01/2023).

*“I really need warm clothes for my children to keep them warm in this cold weather, they are asking me to buy them new warm clothes, but we don’t have any money to buy these for them.”*

*—Female respondent, 60 years old, Kabul city*

Despite these freezing conditions during Afghanistan’s past winter, only 25% (nine) of all households interviewed reported not having enough warm clothing. These reports came from four households in rural areas (Qarabagh) and five in urban areas (nahiya 5).

## OVERCOMING CHALLENGES: COPING STRATEGIES BY AFGHAN HOUSEHOLDS

This section explores how households adapt and cope with the main livelihood challenges identified in the previous section (loss of income leading to insufficient warm clothing and food insecurity). Understanding households’ coping strategies means understanding what they do to meet basic needs and preserve the wellbeing of their family members. Coping strategies are a part of everyday life for people dealing with environmental shocks (e.g. economic decline, loss of employment, natural disasters).

Coping strategies are frequently considered in four rough categories, detailed below:

- preventive strategies that help families build **insurance** against future shocks (e.g. building up assets that can be disposed of in times of need, saving money)
- **reversible** short-term strategies that do not have unintentional negative long-term consequences to people’s livelihoods (e.g. selling non-productive assets such as furniture)
- **irreversible** short-term strategies that allow short-term survival at the cost of damaging livelihoods in the long term (e.g. eating less expensive but less nutritious food, which may keep a family from starving, but bears the risk of longer-term consequences on health; selling productive assets such as land or a house, which robs a family of produce and rent on a recurring basis)

- strategies that involve taking **risks**, usually activities that may be illegal, unethical, harmful to health, or representative of a loss of dignity (e.g. child labour or forced underage marriage) (British Red Cross 26/02/2021; Protection Cluster/UNHCR 28/02/2023).

Irreversible and risk-taking strategies are usually considered negative coping strategies indicative of household stress.

Coping strategies around food insecurity are usually broken down into three categories:

- immediate and short-term alteration of consumption patterns
- longer-term alteration of income-earning or food-production patterns
- one-off responses, such as asset sales (CARE et al. 01/2008).

It is important to contextualise families’ coping strategies, as sociocultural and political contexts shape their economic and social capital, making coping mechanisms unique to local contexts (KII 22/03/2023; CARE et al. 01/2008). The value of household assets also differs depending on the household’s economic capital, which influences the use of positive or negative coping strategies. For a small landholding family, selling assets such as productive land is an irreversible strategy indicating a crisis at the household level. In contrast, a large landholding household can sell land in times of need in anticipation of shocks.

The effects of coping strategies are not limited to livelihoods, but they have serious protection implications and can affect the health, psychosocial wellbeing, and social integration of those involved. Women, girls, and children may be forced into activities such as child labour or housecleaning to support the survival of the household or household members. They may also give up activities such as education, often with less decision-making power or facing a disproportionately negative impact (KII 23/03/2023).

