

Housing Crisis and Informal Settlements: Urbanization, Infrastructure and Planning Challenges in Kabul City, Afghanistan

Sayed Najibullah Hashimi ¹, Prof.Dr. Nagendra. H. N², Sushma. M³, Abdul Nabi Rahmani⁴

^{*1,2,3} School of Planning and Architecture Department of Planning, University of Mysore
Manasagangothri, Mysore, India, Mysuru, 570006

⁴ Design of Structural Buildings Faculty of Engineering Salam University, Kabul, Afghanistan

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ABSTRACT

Kabul city the capital of Afghanistan is one of the most neglected and rapidly expanding cities in South Asia. In addition to decades of violent war, forced relocation, and institutional failure, it has a serious housing shortage. Based on five criteria—tenure security, water availability, sanitation, durable materials, and adequate living space—86% of Afghanistan's urban housing stock can be classified as "slum" (UN-Habitat, 2017). The difficulties of urbanization, the expansion of informal settlements, inadequate infrastructure, and poor planning in Kabul are all covered in detail in this article. The study uses data from international agencies, urban planning studies, and peer-reviewed literature to monitor Kabul's population expansion from 500,000 to an estimated 4.6 to 6 million people, most of whom reside in unplanned settlements without basic amenities. According to compiled data, there was no appreciable development in the infrastructure of peripheral informal settlements prior to 2021. The main causes of the issue are examined in this study, including internal displacement, migration from rural to urban areas, unstable land tenure, corruption, and ongoing underfunding of local governments. Evidence-based policy recommendations for community-driven infrastructure, tenure regularization, integrated metropolitan governance, and participatory upgrading are presented in the paper's conclusion. The findings have broader ramifications for comprehending urbanization affected by war and sustainable development in fragile states.

Keywords: Kabul, Afghanistan, housing crisis, informal settlements, urbanization, infrastructure, Urban planning, internal displacement, land tenure, fragile states.etc.

INTRODUCTION

In the world's metropolitan environment, Kabul holds a unique and concerning position. In the face of ongoing conflict, governmental instability, and institutional deterioration, few major cities have seen such steady and unchecked population increase. The city has experienced waves of rural-urban migration, return migration, and displacement since the Soviet invasion in 1979, creating an urban fabric that is deeply unequal, underserved, and congested at the same time (Beall & Fox, 2009; Jones, 2015). An estimated 70 to 80 percent of the population now resides in the informal settlements known locally as qala-i-chaman or kuchi neighborhoods, which have spread throughout Kabul's hillsides and periurban fringes due to the formal housing stock's extreme insufficiency (UN-Habitat, 2015; World Bank, 2016). Poverty's urbanization is becoming a bigger problem. The percentage of Afghanistan's impoverished living in urban areas went from 16.6% to 18.3% between 2007–08 and 2011–12, while the total number of urban poor people increased by 240,000 (UN-Habitat, 2017, citing World Bank data). This change emphasizes that Kabul's housing crisis is a spatial manifestation of poverty rather than just a shelter issue. The scope and intricacy of Kabul's housing crisis necessitate careful consideration by academics. The issue is made up of deep historical, political, economic, and governance factors rather than just being architectural or demographic. Previous planning initiatives, such as the Kabul Master Plan of 2009 and the National Spatial Strategy of the Afghan government, have mostly failed to result in quantifiable improvements in the quality of shelter or fair access to land (Goodhand, 2012; Suhrke, 2011). Since 2001, international development players have spent billions of dollars on urban rehabilitation, with results that scholars have described as disjointed,

donor-driven, and unconnected to the everyday lives of Kabul's poorest citizens (Donini et al., 2004; Bizhan, 2018).

LITERATURE REVIEW

Theoretical Frameworks on Urbanization and Informal Settlements

A theoretical framework that focuses on formal, sustainable, decentralized, and developmental approaches to secure tenure, provide infrastructure, and encourage community involvement was created in order to address informal settlements through urban land management strategies. (Sana Satti Abbas, Zina Fouad, 2021) Seven criteria are used by the UN Committee on Economic, Social, and Cultural Rights (CESCR) to define adequate housing: (1) tenure security; (2) services, materials, and infrastructure availability; (3) affordability; (4) habitability; (5) accessibility for underprivileged groups; (6) location; and (7) cultural adequacy (UN-Habitat, 2017, Annex 2). The analysis that follows is guided by this framework. UN-Habitat (2017) Therefore, research looks at why informal communities are particularly susceptible to earthquakes, fires, and floods. The authors contend that people living in informal settlements are vulnerable in four ways: socially (low literacy, political exclusion), economically (low income), physically (poor housing in dangerous areas), and environmentally (land degradation). The main conclusion is that vulnerability and disaster risk can be decreased by a robust policy framework, which includes social policies, land-use planning, and risk communication. Three concepts are put forth in the paper: (1) vulnerability is increased by higher population density; (2) policies should concentrate on lowering vulnerability rather than merely responding to disasters; and (3) disaster warnings are most effective when given by both professionals and local community leaders (Abunyewah et al. 2018). This essay makes the case that informal settlements—which are home to one billion people globally—should be examined for their architectural and urban design features rather than just its social or legal characteristics. A five-part framework for analyzing informal settlements was provided in the study: (1) setting; (2) settlement layout and image; (3) housing design and materials; (4) residents' conditions and attachment; and (5) formation, consolidation, gentrification, and redevelopment processes. Global case studies from Latin America, Africa, Asia, and Europe are used in this paper. Important research reveals that informal communities are frequently mixed-use, pedestrian-friendly, and constructed gradually by locals who express their desire for upward mobility by imitating middle-class architectural designs.

The author advocates for realistic, nuanced understanding to lead sustainable upgrading instead of romanticizing poverty ("slum chic") or writing off informal settlements as disordered. (Pojani, D. 2019) The rapid and unplanned urbanization of cities in the Global South has been the subject of numerous scholarly theories. (Davis 2006) persuasively argued that the growth of slums and informal settlements constituted the predominant spatial form of urban life for the impoverished in the twenty-first century. This was caused by structural adjustment policies, agricultural displacement, and political crises that drove people off the land rather than the industrial absorption of rural migrants. The Kabul scenario, where "urbanization by default" (Beall & Fox, 2009) has defined the city's growth trajectory for more than 40 years, is a strong fit for this theory. The specific vulnerabilities of urban systems in situations of institutional breakdown are highlighted in the research on fragile and conflict-affected nations. According to (Muggah 2014), cities in fragile states frequently face spatially concentrated poverty, infrastructural failure, and governance gaps that render traditional planning solutions unfeasible or detrimental. (Zetter and Deikun 2010) show how urban expansion and forced relocation combine to create compound vulnerabilities for displaced urban residents without access to social networks, legal tenure, or municipal services.

Given the compounding consequences of more than 40 years of nearly constant conflict, Kabul is a particularly severe example of these dynamics (Turton & Marsden, 2002). Characterizations of urban informality that are solely focused on deficits have been challenged by recent research. (Roy 2005) contends that informality should be viewed as a form of urban development purposefully created by states through the selective enforcement of property rights rather than as a failure of planning. In a similar vein, (Kudva 2009) and (Arabindoo 2011) have highlighted the agency of people living in informal settlements in creating social infrastructure, political voice, and means of subsistence in ostensibly unplanned locations. These viewpoints warn against top-down relocation and demolition strategies that erode social capital and perpetuate poverty in new areas (Fernandes, 2011). Slums are the most impoverished type of informal settlement. Informal urbanization is defined by non-compliance with

norms and independence from institutional frameworks pertaining to housing, settlements, and the economy. (M. Mohanty, 2020).