## Coping strategies in the Afghanistan Community-Based Protection Monitoring

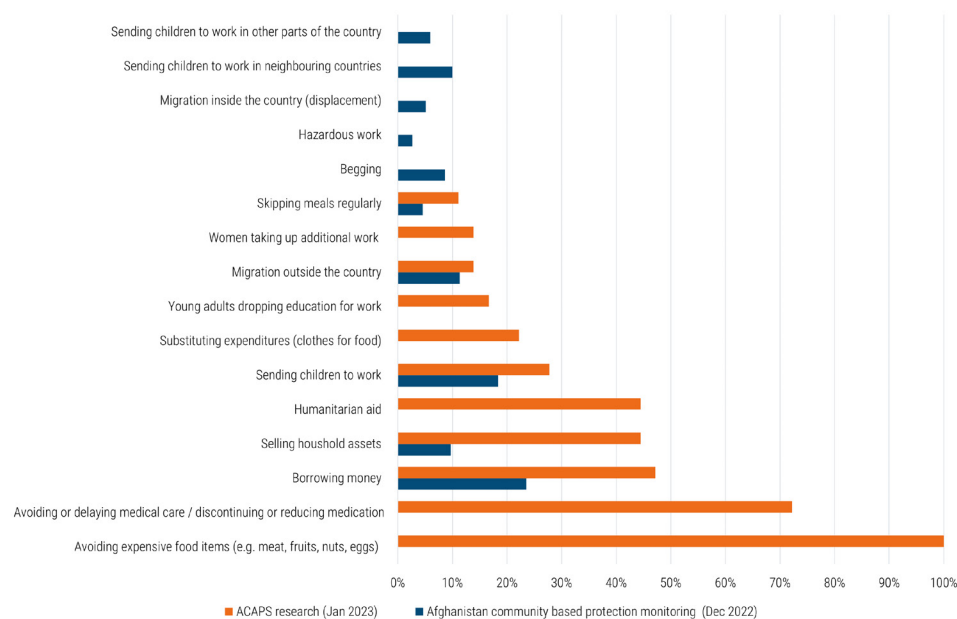
To understand the coping mechanisms of Afghan households since the political transition of August 2021, this research compared nationwide data from the (Afghanistan Community-Based Protection Monitoring accessed 27/03/2023). Several of the coping strategies identified in ACAPS’ research did not feature in the Afghanistan Community-Based Protection Monitoring survey as they do not fall under protection concerns: avoiding expensive food items (e.g. meat, fruits, nuts, eggs), delaying medical treatment, substituting expenditures (clothes for food), young adults dropping education for work, women taking up additional work, and humanitarian assistance. At the same time, the Afghanistan Community-Based Protection Monitoring survey included some protection-related nuances that did not come up in the ACAPS household interviews: begging, engaging in hazardous work, migration inside the

country, and sending children to work in other parts of the country or neighbouring countries.

Other differences between the survey and ACAPS' qualitative household interviews are worth highlighting:

- In both datasets, risky coping strategies, such as child labour, ranked highly (34% aggregate vs 28%). Data from the Afghanistan Community-Based Protection Monitoring further subdivided the category child labour into main types (UNHCR accessed 12/6/2023)
- The ACAPS household interviews differentiated between the selling of productive (e.g. poultry, cows, vehicles, sewing machines, land) and non-productive (furniture) household assets, which might be an important contextualised understanding, as the former is an irreversible coping strategy for households with low economic capital and no savings.

Figure 2: Coping strategies adopted by Afghan households



Source: Knowledge House household interviews / Afghanistan community-based protection monitoring Survey

The next sections present the findings from the ACAPS household survey, grouping them around thematic areas and presenting these in the order of the frequency they were raised during interviews. Humanitarian assistance, which is provided by aid organisations for this very purpose, is discussed as a coping mechanism at the end of the section.

## DIETARY CHANGES

As one of the main challenges that households raised was coping with food insecurity, the most prevalent strategy revolved around making dietary changes to continue eating something instead of going hungry, even if the amount of food was reduced in quantity, size, and frequency. The AWMS survey, whose findings we use for comparison here, also focused on these strategies (WB 22/11/2022 b).

All 36 households studied had changed their diets, mostly avoiding more expensive foods, making this the most reported dietary adjustment strategy. This practice was also the number one coping strategy found in the World Bank's AWMS survey, which shows how an increasing number of households have had to change their diets over time (see Figure 3). In the ACAPS interviews, households reported reducing the cooking of meat at home to once a month or less.

*"It has been a few months since we brought and cooked meat at home. I don't even remember when we last ate meat."*

*—Male respondent, 58 years old, Kabul city*

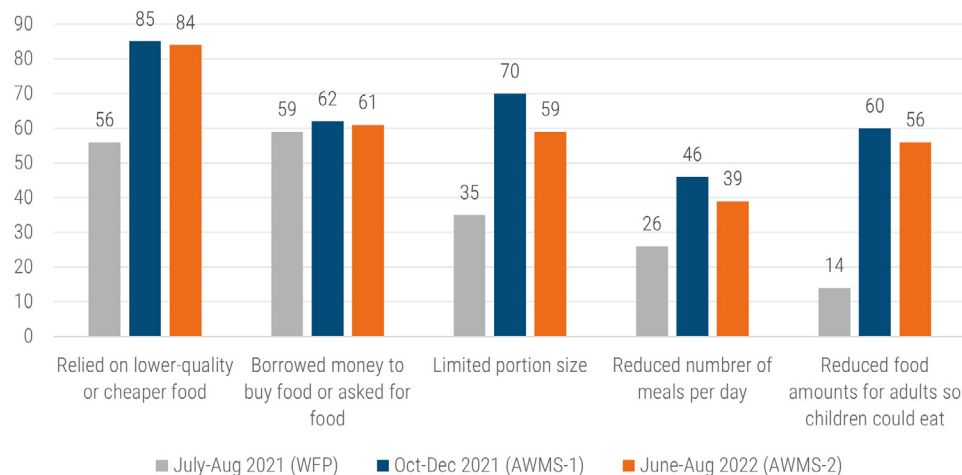
*"This year, we have not had any fruits; even necessary food is difficult to find because food items have gotten very expensive."*

*—Female respondent, 45 years old, Qarabagh*

*"Before, we would have eggs for breakfast, but now, we only have tea and bread. We now only buy basic food items, not fruit and meat."*

*—Female respondent, 33 years old, Qarabagh*

Figure 3. Household coping mechanisms and coping strategies in % of households



Source: WFP, AWMS 2021 and 2022 (adapted from 22/11/2022 b)

Secondly, half (18) of all the households interviewed reduced the number of meals or meal portions daily. Some days featured a diet of the only affordable solution of just one meal of bread and green tea (with added sugar). The latter is a combination of reducing food quality (e.g. cutting out meat, vegetables, and fruit) and reducing the number of meals a household eats.

The AWMS survey also highlighted reducing the number of meals and decreasing meal portions per day as important coping strategies (see Figure 3), found in 39% and 59% of households, respectively, in June–August 2022. The AWMS survey also added further nuance that adults would sometimes reduce their food portions to ensure children could eat. This distinction was not discussed in our research.

Household respondents were worried about this change in diet. They indicated concerns about not getting the necessary nutrients and calories to maintain their health and wellbeing because the cost has forced them to eliminate or heavily reduce unaffordable foods such as meat, fruits, and eggs from their diets. These concerns show awareness that such coping strategies are neither healthy nor sustainable.

## Borrowing money

In ACAPS' study, 47% of households (nine in Kabul city and eight in Qarabagh) borrowed money to buy food, a coping strategy that was also prevalent in the AWMS survey (61%, see Figure 3) and the Protection Cluster Monitoring Survey (24%). The Afghanistan Community-Based Protection Monitoring only refers to the period between Jan 1st, 2022- Dec 31st, 2022, which may be why the figure is lower than in the other surveys, which consider whether this coping strategy has been used over a longer period or at all. In the ACAPS study, households borrowed money to buy food and meet essential needs, including healthcare and household emergencies.

Although borrowing money is often considered a reversible short-term coping strategy, the quotes below illustrate that there is always a risk that the debt burden becomes irreversible. This burden can damage social relations or lead to negative strategies, such as child marriage. None of the respondents presented a concrete plan on how they envisaged repaying the borrowed money, and it is unclear what the ramifications of not being able to settle debts will be over time. The quotes indicate that households worry about it, adding mental stress.

*"I borrowed nearly AFG 150,000 (USD 1,691 as at 23 May 2023) from people and no longer have money to pay it back. I really don't know how to pay it back."*

*—Female respondent, 40 years old, Qarabagh*

*"Not many people can give us loans, but if they give us loans, they want it back. But we can't find enough money to pay it back because there are no jobs."*

*—Female respondent, 32 years old, Kabul city*

*"Right now, our home is running on borrowing money from others and asking help from others, but we don't know how long people will be able to help."*

*—Female respondent, 37 years old, Qarabagh*

Following social norms, where respondents spoke about borrowing from people typically meant informal borrowing from relatives and friends. Sometimes, respondents also approached local moneylenders known as sarafi (Human Aspects in Afghanistan handbook, accessed 12/06/2023). It is not uncommon to borrow money from family members without a clear time plan for settling the debt because extended families function as social safety nets rooted in relations of trust. The dire economic situation and the dysfunctional financial situation place the social safety nets and relations of trust that underpin the provision of credit and charity under enormous pressure. These circumstances restrict solidarity to the immediate family or household (AAN 23/12/2021).

### Selling household assets

The selling of household assets is a frequently referenced one-off coping strategy used to alleviate food insecurity or other crises, and 16 interviewed households (44%) reported using it (CARE et al. 01/2008). All reported having sold assets since August 2021 to make ends meet, such as furniture (tables, carpets), appliances (washing machine, vacuum cleaner), jewellery, land, and livestock. Interviewees used funds from one-off asset sales to cover household expenses, buy essential items such as food and warm clothes, or cover the expenses of sending a family member abroad.