Housing, Land Tenure, and Informality

Because of institutional limitations in the urban land market, informal settlements are structurally intertwined with formal ones. Although new policy solutions are suggested to mitigate informality, conventional economic models have failed to do so. (Smolka, M.O., & Biderman, C. 2011) There is a continuum between housing formality and informality; certain solutions, such as tenancies in Barbados, Mexican ejidos, and family land in Saint Lucia, include complex legal features that are neither strictly formal nor informal. (J.M. Glenn, 2008). The study looks at unofficial land markets, which have not gotten as much attention as squatter homes. defines informal land markets as those unregulated by the state's legal framework. A dualistic distinction between formal and informal land is legitimate since, in contrast to other commodities, land is not a "real commodity" (it cannot be generated or destroyed). Formal and informal land markets, however, interact through politics, the legal system, and governmental control rather than a shared marketplace. Formal markets always have higher prices than informal ones. Regularizing informal lands by policy runs the possibility of gentrification and impoverished people being uprooted, which would not solve the issue but rather move it elsewhere. (Leaf, M. 1992). According to de Soto (2000) and Durand-Lasserve & Royston (2002), secure land tenure is widely seen in the development literature as a fundamental requirement for sustainable housing outcomes among low-income urban households. Lack of legal property rights restricts access to financing and public services, deters investment in housing repair, and puts people at risk of forceful eviction (Payne, 2001). Overlapping Islamic, statutory, and customary frameworks further complicate land tenure in Afghanistan, creating chances for elite land acquisition and ongoing legal uncertainty (Liz Alden Wily, 2003; Monsutti, 2012). The association between conflict and land tenure insecurity is well-documented in the Afghan context. (Alden Wily 2004) discovered that the post-2001 era was marked by massive land grabs by influential commanders and political elites, uprooting thousands of vulnerable urban households and thus denying the impoverished access to the legal housing market. The Norwegian Refugee Council (2008) found widespread property disputes and evictions that affected internally displaced people in Kabul. Due to the legal obstacles that female-headed households and widows must overcome in order to obtain property rights under Afghan customary and statutory law, these dynamics interact with the gendered aspects of housing insecurity (Hanifi, 2012; Turton, 2002).

Infrastructure Urban Services and Human Well-being

In addition to being a mediating factor in housing quality and economic productivity, access to sufficient infrastructure—such as water, sanitation, power, transportation, and solid waste management—is a direct determinant of health and well-being (UN-Habitat, 2003; Satterthwaite et al., 2005). Spatial inequality is reinforced by the disproportionate concentration of infrastructure deficiencies in informal settlements in low- and middle-income cities (Mitlin & Satterthwaite, 2013). The special difficulty of repairing damaged systems while concurrently satisfying the needs of a rapidly growing population is highlighted in the international literature on urban infrastructure in post-conflict settings (Bricknell, 2007; Colenbrander et al., 2017). Kabul's water and sanitation infrastructure has drawn consistent attention from academics and policymakers. According to Tariq et al. (2012), the majority of the city's population lacks a functional municipal water delivery network, and uncontrolled borehole drilling has resulted in significant groundwater depletion. In their analysis of the public health effects of improper wastewater disposal and open defecation, Hussain and Masood (2017) discovered that waterborne disease rates were higher in informal communities. These results are in line with the larger body of research on the negative health effects of poor sanitation in South and Central Asian cities (Pruss-Ustun et al., 2019).

Urban Planning in Post-Conflict and Fragile Contexts

The conflict between normative aspirations of logical, all-encompassing planning and the difficult political reality of implementation in settings with poor governance has long been a problem for urban planning theory (Sanyal, 2005; Watson, 2009). The urgency of reconstruction, the division of power among several actors, and the possibility that planning interventions would perpetuate or generate new inequality all contribute to this tension in post-conflict settings (Bollens, 2012; Lall et al., 2017). Alternative models based on participatory

procedures and negotiated outcomes that might be more suitable for fragile-state urban contexts are provided by Healey's (2010) communicative planning theory and Innes and Booher's (2010) collaborative rationality framework. The post-2001 urban redevelopment in Afghanistan has been critically assessed by a number of academics. According to Suhrke (2011), there is a fundamental conflict between the demands of sustainable institutional development and the logic of donor-driven statebuilding, which emphasizes quick, visible outcomes. In his analysis of the political economy of aid and reconstruction, Bizhan (2018) discovered that foreign aid typically circumvented pre-existing governmental structures, weakened local ownership, and produced unsustainable parallel planning and implementation systems. These criticisms are consistent with more general claims made in the development literature regarding the shortcomings of statebuilding initiatives driven by external actors (Paris & Sisk, 2009; Chandler, 2010).

Historical Context of Kabul's Urban Development

Kabul's urban development has been influenced by historical events, including attempts at modernization in the early 20th century, the Soviet invasion, changes in the Afghan government, and reconstruction after the government was overthrown. As a result, the city now has glass facades and a modern appearance. Historical occurrences and observations serve as the foundation for the strength of the evidence. (Issa, C., & Kohistani, S.M. 2020) From 1880 until 2001, Kabul's urban development grew normally. However, after 2001, there were sudden changes in land use and population, which resulted in an increase in informal settlements (Jahani, A.S. 2023).

According to a study that assesses the direction of urban land development in Kabul, Afghanistan—one of the fastest-growing cities in the world—Kabul's urban development is characterized by three modes of planning: formal, informal, and exceptionalist. These modes were shaped by a century of modernization and thirty years of political violence, leading to a fragmented sovereignty and sociopolitical agreements over two centuries (Calogero, P. 2011). Kabul was built to accommodate 800,000 people, but today it is home to around 5 million people, 70–80% of whom live in informal settlements. According to the study, which used satellite data from 2000 to 2016 and GIS analysis on three periphery districts (17, 18, and 20), District 17 (northwest) had the biggest annual population growth (4.7%) and urban land growth (0.65%), while Districts 18 and 20 grew by just 1.8% apiece. The authors come to the conclusion that Kabul's future growth will be directed northward into the Shamali basin, which has water supplies, flat land, and a projected "Kabul New City" (740 km²) that might house up to 3 million people. In order to prevent informal settlements and manage sprawl, they advise a proactive land policy strategy. (Ahmadi, A. S., & Kajita, Y. 2017) With three different paradigms—biopower, complementary, and sporadic planning—centralized national, decentralized transnational, and Foucauldian forces have altered Kabul's urban development. There hasn't been any participatory planning, despite democratic claims. The study provides a historical background for urban planning and development by reviewing literature from 1919 to 2020. Mushkani, R. A., and Ono, H. 2022). Due to internally displaced people, Kabul saw rapid urbanization after 2001. As a result, unplanned settlements grew 4.5 times faster than planned settlements due to factors like infrastructure availability, military bases, and population density. (V. Chaturvedi et al., 2020). Early conservation efforts to protect historic property and enhance living circumstances were part of Kabul's post-conflict urban growth, but sustaining community engagement and lobbying was difficult because of urban pressure and policy deficiencies. (A.W. Najimi and J. Leslie, 2012) This study investigates urban land expansion and land use management in Kabul, Afghanistan, between the 1970s and 2018. From 81.7 km² in 1999 to 579.5 km² in 2018, Kabul's built-up area increased dramatically; after 2002, refugee returns caused the fastest growth (13.7% annually). Uncontrolled agricultural land conversion, ecological area loss (from 53% to 36% land cover), informal settlements, and lax enforcement of regulations are major issues. The authors suggest four policy solutions: severe prosecution of unlawful construction utilizing remote sensing, upgrading/redevelopment of informal settlements, Urban Growth Boundaries, and quotas for the conversion of rural to urban land. They come to the conclusion that participatory planning and government intervention are crucial for Kabul's sustainable urban development (Hidayat, O., & Kajita, Y. 2019).

Study Area

Kabul is capital the Afghanistan's is situated at an elevation of 1,800 meters in latitude 34°31'N and longitude 69°09'E. The Hindu Kush mountains encircle the city, which is located in a valley. Kabul is administratively

separated into 22 municipal districts (Nahiyas), each of which is roughly 1,023 km². By 2019, there were an estimated 4.9–6 million people living there, up from 1.5 million in 2001.