ACAPS' research shows that one-off asset sales serve specific purposes. For example, people tend to sell jewellery when financial means are urgently needed, such as in a medical emergency, an acute shortage of essential food items, or difficulty paying rent. As one 68-year-old man noted, it can be sold easily and quickly.

*"Once, I had to sell my daughter-in-law's gold jewellery to buy some essential food items. The next time, we sold gold jewellery to pay the house rent."*

*—Male respondent, 68 years old, Kabul city*

Such sales can carry high financial and sentimental value, and parting with them can affect family members psychologically. As a 47-year-old woman highlighted:

*"My daughter-in-law sold her earrings to buy medicine for my son and grandson, it's a shame for us. Before this, I could not even think about selling my daughter-in-law's earrings."*

*—Female respondent, 47 years old, Qarabagh*

In contrast, productive household assets such as farming land and houses were sold when households needed significant amounts of money. A 59-year-old man from Qarabagh explained that they sold such possessions to pay human traffickers to send a family member abroad:

*"We had a piece of land, and in this situation, we sold it to send my son to Europe. He is now stuck in Turkey."*

*—Female respondent, 59 years old, Qarabagh*

The sale of productive assets commonly used in rural areas, such as land and livestock, often has long-term negative consequences, as households no longer benefit from the produce of agricultural land and livestock or the rent from other assets. The associated income loss deprives households of means of coping with difficult financial situations in the future or the younger generation of inheriting a plot of land on which to make a living. This practice is often seen as a risky and irreversible coping strategy, especially when used as a short-term coping strategy to make ends meet to cover debts acquired in earlier periods.

Selling assets to send a family member abroad represents a long-term trade-off that may not pay off. For many, this is a last resort, as it is difficult to recover or replace the assets, making households more vulnerable to further financial shocks unless they are already wealthy.

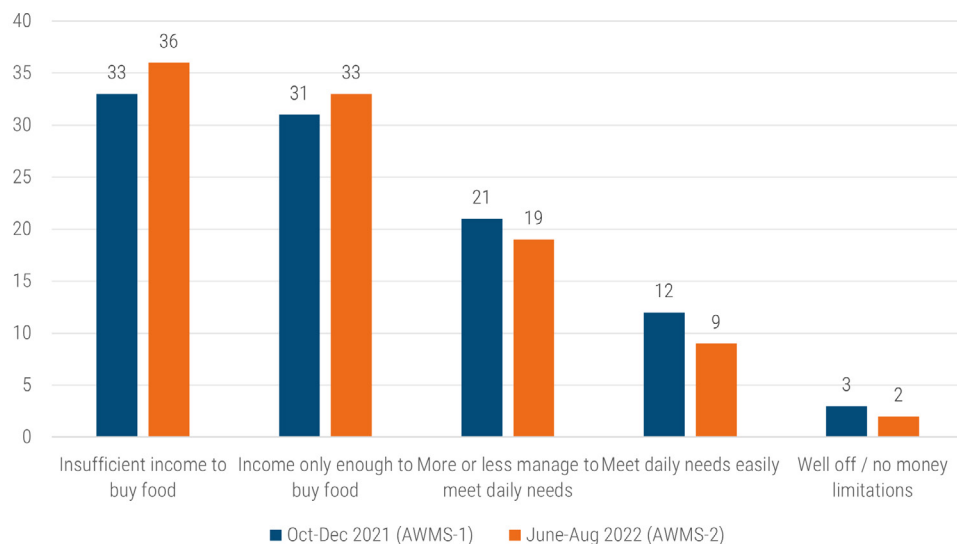
While people can replace non-productive assets, this can be costly and is therefore also seen as a negative coping strategy with long-term consequences. The proceeds from selling assets under stress are often limited, and respondents who had sold household appliances indicated that they had received little money in return.

These coping strategies also highlight the trade-offs families must consider when selling assets. It also highlights household inequalities, as the less well-off have limited choices compared to those with accumulated income, assets, and wealth (i.e. built-up insurance against external shocks). The more a household sells and does not recover assets, the more the household comes under stress. This practice can ultimately push the household below the poverty line and into extremely negative coping mechanisms, such as postponing medical treatment or child labour.

## Prioritising food over other expenditures, such as clothing or medical treatment

Prioritising food over other necessary goods (e.g. warm clothing during winter months) or services (healthcare) was also one of the main coping mechanisms mentioned for food insecurity in the ACAPS study. The latter falls into the category of possibly irreversible and long-term negative consequences. In the AWMS survey, the closest comparison is that 61% of all studied households borrowed money to buy food. 33% had insufficient income to cover food, and another 31% used all their income to put food on the table (see Figure 4 below).

Figure 4. Self-reported capacity to cover food and non-food expenses in % of total households



Source: AWMS 2021 and 2022 (adapted from 22/11/2022 b)

Two-thirds of all households (15 in Qarabagh district, 11 in Kabul city) reported avoiding medical care or discontinuing the treatment of illnesses that are not immediately life-threatening in response to financial hardship or to put food on the table. This strategy was maintained even when affected people with chronic illnesses believed that their health conditions were worsening, or their illnesses were progressing.

Of these 26 households that had changed their medical care because of financial pressures, four households in Kabul city reported that they had stopped taking medication for chronic conditions, including high blood pressure, back pain, and stomach ulcers.

*“My wife has had diabetes for the past six years, but during the last 17 months, sometimes I couldn’t afford to buy her medicine, so her condition worsens.”*

—Male respondent, 52 years old, Kabul city

For some conditions, such as diabetes and hypertension, interviews with other households revealed that people were rationing their medication because they could not afford to buy it consistently, only taking something when they felt extremely unwell or had symptoms. For example, three respondents who had diabetes or had a family member with diabetes said they only took their diabetes medication when they felt unwell rather than regularly. Another respondent who had high blood pressure stopped taking her blood pressure medication daily and would only take it when she developed symptoms.

*“My wife has diabetes, so she must take medication on a daily basis. But I don’t have money to buy her medicine. Therefore, she takes the medicine only when her diabetes is very high.”*

—Male respondent, 52 years old, Kabul city

Households prioritised the immediate survival of most of the household members by putting food on the table over longer-term health consequences for some family members, especially perhaps middle-aged and elderly people who are more likely to have chronic health conditions. This practice is a risky coping mechanism, as most medication for chronic illnesses requires regular use under a doctor’s supervision to be effective. It may also lead to death if the illness requires more than medication, like cancer or tumours.

*“My husband has a brain tumour, and his symptoms increase day by day, but we don’t have money for his treatment [which we know] is surgery. If we don’t get him treated in a hospital, we may lose him.”*

*—Female respondent, 39 years old, Qarabagh*

Interviews also highlighted how people prioritised putting food on the table over other spending, such as winter clothing, which explains why these items were either lacking or had to be borrowed. This practice means that households find different ways to acquire clothing and shoes, sourcing them from relatives or neighbours or simply avoiding clothing purchases altogether.

*“We have asked our relatives for clothes and shoes for our children, as we cannot afford to buy them ourselves.”*

*—Female respondent, 39 years old, Qarabagh*

*“My kids want new clothes, but we don’t have money to buy them, so we buy used clothes for them.”*

*—Female respondent, 60 years old, Kabul city*

*“My daughter has been going to a religious school (madrassa). She doesn’t have a warm coat to wear, so she has to borrow one from our neighbour. We do not have warm clothes to wear. When I look at the old shoes on my children’s feet in this cold winter, I can only cry, nothing else.”*

*—Female respondent, 60 years old, Qarabagh*

Many households said they preferred to rely on second-hand items that family and friends passed on or loaned to them or what they could find in the second-hand market to free up the budget for food. Eight households (22%) in the study said they had not purchased any new clothes as a way of dealing with financial hardship. As household resilience deteriorates, there is a future risk that they can no longer acquire warm clothing, which carries added health risks during winter.

### Child labour and deprioritising different levels of education

When livelihoods are dire, households maximise the number of household members generating an income, even if it means forgoing education (whether higher or basic) and sending children to work. For children under 18, this presents a protection risk, and for young adults, it is a negative coping strategy that affects future outlook.

10 of 36 (28%) households in this study (seven rural and three urban) told researchers that male children had started working to help meet their household’s financial challenges, compromising their education by not attending school. In the city, mechanic workshops and car washes provided some of the main employment for boys, while in the more rural Qarabagh, they worked at bus stands and in livestock markets and performed various domestic labour roles.