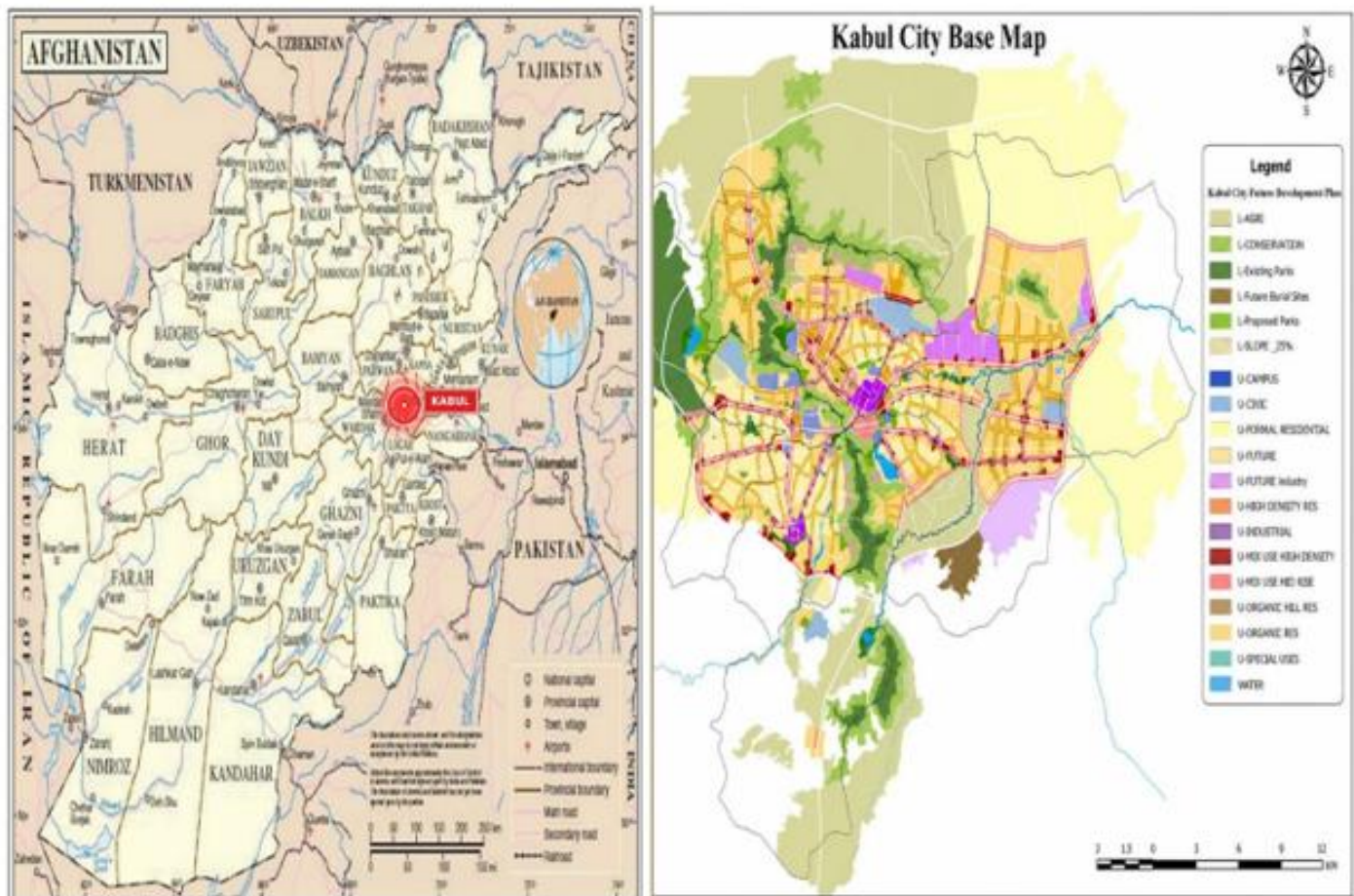


Figure 1: study area

Source: Compiled by the authors

METHODOLOGY

This study synthesizes the available data on Kabul's housing issue using a qualitative systematic literature review methodology to synthesize available evidence on Kabul's housing crisis that have been found in the literature to have the lowest rates of infrastructure access and some of the highest concentrations of recent informal settlement (JICA, 2011; World Bank, 2016; Hidayat & Kajita, 2019).

Academic databases, grey literature from international agency reports (UN-Habitat, World Bank, JICA), and government documents were all included in the literature search. Urbanization in fragile states, urban informality and housing rights, and urban infrastructure theory are the three theoretical perspectives that are integrated into the analytical framework.

To find trends in housing, infrastructure, and planning issues, thematic synthesis was used. The lack of recent, peer-reviewed research on Kabul, the ambiguity of the quantitative data that is now accessible, and the substantial information gap for the post-August 2021 era are some of the main drawbacks. In order to guarantee analytical dependability, findings are thus based on several converging sources.

RESULTS / FINDINGS

Current Housing Status in Kabul City



Figure 2: Housing Status

Source: Compiled by the authors

In order to assess the extent of the crisis and the suitability of suggested solutions, it is crucial to have a precise grasp of the current condition of Kabul's housing stock. A collection of data derived from household surveys, satellite-based land use analysis, municipal records, and international agency assessments allows for the construction of a reasonably trustworthy picture of current housing conditions throughout the city, despite the severe limitations on comprehensive data collection in Afghanistan. The total amount and quality of the housing stock, the formal and informal distribution of residential land, housing typologies and building materials, tenure and ownership arrangements, rental market conditions and affordability, and the unique difficulties faced by particular vulnerable subpopulations, such as internally displaced people, returnees, and households headed by women, are the six dimensions that this section synthesizes that evidence across.

Overview of the Housing Stock and Deficit

UN-Habitat (2015) estimated that Kabul's total housing stock was between 600,000 and 700,000 dwelling units. This number must be compared to a household population of at least 800,000 to 1,000,000 at the time of the estimate, suggesting a structural deficit of at least 200,000 to 300,000 units even before quality inadequacy. The current deficit is probably much greater given the population growth that has persisted since 2015. According to the World Bank's (2016) urban policy notes for Kabul, formal housing production capacity was estimated at no more than 15,000 to 20,000 units annually, while housing demand was estimated at approximately 50,000 new units annually, driven by household formation and in-migration. This resulted in a supply gap of roughly 30,000 to 35,000 units annually, which has been compounding for more than 20 years. Overcrowding is widespread throughout the city, as evidenced by the Central Statistics Organization's (CSO, 2019) Afghan Living Conditions Survey, which found that the average household size in Kabul was 7.2 people, significantly larger than the 5 to

6 people per household that planning standards would consider adequate for the dwelling sizes typical in informal areas.

The quality of homes is directly impacted by the backlog in housing production. The vast majority of households that cannot access the formal housing market are forced to build, buy, or rent homes in informal areas under conditions of tenure insecurity that systematically discourage investment in quality improvement because demand so greatly outpaces formal supply. According to the National Risk and Vulnerability Assessment (MRRD/CSO, 2011), 29 percent of Kabul households had earthen floors, 43 percent had mud or mud-brick walls, and 61 percent had no piped water supply. With more than 70% of surveyed households living in temporary or subpar structures, most recent data from the IOM's Displacement Tracking Matrix (2018) suggests that conditions in the most precarious displacement settlements are significantly worse. According to international comparative standards, these numbers rank Kabul as one of Asia's most housing-deprived capitals; it is comparable to cities like Mogadishu and Juba in aggregate terms, but it affects a significantly larger absolute population (UN-Habitat, 2015; World Bank, 2016). According to UN-Habitat (2017), overcrowding is especially bad in Kabul, where 43% of the country's population lives with three or more people per room, and 86% of Afghanistan's urban housing stock does not meet at least one of the five slum criteria.

Formal versus Informal Housing: Distribution and Characteristics

The overwhelming predominance of unplanned and informal residential development is the most basic structural feature of Kabul's housing sector. According to Hidayat and Kajita's (2019) analysis of satellite imagery, Kabul's built-up area increased from 81.7 km² in 1999 to 579.5 km² in 2018, with the fastest growth phase taking place between 2002 and 2010 at an annual rate of 13.7%. About 67% of the total residential land area was classified as unplanned or informal by the JICA (2011) master plan study; later analyses by the World Bank (2016) and UN-Habitat (2015) estimated that the informality share was between 70 and 80 percent of residential areas.

In terms of geography, officially planned areas are concentrated in the central basin, where Soviet-era planning and post-independence development created a structured grid of streets and plots, while informal settlements predominate on the city's hillsides, valley edges, and periurban fringes (Jahani, 2023; Calogero, 2011). In Kabul, there are three primary types of formally planned residential communities. The first is made up of the Microrayan apartment complexes, which are multi-story residential buildings from the Soviet era that are mostly located in Districts 3, 4, and 9. These buildings were initially built as state housing for government and military personnel. Although many of these complexes' 25,000–30,000 apartment units have been divided, sold, or rented informally since the fall of the Soviet-backed government, they still constitute the city's only substantial supply of formal apartment-style housing (Issa & Kohistani, 2020). The second category consists of the officially divided residential plots created by the government in places like Karte Char, Karte Parwan, and Khair Khana between the 1950s and the 1970s. In these areas, formal plot titles and regular grid layouts were issued, but many areas have since undergone informal densification due to rooftop construction and plot subdivision. The third category is made up of new formal residential developments that have been started since 2001, such as the Kart-e-Mamorin civil servant housing scheme and a number of private developer projects aimed at the growing middle class. Together, these developments total between 5,000 and 10,000 units, and they almost exclusively serve households in the top two income quintiles (World Bank, 2016; MUDL, 2016).

Housing Typologies and Construction Materials

The UN-Habitat (2017) housing profile makes a distinction between "spontaneous" informal communities (irregular hillside occupation) and "planned informality" (regular layout but no building authorization). While planned informal subdivisions make up the majority of new peripheral growth in Kabul, spontaneous hillside settlements make up 18% of all residential land.

Based on construction technique, spatial form, and location, Kabul's housing stock may be divided into five main typologies. The single-story or two-story adobe or mud-brick compound residence is the original and most common typology. It consists of a walled courtyard with one to four rooms placed around an open area for family activities, storage, and cooking. An estimated 55 to 65 percent of all homes in Kabul are of this kind, which is similar to traditional Afghan residential design and is most common in hillside and periurban informal

settlements (UN-Habitat, 2015). In Kabul's climate of cold winters and hot summers, adobe construction offers low material costs and good thermal mass. However, it is highly susceptible to seismic loading, with adobe walls collapsing catastrophically in moderate earthquakes, and requires regular maintenance to prevent water damage (ICSM, 2014). The second typology is the fired-brick and reinforced-concrete compound dwelling, which has grown in popularity since 2001 as remittances from the diaspora and incomes from the reconstruction economy have allowed households to invest in more durable construction. This typology is concentrated in densifying planned areas and more established informal settlements, and it is estimated to make up 20 to 25 percent of the housing stock (World Bank, 2016; Hidayat & Kajita, 2019). The remaining typologies are architecturally important but have fewer numbers. The aforementioned Microrayan apartment buildings from the Soviet era are an example of a third typology that is distinguished by shared stairwells and concrete panel construction. Makeshift or temporary shelters made from salvaged materials such as canvas, plastic sheeting, corrugated metal, and timber offcuts make up a fourth typology. These shelters are concentrated in the most recent displacement settlements and transitional camps and represent the lowest quality and most tenure-insecure segment of the housing market, housing between 60,000 and 80,000 households at the time of their most recent survey, according to IOM (2018). The fifth typology is the newly popular multi-story commercial-residential hybrid building, which is usually four to six stories of reinforced concrete with commercial uses on the ground floor and rental apartments above. As densification has been encouraged by rising land values, these buildings have proliferated along major road corridors. Given Kabul's seismic vulnerability, these structures—which are usually built without technical supervision or building permits—represent a rising structural safety risk (JICA, 2011; Luccaro, 2009).

Tenure, Ownership, and Legal Status

The complicated layering of official, customary, and de facto arrangements that characterize land and housing tenure in Kabul results in widespread legal confusion and puts most households at danger of eviction. According to estimates from the Afghanistan Land Authority (ARAZI), only 20 to 30 percent of residential plots in Kabul have formal title documents (tazkira-e-zamin or cadastral certificates). Many of these formal documents have disputed validity because of fraudulent registration, overlapping claims, or the destruction of land records during the conflict (World Bank, 2016; Alden Wily, 2004). Tenure arrangements vary from recently established informal occupation with no documentation at all to long-standing de facto occupation acknowledged by community institutions and supported by customary sales documents (qabala) among the roughly 70 to 80 percent of households without formal title. In their sample of Kabul informal settlement homes, the Norwegian Refugee Council (NRC, 2008) discovered that only 31 percent had any kind of government-issued tenure certificate, 28 percent had no documentation at all, and 41 percent held some kind of customary document. In Kabul, owner-occupation is the most common type of tenure; according to the Afghanistan Living Conditions Survey (CSO, 2019), almost 68% of households lived in homes they either owned or were gradually purchasing. This number, however, hides the variety of legal statuses that "ownership" in the informal context encompasses: from newly arrived households occupying plots without any tenure claim beyond physical occupation to households with numerous generations of residence and community-recognized claims. Renters make up a sizable minority of households (estimated at 25 to 30 percent), and this percentage is much greater among newly displaced and returnee households, who lack the financial resources and social networks to secure even informal land for self-construction (NRC, 2014; IOM, 2018). According to Hanifi (2012) and UN Women (2014), women's independent access to land and property is severely hampered by societal norms and customary law, making the percentage of renting households led by women even greater.

A class of absentee landlords whose speculative holdings remain undeveloped while nearby households cram onto smaller and less accessible plots has been created concurrently with the reduction of accessible land for the poor during the post-2001 period due to elite land capture, in which powerful commanders, government officials, and their associates registered large tracts of peri-urban land using fraudulent documents or political pressure (Alden Wily, 2004; Hanifi, 2011).

The Rental Market: Structure, Costs, and Affordability

The most economically disadvantaged demographic groups are served by Kabul's rental housing market, which has seen comparatively little systematic attention in the scholarly and policy literature. From single-room mud-

brick flats in hillside informal settlements to multi-room apartments in Microrayan blocks or more recent concrete structures on major thoroughfares, rental accommodations in Kabul varies widely in quality and cost. One or two rooms in a compound shared with the owner's family and frequently one or more other tenant households make up the typical unit in the informal settlement areas that house the bulk of renters. These arrangements reflect the livelihood practices of owner-occupying households that supplement their income by subletting portions of their plots, as well as the structural housing deficiency that drives several households into places intended for one (Turner, 1976; Tipple, 2000). Due to the significant demographic and economic shifts that have occurred since 2001, rental prices in Kabul have been extremely erratic. According to the Taraqee Foundation's 2017 survey, a single room in an informal settlement would cost between 2,000 and 5,000 Afghani (USD 28 to 70 at 2017 currency rates) per month, while two-room apartments in better-located districts would cost between 5,000 and 12,000 Afghani. These rental levels imply housing cost burdens of 20 to 45 percent of income, which is significantly higher than the internationally recommended maximum of 30 percent and severely restricts spending on food, education, and health care, compared to median household incomes estimated at 15,000 to 25,000 Afghani per month for unskilled or semi-skilled workers in the informal economy (Taraqee Foundation, 2017; World Bank, 2016). The economic collapse that followed the August 2021 transition has drastically changed the dynamics of the rental market. The departure of Afghan professionals and foreign employees who had driven demand in the upper segments of the market caused a significant deflation in nominal rents, but this was offset for low-income renters by the even steeper decline in household incomes, which fell by an estimated 40 to 60 percent in real terms in the year following the transition (World Bank, 2022; UN OCHA, 2022). As a result, despite nominal rent reductions, housing affordability has further declined for Kabul's poorest quintile.

Housing Conditions of Internally Displaced Persons and Returnees

Given their size and the severity of their circumstances, internally displaced people (IDPs) and newly returned refugees make up the most housing-insecure portion of Kabul's population and should be examined separately. According to IOM's Displacement Tracking Matrix (2018), there are 63 informal IDP settlements in Kabul province that house about 55,000 households, or 385,000 people. These settlements are mostly located in the city's outskirts and close to abandoned military installations. These communities, which are marked by transient construction, little or no tenure security, poor access to water and sanitation, and extreme overcrowding, constitute the lowest tier of Kabul's housing market. A sizable fraction of IDP households in Kabul are secondary or tertiary displaced, having relocated two or more times after their initial displacement. This reflects the ongoing instability of displacement settlements, which are frequently destroyed by landslides and floods or subject to government eviction actions (NRC, 2014; OCHA, 2014). Housing circumstances for returnee households—those who have returned to Kabul from exile in Pakistan or Iran, whether voluntarily or under duress of deportation—are frequently nearly as bad as those of internally displaced people. According to UNHCR's 2007 estimate, between 2002 and 2007, almost 5.7 million Afghans returned from exile; a disproportionate number of them went to Kabul. Many people who return discover that their families sold or otherwise disposed of their land either before or during the battle, or that others had taken over their former residences while they were away. According to a study conducted by the Norwegian Refugee Council (NRC, 2008), 42% of returnee households in Kabul experienced housing-related conflicts, and more than 25% had not been able to get their original belongings back. Returnee households with ties to Afghan communities in Pakistan or Iran may have modest savings that enable them to pay several months' rent in advance or buy plots in informal areas. However, households that were deportees rather than voluntary returnees or who spent a significant amount of time in refugee camps rather than urban settings often arrive in Kabul without social networks or financial resources, making them among the most vulnerable residents in the city's most impoverished settlements (Monsutti, 2008; Turton & Marsden, 2002).