*“Our children are too young, but they have to work to support us, so they can’t go to school and get an education, which is not good for their future.”*

*—Female respondent, 39-year-old, Qarabagh*

*“My son (who is a child) is working as an assistant to a mechanic in a car repair workshop. It is a very low-wage job, but we don’t have any other options.”*

*—Female respondent, 40-year-old, Kabul city*

It is important to highlight that interviewees more frequently referred to boys dropping out of school, as girls are already barred from post-primary education (*The Guardian* 20/12/2022). Given the Taliban restriction on women, the families were less likely to send girls to work, including post-puberty girls. Forced child marriage, which reports indicate is rising in Afghanistan, is also more likely to affect girls (*The Guardian* 09/02/2023). This practice is often a risky coping strategy and perhaps a last resort when families have exhausted other options, which may be why interviewees did not mention it.

Child protection organisations have highlighted the increase in child labour as a way of meeting household needs. In February 2022, Save the Children surveyed 1,400 households across seven provinces and found that 18% of households felt they had no choice but to send children to work to support the family income. Based on this finding, an estimated one million children may be engaged in child labour (STC 14/02/2022). In a November 2021 study, conducted around three months after the Taliban takeover, 12% of households reported at least one child working; the February 2022 figure shows an increase during the period of Taliban control (REACH 26/11/2021). A recent assessment found that in 2022, 29% of women-headed households had at least one child engaged in labour, up from 19% in 2021 (REACH 20/09/2022).

Young adults (defined in the study in line with the 2014 Afghanistan National Youth Policy as those 18–35 years of age) who were studying at university have dropped out to help meet the immediate needs of their families. Two households (12%) in Qarabagh district and four (22%) in Kabul city had members in this category. Among those who quit their education in Kabul city, two were undergraduate university students (including one medical student), one was a postgraduate university student, and one was a high school student at the end of their degree. Two of them have gone abroad (to Dubai and Iran) for work, while the other two have started working in a bakery and a grocery shop.

*“Because of our financial hardship and problems, my son left his studies at medical university and went to Iran, where he is doing construction work for a very low salary.”*

*—Female respondent, 45 years old, Kabul city*

Giving up higher education helps households meet their immediate needs, as it reduces costs and potentially adds a source of income. This decision comes at the cost of young adults’ aspirations for what they perceive as a potentially better life and future.

### Women seeking informal employment

Despite restrictions on women’s employment in the public sector, NGOs, and the UN, women continue to work in Afghanistan, especially privately and in jobs the Taliban sees as part of women’s roles (e.g. cooking, cleaning). Our research shows that despite the many bans on female mobility and participation in public spaces, households under stress still send women into employment to meet household needs, especially if the main male breadwinner is no longer able to work (e.g. from job loss). Given the restrictions on where women can work, they are more likely to work informally.

Women in five households studied in rural Qarabagh had started working since the Taliban takeover to assist their household economies. There was a difference between the rural and urban households studied, as women in urban areas noted that the main form of work available to them was domestic labour in other people’s homes, but the economic situation also meant that very few households could afford to hire a maid.

*“It has become difficult to find work like cleaning or similar work in people’s houses, as the economic situation of many people is bad, so they cannot hire a servant for work and pay the salary.”*

*—Female respondent, 29 years old, Kabul city*

In contrast, in Qarabagh, 3 of the 12 female respondents have started working as domestic helpers in other people’s homes. They are paid in cash or kind, with flour or wood for cooking fuel. These respondents highlighted that it was socially uncomfortable for them to take on this work, but they did not have any other option; this indicates that previously, these women had most likely not worked outside their homes.

*“I don’t like to work in other people’s homes as a cleaner because it’s shameful for me and our relatives, and the people of our village are laughing at me.”*

*—Female respondent, 39 years old, Qarabagh*

According to those interviewed, less social stigma is attached to seasonal work in farms and gardens. Two women in Qarabagh had started working in other people's farms and gardens during summer, mainly to pack grapes and tomatoes.

### Out-migration

As previously noted, 21 respondents (58%) saw pooling household incomes or one-off asset sales to finance sending a family member abroad as a possible long-term solution to current livelihood challenges. Five respondents (three in Kabul city, two in Qarabagh) expressed serious intentions to send a family member (mostly men between 17–30) abroad and were contemplating selling productive assets (e.g. houses or land) to cover the cost.

Households believed that having a family member outside Afghanistan would lead to a better future, both for the family member outside, in their employment and education opportunities, and those remaining, who would benefit from remittances (IOM 09/09/2023). This coping strategy is the most strategic or longer-term option that households discuss to balance the short-term challenges of raising the money to cover migration costs with the potential longer-term benefits they perceive. Migration has long been a strategy for Afghans to mitigate their risk during difficult times, and in some cases it has become a rite of passage for young adults (bpb 23/01/2019).

*“Right now, we want to send our son abroad so he can work there, because there is no work in Afghanistan. Sending our son abroad illegally is very hard for us because it is 80% possible that he will die on the way to Europe, but we don't have any other option.”*

—Male, 59-year-old, Qarabagh

Aware of the risks associated with illegally sending a family member abroad and the implications of selling important household capital assets, as discussed earlier, respondents nonetheless continued to believe it was a viable option. None of the respondents highlighted physical insecurity in Afghanistan as a reason for sending their family members abroad.

## ACCESSING HUMANITARIAN ASSISTANCE

Humanitarian assistance is intended to support households struggling to meet their daily needs. Humanitarian responders are struggling to obtain sufficient funding to cover the tremendous need in Afghanistan, and the response funding has consistently been behind Afghanistan's needs (OCHA 10/04/2023; The Kabul Times 22/10/2022; ICAI 18/05/2023). This shortage has already forced the WFP to cut four million people from its emergency food assistance, with another eight million still waiting for food assistance (WFP 24/05/2023). Only 44% of the households interviewed (16 of 36, 12 in rural Qarabagh and 4 in urban Kabul city) reported receiving humanitarian assistance in the form of monthly food rations, including flour, cooking oil, beans, and rice, or multipurpose cash grants. Recipients of humanitarian assistance included only 1 of the 17 women-headed households interviewed and 3 of the 12 households with people with disabilities or chronic illnesses. Out of the 16 households that did receive humanitarian assistance, 13 expressed concerns about the fairness of how it was distributed. A much higher number of households received humanitarian assistance in Qarabagh (67%) than in Kabul city (22%).

Rural and urban households who received assistance considered it important in helping them address their short-term immediate food insecurity but not to cover other needs, such as healthcare, clothing, or rent. Respondents also emphasised that humanitarian assistance was not seen as a long-term solution to the challenges faced, especially when organisations only provide assistance for a short duration.

*“One charity NGO helped us with food (flour, rice, and cooking oil) for three months. We were so happy in those three months, and we were very sure of receiving it again, but we didn't receive it.”*

—Female respondent, 36 years old, Qarabagh

Interviewees also identified information gaps as an obstacle to obtaining humanitarian assistance. Of the 18 urban households, only 4 reported receiving aid. Another 2 did not think they would be eligible, and the remaining households thought they should be eligible for it but had not received any assistance since August 2021.

That a higher number of households received humanitarian assistance in Qarabagh (67%) over Kabul city (25%) mirrors the dissatisfaction expressed in the two areas over the distribution process. In Qarabagh, only two (11%) respondents expressed concern about the fairness in selecting who should benefit from humanitarian assistance, but 11 (61%) raised