Impact of the August 2021 Political Transition on Housing Conditions

The housing problem in Kabul has entered a new and, in some ways, more severe phase since the Afghan government changed in August 2021. This is on top of the structural weaknesses that were already present and were previously examined. There are three different ways that the change has made housing circumstances worse. First, the economic collapse brought on by the freezing of Afghan government assets overseas, the suspension of foreign aid to the government, and the exodus of skilled professionals and private capital has

drastically decreased household incomes throughout the city, exacerbating overcrowding as families combine to pool resources and raising the percentage of income used for housing expenses. Afghanistan's GDP shrank by roughly 20 to 30 percent in 2021–2022, according to World Bank estimates (ICG, 2022; UN OCHA, 2022), disproportionately affecting urban households that relied on government salaries or internationally supported private-sector jobs. Second, all but the most basic municipal maintenance functions have been effectively stopped due to the institutional vacuum created by the departure of the majority of international development agencies and the disruption of Afghan government planning capacity. This has accelerated the deterioration of infrastructure that was already insufficient prior to 2021.

Many skilled professionals left the country in the weeks after the transition, severely depleting the Kabul Municipality's technical staff. The Afghan government administration's ability to find qualified replacements or preserve institutional knowledge has been restricted (Nijssen, 2021; ICG, 2022). Third, the Afghan government's harsh restrictions on women's rights, such as banning women from working in most industries, preventing girls from attending secondary and tertiary schools, and restricting their freedom of movement without a male guardian, have disproportionately worsened housing conditions for households headed by women. These households have lost their primary source of income and face additional obstacles when trying to exercise their right to tenure or obtain humanitarian aid (Human Rights Watch, 2022; UN OCHA, 2022). Rising rates of urban poverty, increased household crowding, accelerated deterioration of the informal housing stock due to neglected maintenance, and the formation of new displacement settlements as households unable to pay urban rents relocate to marginal periurban areas are all indicative of the effects of these three mechanisms.

Spatial Distribution of Housing Conditions by District

The 22 districts of Kabul have very different housing conditions, which are a reflection of the city's historical development trajectory, physical limitations, and inequality patterns. The commercial core and government administrative zone are included in Central Districts 1, 2, and 3, where housing is a combination of more modern commercial-residential structures, Soviet-era apartment buildings, and old qala-style compounds. There is a very high population density in these regions; many homes in central Kabul are occupied at two or three times their intended capacity.

A combination of planned residential development from the 1960s to the 1980s and subsequent informal densification can be found in Districts 4 through 8 in the western and northwestern portions of the basin. This area was severely damaged during the 1990s civil war and has since seen both reconstruction and new informal settlement, creating a very diverse housing landscape. The southern and southeastern periphery's districts 13, 15, 16, and 20 have the highest concentrations of relatively recent informal settlement, with informality rates in some areas surpassing 85 to 90 percent and some of the city's lowest rates of access to water and sanitation (JICA, 2011; World Bank, 2016).

District 17 in the northwest had the highest rate of urban land growth at 0.65 percent per year, according to an analysis of the direction of urban land development. This was due to the relative availability of flatter land in the Shamali Basin area and its proximity to the proposed "Kabul New City" project, which would cover an area of about 740 km². Districts 18 and 20 in the south grew at lower rates due to steeper topography and more restricted road access. Even though they are outside the official city limits, the northern districts of Mir Bacha Kot and Kalakan are rapidly becoming more urbanized due to rising land prices within the municipality that are out of the reach of the poorest households. As a result, new settlements are being forced into areas that have even less infrastructure than the peripheral city districts.

This outward spread of informal settlement is in line with trends seen in other quickly developing South Asian cities (Lall et al., 2017) and indicates that, despite an increase in the internal density of existing informal areas, Kabul's housing crisis is still spreading geographically. Planning frameworks that go beyond the official municipal boundary to include the functional metropolitan area, including the peri-urban districts where the next generation of unplanned settlement is already forming, will therefore be necessary to address the full spatial extent of the crisis (Hidayat & Kajita, 2019; Chaturvedi et al., 2020).

The Housing Crisis: Scale Drivers and Dimensions

Quantifying the Housing Deficit

The lack of thorough household surveys and the quick rate of population change make it challenging to gather accurate quantitative data on Kabul's housing condition. However, the data that is now available repeatedly shows a serious and expanding housing shortage. According to UN-Habitat (2015), Kabul's housing backlog was expected to be over 300,000 units, with yearly demand growth surpassing formal housing construction by a factor of almost three to one. According to a World Bank study from 2016, between 70 and 80 percent of Kabul's residential areas were categorized as unplanned or informal, and the average dwelling density in these settlements was more than double what is deemed sufficient by international standards.

Everyone is overcrowded, regardless of income level. Over 40% of Kabul households reported living in a single room, according to the National Risk and Vulnerability Assessment (MRRD/CSO, 2011). The average home size had decreased over the previous ten years as population growth outpaced housing building. Overcrowding rates were significantly higher among relocated homes, when several family shared mud-brick additions or single-room lodgings (NRC, 2014; IOM, 2018). The market is also characterized by high rental burdens: according to a 2017 study by the Taraqee Foundation, urban poor households in Kabul spend between 30 and 45 percent of their household income on rent, which is significantly more than the globally advised maximum of 30 percent.

Drivers of the Housing Crisis

Kabul's housing issue is the result of several interrelated factors functioning at various scales. The longest-running conflict, which has caused multiple waves of displacement, destroyed a large portion of the current housing stock, and hindered the institutional development required to support a healthy land and housing market, is the primary driver at the macro level (Jones, 2015; Turton & Marsden, 2002). In addition to destroying existing housing assets and displacing qualified experts from the building and planning industries, forty years of armed war have prevented the steady buildup of capital and the long-term planning horizon that housing investment requires.

Demographic pressures, including natural population growth, rural-urban movement, and the large-scale repatriation of refugees from Iran and Pakistan that has marked the post-2001 era, are the main causes of the crisis at the meso level. According to Robins et al. (2010), Kabul welcomed between 250,000 and 300,000 new people on average per year between 2002 and 2010, none of whom had been taken into consideration in the housing or infrastructure planning that was in place at the time. The dynamics of household formation exacerbate this demographic momentum: Afghan households have high fertility rates (TFR estimated at 4.5 in urban areas in 2015), which means that the number of households in need of independent housing is growing more quickly than the raw population statistics would indicate (CSO, 2015; UNFPA, 2016). A severely broken land governance system marked by corruption, conflicting tenure claims, and the effective exclusion of the impoverished from official land and housing markets is reflected in the problem at the micro and institutional levels. While Hanifi (2011) demonstrated how speculative land accumulation by the Afghan political elite drove informal settlement on marginal lands by displaced populations who could not afford or obtain formal title, Alden Wily (2004) documented widespread land grabbing by powerful commanders and government officials in the early post-2001 period. Due to both resource limitations and political control, the Kabul Municipality has consistently been unable to implement planning laws, register property rights, or provide serviced residential land (World Bank, 2016; Luccaro, 2009).

Housing Quality and Health Outcomes

A large portion of Kabul's housing stock is woefully subpar by any human habitation standards. Adobe or mud brick, which is the most common building material in informal settlements, is susceptible to the seismic risk that defines the Kabul Basin and requires ongoing maintenance that many households cannot afford (ICSM, 2014; USGS, 2017). The steep and unstable slopes on which a large number of Kabul's informal settlements have been built further jeopardize structural integrity, putting locals at danger for landslides, a hazard that has resulted in

numerous fatalities (OCHA, 2014; IOM, 2018). Without access to a gas network or reasonably priced alternatives, the use of wood, charcoal, and coal for cooking and heating significantly degrades indoor air quality in Kabul households. High rates of respiratory illness among Kabul residents have been linked to household air pollution, according to studies by Nkosi et al. (2019) and Collings et al. (2013). The issue is exacerbated during the winter months when the city's topography produces persistent temperature inversions that trap particulate matter at low altitudes. Women and young children who spend the most time indoors bear a disproportionate share of the health burden (WHO, 2018; NEPA, 2016).

Informal Settlements in Kabul

Typology and Spatial Distribution

Based on the method of land acquisition, UN-Habitat (2017) divides Afghan informal settlements into four categories: (i) squatter settlements on public lands; (ii) settlements on privately owned land; (iii) settlements on land that has been grabbed or purchased from grabbers; and (iv) settlements with unclear legal status. Because of elite capture, kind (iii) is the most politically difficult. Each kind necessitates a distinct policy response. The informal settlements of Kabul comprise a variety of urban formations with unique geographical features, formation histories, tenure arrangements, and socioeconomic profiles. At least four different typologies of Kabul's informal residential zones have been recognized by UN-Habitat (2015) and the World Bank (2016). The first is made up of the hillside communities known locally as "Kochi areas," which are unplanned extensions of the city on steep hillsides that round the central basin. They are distinguished by their small plot sizes, dense, organic street patterns, and mostly single-story adobe buildings. Because there is frequently no road access in these places, providing services using traditional infrastructure methods is practically impossible. Periurban villages that have been swallowed by the growing city make up the second category. These were originally separate rural settlements that have been absorbed by urban growth but still maintain some degree of community organization and occasionally customary tenure documents. Planned residential communities that have been overdeveloped or informally divided beyond their initial densities fall into the third type. This is usually the consequence of plot splitting due to inheritance or financial pressure. Displacement sites and transitory settlements, which house recent returnees and internally displaced people, are the fourth and most vulnerable group. They have the greatest rates of poverty, tenure insecurity, and service shortfall (IOM, 2018; NRC, 2014).

Although they are dispersed across Kabul's urban structure, informal settlements are geographically concentrated in the city's outlying districts. The northern, western, and southern peripheries of the city are covered by districts 3, 5, 6, 7, 8, 9, 12, 13, 15, 16, and 20, which have the highest concentrations of informal housing, with informality rates in some regions above 80 percent (JICA, 2011; World Bank, 2016). However, extra households have been crammed into areas ostensibly covered by official planning restrictions due to rooftop construction, plot subdivision, and basement conversion, which has also spread to central districts.

Social and Economic Dimensions of Informal Settlements

The social makeup of Kabul's informal settlements varies. They comprise households of all income levels, especially in regions where land values have increased as the city has grown around them, even if they disproportionately house the urban poor. The substantial internal social stratification of informal neighborhoods has been shown by studies by Beall et al. (2011) and Karimi (2015), where the most vulnerable and recently arrived populations occupy the highest, most exposed, and least accessible locations, while more established households occupy lower slopes and better-connected plots.

The social geography of informal Kabul is significantly shaped by ethnic and regional identities. Neighborhoods that are ethnically concentrated are typically the result of migration chains from particular provinces, as newcomers congregate close to long-standing residents from their hometowns who may offer social support, job information, and connections to the unofficial housing market. Although these patterns are not absolute, the Hazara, Pashtun, Tajik, and Uzbek groups all tend to maintain distinct residential concentrations in various regions of the city (Coburn, 2016; Harpviken, 2009).

Home-based businesses, street vending, and tiny workshops are the economic backbone of many communities, and informal-sector economic activity is intimately linked to informal residential areas. The interdependence of residential and commercial functions has significant consequences for urban planning, since methods that distinguish between residential and commercial uses without taking home-based businesses into consideration run the danger of destroying livelihoods (Ghafur & Hossain, 2004). Due to limitations on mobility and gender norms that restrict women's participation in formal labor markets, women's economic activities are centered in the home (UN Women, 2014).

Community Organization and Coping Strategies

Kabul's informal settlements show notable social organization and collective capacity despite their precariousness. In many communities, the National Solidarity Program's Community Development Councils (CDCs) have established formal community organizations that make it easier to identify local priorities and handle block funds for infrastructure construction (MRRD, 2016; Brick, 2008). In addition, informal shura (community councils) and waqf (religious endowment) organizations are crucial in resolving property disputes, coordinating community labor for route or drainage building, and providing assistance during difficult times (Coburn, 2016; Goodhand, 2004). A variety of coping mechanisms have been developed by households in informal settlements to deal with housing instability. According to Turner (1976) and Tipple (2000), incremental construction is a common approach that mimics informal housing practices found throughout South Asia and sub-Saharan Africa. It involves gradually developing a residential structure as resources become available. Common adaptation techniques that boost household density and provide revenue for host households include shared housing arrangements, multigenerational co-residence, and subletting of portions of plots. In contrast to top-down relocation or demolition, these methods highlight the significance of adaptable, gradual, and community-engaged approaches to housing support.

Infrastructure Challenges in Kabul's Informal Settlements

Water Supply

One of the most serious and pressing infrastructure issues affecting the people living in Kabul's informal settlements is access to clean drinking water. Only a small portion of the present population is served by the piped network run by the Kabul Water Supply Corporation (KhAD), which was built to service a city of about 600,000 people. Less than 20% of Kabul households, according to UN-Habitat (2015), had access to piped water; the balance relied on municipal standpipes, tanker trucks, or private boreholes. Households in informal settlements suffer a high poverty penalty because the cost of water obtained from tanker trucks is projected to be 10 to 20 times the price of piped water per unit volume (Alemi & Thomas, 2012; World Bank, 2016). The Kabul Basin's groundwater supplies are severely stressed by uncontrolled extraction. The long-term sustainability of borehole-based supplies is threatened by the substantial water table decline that Tariq et al. (2012) found throughout the basin, with some regions seeing reductions of more than 20 meters over a ten-year period. According to Hussain and Masood (2017) and WHO (2018), the closeness of boreholes to pit latrines and open sewers further compromises the quality of the water, establishing pathways for fecal contamination that lead to high incidence of waterborne sickness. The region's climate change estimates indicate that decreased snowpack in the Hindu Kush mountains would further limit water availability in the upcoming decades, making supply diversification and demand management even more critical (Immerzeel et al., 2010; UNEP, 2016).

Sanitation and Wastewater Management

Only 17 of the 34 provincial capitals have piped networks run by the Afghanistan Urban Water Supply and Sewerage Corporation (AUWSSC). In contrast to 54% of families in Herat, only 10% of households in Kabul have access to piped water (UN-Habitat, 2017, Table 35). Only 39% of urban households nationwide have access to better sanitation, and open defecation is still common in the most marginal hillside settlements, despite 90% of urban families having access to an improved water supply (mostly hand pumps). The informal communities in Kabul all have extremely poor sanitation. Although it is less common in urban areas than in rural Afghanistan, open defecation is still widespread in the most remote hillside settlements where building pit latrines would be too expensive and impractical (CSO, 2015; UNICEF/WHO, 2017). Pit latrines are the most common sanitation

system in the city, but their contents often contaminate nearby groundwater, and they need to be emptied on a regular basis—a service that is mostly unavailable through municipal channels (IWA, 2012). The few sewer lines that are now in place mainly serve core commercial and administrative areas, therefore the idea of a sewerage network supplying informal neighborhoods is practically imaginary (JICA, 2011). Untreated wastewater and solid garbage from all across the city are primarily dumped into the Kabul River and its tributaries, resulting in an environmental and public health disaster that has been widely reported but not sufficiently addressed (Nawab et al. 2006) discovered incredibly high levels of heavy metals and fecal coliforms in the Kabul River downstream of the city, which is indicative of the lack of wastewater treatment facilities. Inadequate community involvement, poor site selection, and the technical difficulties of connecting informal settlements to any centralized system have all hindered attempts to build sewage treatment facilities with foreign support (ADB, 2017; USAID, 2019).

Solid Waste Management

The Chronic undercapacity unequal service distribution, and the diversion of public resources to better-connected neighborhoods at the expense of informal settlements are the hallmarks of solid waste management in Kabul. An estimated 30 to 40 percent of the garbage produced by the city is collected by the solid waste management department of Kabul Municipality; the remaining debris is disposed of by burning, open dumping, or accumulating on roadways and in drainage channels (Kabul Municipality, 2013; World Bank, 2016). The lowest levels of service are continuously provided in the informal settlement areas, which are sometimes inaccessible to collection vehicles because of the lack of roads. An estimated 2,000 to 3,000 waste pickers sort and sell recyclables as part of the informal waste sector, which helps manage Kabul's solid waste flows and supports some of the city's most disadvantaged citizens (Scheinberg, 2012; WEDC, 2014). Although this industry has received little attention in official planning, it offers a resource for integrated waste management techniques that have proven effective in similar cities in South and Southeast Asia. Many valuable materials that could be diverted from landfills are instead burned due to the lack of formal recycling infrastructure, which exacerbates the already serious air quality issues.