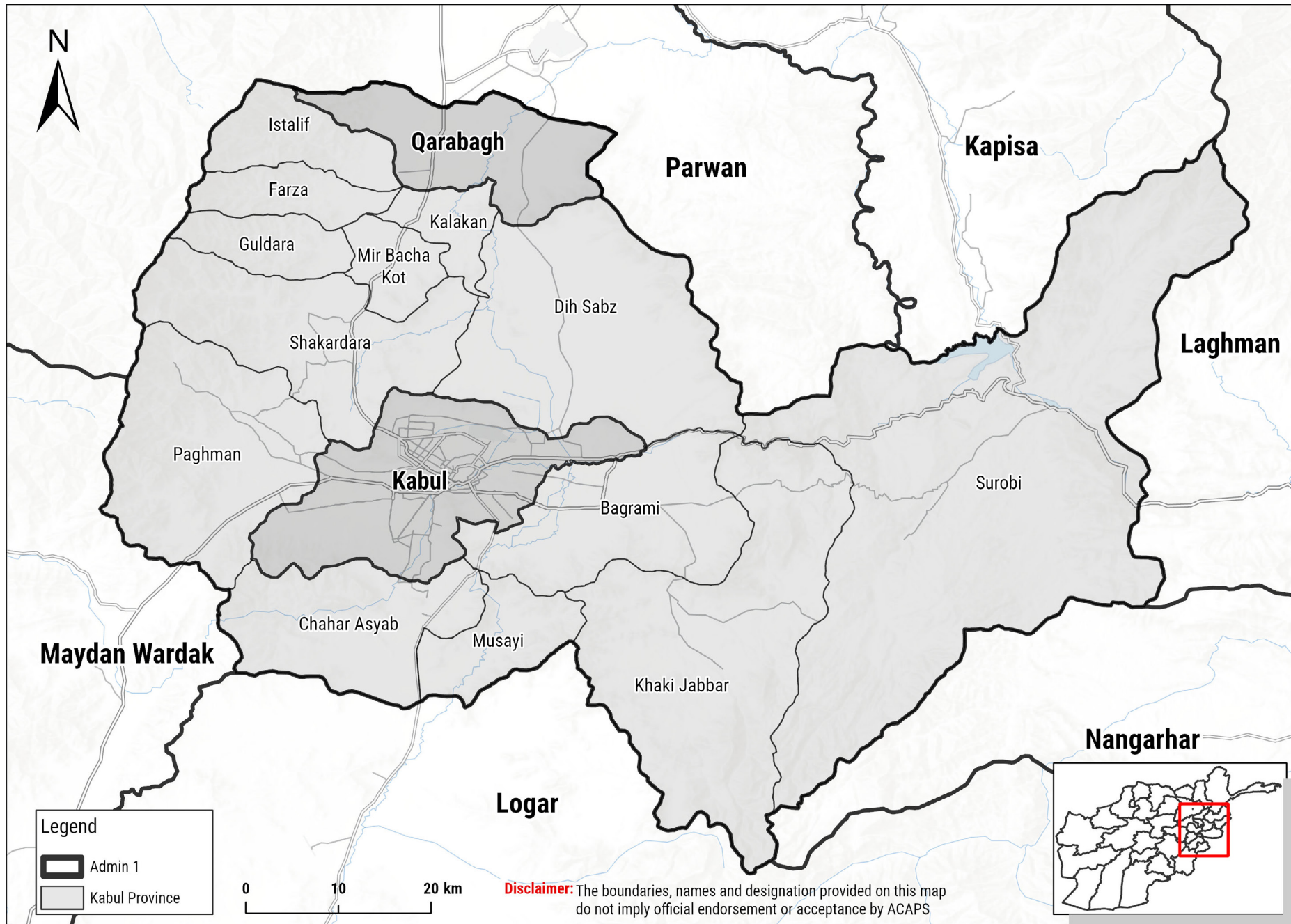
concerns about this in Kabul city. In Nahiya 5, households expressed that their main concern was that community representatives (Wakil-e-Guzar) in urban areas played a gatekeeping role in allocating and distributing humanitarian aid.

“We didn’t receive any kind of humanitarian aid because no one was thinking about poor people. Humanitarian aid is disrupted by the community leader (Wakil-e-Guzar), who only gives it to his relatives, no one else.”

—Female respondent, 47 years old, Kabul city

Humanitarian responders often collaborate with community leaders to draw up recipient lists and facilitate aid distribution. According to the respondents in Kabul city, neighbourhood representatives do not follow a transparent and needs-based approach but often include their relatives and contacts on the list. This practice has not changed under the ITA, who has replaced many of the Republic-era Wakil-e-Guzar.

In conclusion, although humanitarian assistance is considered an important coping mechanism to support households to meet their daily needs, respondents highlighted several issues. First, women-headed households and families with people with disabilities or chronic illnesses are among the most vulnerable groups but are underrepresented as recipients of humanitarian assistance. Second, a much higher number of households received humanitarian assistance in Qarabagh (67%) over Kabul city (22%). Third, more people (61%) in Kabul city expressed concerns about the fairness in selecting recipients for humanitarian assistance compared with Qarabagh (11%). These issues could indicate problems in accessing, identifying, or reaching the most vulnerable; targeting criteria issues; consequences of community representatives’ gatekeeping; or sample size issues. These challenges also show the limitations of humanitarian assistance as a sustainable coping mechanism for long-term economic challenges in Afghanistan. This situation means that until the economy recovers through other means, households will exhaust coping mechanisms, and their needs will increase, unless another way is found to break the vicious cycle.



Source: ACAPS