Transportation and Road Infrastructure

There is little to no road infrastructure in Kabul's informal communities. The hillside and periurban communities are only connected to the official road network by steep, narrow, dirt routes that are frequently impassable to cars, despite the fact that the central city has benefited from substantial road reconstruction since 2001 thanks to funding from international donors. As a result, people living in these areas have to carry fuel, water, and other essentials by hand, which significantly increases the amount of time spent on domestic work, which disproportionately affects women and children (CSO, 2013; UN Women, 2014).

For the level of traffic it handles, central Kabul's official road system is insufficient. All major highways have severe traffic every day; at peak hours, average vehicle speeds in central Kabul are reported to be less than 10 km/h (JICA, 2011; Kohistani, 2018). Due to the lack of a reliable public transportation system (Kabul's bus network is small and unreliable), private automobiles and unofficial minibuses dominate traffic, which raises pollution, fuel consumption, and accident rates. Due to inadequate road design and traffic law enforcement, traffic deaths in Kabul are predicted to be more than double the global average rate per vehicle (IRF, 2015).

Electricity Supply

UN-Habitat (2017) reports that although 90% of Afghan households have access to power from some source (grid, solar, or generator), the supply is extremely erratic. Just 38% of families surveyed said they had electricity all day, and in Kandahar, that number fell to 4%. Reliance on diesel generators, which cost five to ten times grid prices, is caused by this intermittency.

In Kabul, social well-being, economic productivity, and housing quality are all severely hampered by the lack of dependable energy. About 60 to 65 percent of Kabul households are connected to the official electricity grid, which is run by Da Afghanistan Breshna Sherkat (DABS). However, the supply is extremely sporadic, averaging only 6 to 10 hours per day in most neighborhoods and significantly less in unofficial hillside areas that are not

connected to the grid (DABS, 2018; World Bank, 2016). As a coping strategy, homes and businesses have made large investments in diesel generators, which are projected to be five to ten times more expensive than grid electricity. This has resulted in severe financial hardships, especially for low-income households and small businesses (ADB, 2017). Researchers and development professionals are paying more and more attention to the potential of renewable energy, especially solar photovoltaics, to supply off-grid informal settlements with dependable and reasonably priced electricity. Small-scale solar systems are theoretically feasible because Afghanistan has some of the greatest levels of sun irradiation in South Asia (AEIC, 2015; IRENA, 2019). However, the institutional structures required to allow community-scale solar deployment in informal settlements are mostly lacking, and the capital cost of solar systems continues to be prohibitive for low-income homes without access to finance. Although they haven't been scaled, a few donor-funded pilots have shown viability (Sharif & Basha, 2017).

Planning Frameworks and Institutional Challenges

Evolution of Urban Planning in Kabul

The three pillars of the Government of Afghanistan's Urban National Priority Programme (U-NPP), which was created with assistance from UN-Habitat, are: (1) bolster urban institutions and governance; (2) guarantee that everyone has access to decent housing and basic services; and (3) capitalize on the urban economy and infrastructure (UN-Habitat, 2017). Pillar Two specifically employs a "twin-track" approach: (a) improving current informal settlements (curative) and (b) offering new, reasonably priced housing options (preventive). However, as this research has shown, policy ambition has been greatly outpaced by execution. Formal urban planning in Kabul has a history of recurring institutional initiatives that have produced master plans and regulatory frameworks. However, violence, lax enforcement, political capture, and the massive expansion of informal urban areas have consistently undercut these efforts. Within ten years after their introduction, the 1964 Master Plan's functional zoning, density requirements, and infrastructural corridors were essentially supplanted by reality (Tanner, 2002; Jones, 2015). The growth of the Microrayan apartment complexes for government personnel was the main focus of subsequent planning exercises under the Soviet-backed administration of the 1980s, but they had little effect on the expanding informal perimeter.

Renewed efforts were made to create a planning framework for Kabul after 2001, with substantial international technical help. The National Urban Policy of 2016 and the Kabul Metropolitan Development Authority Master Plan are two of the planning papers that were created after the Kabul Urban Development Authority (KUDA) was founded to coordinate planning for the metropolitan area (MUDL, 2016). A vision for inclusive urban development focused on tenure security, infrastructure investment, and participatory planning was outlined in the Kabul City Development Strategy (CDS), which was created with UN-Habitat assistance. However, in reality, there is still a significant implementation gap between these planning aspirations and the results of actual urban development (Schütte, 2004; Bizhan, 2018).

Institutional Fragmentation and Governance Deficits

A basic impediment to efficient urban planning in Kabul is the fragmentation of institutional authority across various entities with overlapping missions and inadequate coordination. At least five different government agencies are in charge of urban land administration: the Ministry of Urban Development and Land, the Afghanistan Land Authority (ARAZI), the Kabul Municipality, the Ministry of Interior, and the Attorney General's office. Each of these agencies keeps incomplete and frequently inconsistent land records. According to the World Bank (2016) and Luccaro (2009), this institutional fragmentation makes it difficult to regularize tenure and perpetuates uncertainty about which agency has jurisdiction in particular situations. The Kabul Municipality's financial resources are very limited. Due to the lack of a property register, insufficient valuation capacity, and lax enforcement, property taxation—the typical tool for municipal finance in most countries—is essentially non-operational, making Kabul's municipal revenues largely dependent on transfers from the central government. According to a World Bank study from 2016, the Kabul Municipality relies on central transfers and donor funds to cover fewer than half of its recurring expenditure needs. In addition to preventing ongoing investment in the services and infrastructure required to keep up with urban growth, this structural fiscal weakness also makes it impossible to resolve the accumulated deficit.

The August 2021 Transition and Current Planning Context

The institutional framework of urban governance in Kabul has been drastically transformed by the August 2021 election of a new Afghan government. The professional planning and municipal capacity that had been developed with international support over two decades was severely disrupted by the departure of numerous trained staff members, and the majority of international development agencies suspended or drastically reduced their programs (Nijssen, 2021; ICG, 2022). The Afghan government administration has stated that it intends to continue providing basic municipal services, but with drastically fewer resources and a radically different approach to politics and governance.

Since August 2021, the humanitarian situation in Kabul has significantly worsened. Household earnings have drastically decreased throughout the city as a result of the economic collapse—Afghanistan's GDP shrank by an estimated 20 to 30 percent in 2021–2022—and the suspension of the majority of donor budget support (World Bank, 2022; UN OCHA, 2022). Families are doubling up to split housing expenses due to rising urban poverty, and the informal housing market has experienced severe deflationary pressure as demand for rented space has decreased. The fundamental severity of the underlying issues is highlighted by the poor outlook for significant progress on the housing problem in the foreseeable future (ICG, 2022; Human Rights Watch, 2022).

Community Participation and Bottom-Up Planning

At lower dimensions, a parallel history of community-based initiatives has produced more encouraging outcomes despite the chronic failures of top-down planning in Kabul. Block grants for locally prioritized small infrastructure projects were distributed through Community Development Councils under the National Solidarity Programme (NSP), which ran from 2003 to 2016. This program showed that Afghan communities could successfully manage planning and implementation processes when given sufficient resources and support (Nixon, 2008; Brick, 2008; Beath et al., 2013). This model's urban adaptations have demonstrated special potential for enhancing path building, drainage, and small-scale water delivery in informal settlements (MRRD, 2016).

Policy Recommendations

A succinct set of guidelines for Afghanistan's planned National Housing Program is provided by UN-Habitat (2017). Important suggestions include: prioritizing infill and densification on vacant plots rather than encouraging low-density sprawl; acknowledging the continuum of land rights rather than concentrating only on full titling; and implementing pro-poor strategies that recognize that 33% of the population lives in absolute poverty. The 70% of people who live in informal settlements cannot afford large-scale residential programs, thus the report warns against concentrating solely on them. This section provides a collection of evidence-based policy suggestions arranged around four priority areas, building on the analysis in the preceding sections.

Tenure Regularization and Land Administration Reform

Improving sustainable housing in Kabul's informal settlements requires addressing land tenure insecurity. This necessitates a thorough tenure regularization program that grants residents legally recognized occupancy rights—at the very least, long-term protected leasehold arrangements that prevent forced eviction and allow investment in housing improvement, rather than full freehold title (Payne, 2001; UN-Habitat, 2012). Such a policy must include gender-sensitive elements guaranteeing women's independent right to housing security and safeguard tenants and disadvantaged households, not just plot owners (Hanifi, 2012). A crucial parallel investment is the institutional reform of the land administration system, which includes creating community-based land adjudication processes, combining conflicting mandates, and creating a single digital land record. In contrast to conventional court procedures, Community-Based Dispute Resolution mechanisms have shown promise for settling land disputes through local institutions in ways that are more accessible, economical, and culturally acceptable (World Bank, 2016; USIP, 2015).

Participatory Informal Settlement Upgrading

The main tactic for resolving Kabul's housing quality deficiency should be to upgrade existing informal settlements in-situ rather than demolish and relocate them. Programs that use subsidized infrastructure investment as a catalyst for private housing investment, offer security of tenure as an enabling condition, and involve residents in the prioritization and design of improvements consistently produce better results than top-down interventions at lower costs (Patel et al., 2012; Satterthwaite & Mitlin, 2014). Both the Shack/Slum Dwellers International (SDI) network and the Community-Led Infrastructure Finance Facility (CLIFF) model provide flexible frameworks for gradually financed upgrading, land negotiation, and community savings (Mitlin, 2008).

Integrated Infrastructure Investment

Prioritizing investments in water, sanitation, drainage, and access routes in informal settlements should be done based on health impact and need rather than administrative status. Restricting infrastructure investment to formally designated zones is neither equitable nor realistic as long as 70 to 80 percent of the city's population resides in informal neighbourhoods. This conceptual divide between "formal" and "informal" areas has limited-service delivery. Simplified sewage systems, piped water schemes with shared standpipes, and decentralized sanitation solutions are examples of appropriate technologies tailored to hillside settlements that should take precedence over traditional infrastructure approaches (Cotton & Tayler, 2000; WHO/UNICEF, 2017).

Metropolitan Governance Reform

A metropolitan administration system that can coordinate across administrative units and has enough financial and technical resources to carry out planning and service delivery at scale is necessary for Kabul's effective planning. Reforming municipal financing is crucial. A more sustainable income source and incentives for effective land use could be achieved by replacing the current dysfunctional property tax system with a streamlined area-based property levy (Dillinger, 2006; UN-Habitat, 2010). The money raised may be ring-fenced for investments in local infrastructure, establishing a clear link between paying local taxes and providing services.

Strategies and Framework for Housing Crisis Resolution

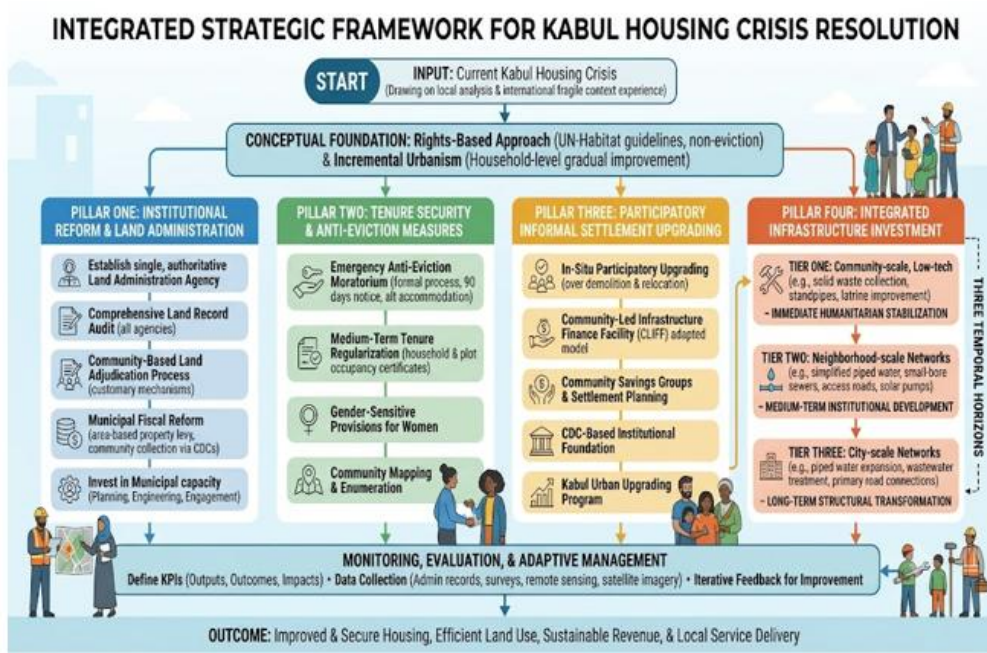


Figure 3: Integrated Strategic Framework for Kabul Housing Crisis Resolution

Source: Compiled by the authors

The foundation for resolving the present housing crisis in Kabul is depicted in the flowchart above. This results in the conceptual underpinnings of gradual urbanism and a rights-based strategy. The structure then moves via four strategic pillars. A single land agency, record auditing, community-based adjudication, and municipal fiscal reform are among the land administration reforms established by Pillar One. Through community mapping, occupancy certificates, gender-sensitive clauses, and an eviction moratorium, Pillar Two guarantees tenure security. Using in-situ improvements, the CLIFF approach, community savings groups, and CDC-based organizations connected to the Kabul Urban Upgrading Program, Pillar Three emphasizes participatory upgrading. Three infrastructure tiers are funded under Pillar Four: Tier One (low-tech, community-scale networks) for short-term stabilization; Tier Two (neighborhood-scale networks) for medium-term development; and Tier Three (city-scale networks) for long-term transformation. Following the pillars, the framework uses KPIs, a variety of data gathering methods, and iterative feedback for monitoring, assessment, and adaptive management. Ultimately, the result is more secure and better housing, sustainable income, effective land use, and local service delivery. Continuous adaptation is ensured by a feedback loop that goes from monitoring to START.

CONCLUSION

Through the interconnected lenses of urbanization dynamics, infrastructure deficiencies, and planning system failings, this research has investigated Kabul's housing issue and informal settlements. According to the report, the city has been significantly impacted by decades of armed conflict, institutional instability, and the compounding consequences of mass displacement and return migration. The majority of its citizens live in informal housing that lacks basic amenities and tenancy security. In addition to being a result of demographic pressure, dysfunctional land administration, budgetary weakness, institutional fragmentation, and political dynamics that have continuously put the interests of elites ahead of those of the urban poor all actively contribute to the housing deficit. In order to achieve any long-term improvement in Kabul's urban conditions, the paper has argued for a fundamental reorientation of urban policy toward the recognition and enhancement of informal settlements rather than their eradication; toward participatory, community-led approaches rather than top-down planning; and toward the institutional reforms in land administration, metropolitan governance, and municipal finance. As a framework for policy development, these recommendations are in line with a growing international consensus on urban development in fragile and conflict-affected contexts, which highlights the significance of local ownership, state legitimacy, and the progressive realization of the right to adequate housing (UN-Habitat, 2012; OHCHR, 2009). The Kabul instance offers valuable insights for development practice and urban studies in similar settings. It emphasizes the risks associated with bringing planning methods from institutional settings that are stable and well-resourced into situations where governance is extremely fragile. It highlights how crucial conflict sensitivity is to urban planning interventions, since policies that disregard the political economy of housing and land may unintentionally exacerbate inequality and displacement. Additionally, it draws attention to the extraordinary organizing ability and resilience of low-income urban communities, who have developed intricate social and spatial arrangements to deal with the difficulties of urban living in the face of severe hardship without adequate official assistance. The August 2021 political shift has created significant new uncertainties regarding Kabul's urban development trajectory and has significantly limited the likelihood of the kind of reform this study advocates, at least in the short term. The structural factors that contributed to the housing crisis are still unresolved, and the Afghan people's entitlement to decent housing is still unmet. Even in this extremely difficult political environment, scholarly attention to Kabul's urban state and advocacy for the rights and interests of its citizens are still desperately needed.

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