Why and how should Kabul upgrade its informal settlements?
Informal settlements shelter about 80% of Kabul’s population (2.44 million people), cover 69% of the city’s residential land, and represent a fixed private capital investment of US$2.5 billion (not including land value). The size, scale, and contribution to the economy of informal settlements force the policy discussion on the topic to start by accepting the fact that informal settlements are here to stay. This policy note describes and analyzes the role of informal settlements in Kabul and recommends pursuing policies of infrastructure upgrading and regularization of tenure rather than debating whether they should exist.

1 Understanding informal residential settlements in Kabul

Between 1999 and 2004, Kabul’s population grew at a rate of about 15% per year and almost doubled from 1.78 million to 3 million.¹ Most of this growth resulted from in-migration, initially from rural areas, and, since 2001, from the return of Afghan refugees and internally displaced persons (IDPs). The key spatial and visual impact of this growth has been the informal development of land and housing, which is how most residents have provided themselves with shelter.

Today, informal settlements represent about 69% (71.6 km²) of all residential areas in Kabul and provide shelter to about 80% of its population (2.44 million) (see Table 1 enlarged in Annex 1).

¹ The population and land use estimates are derived from the study of the Ikonos satellite image of Kabul taken in 2004.

Table 1: Kabul Formal and Informal Housing

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Residential Land Use</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Formal</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Area (km²)</td>
<td>Population</td>
<td>% Area</td>
</tr>
<tr>
<td>Formal</td>
<td>32.91</td>
<td>151,600</td>
<td>31%</td>
<td>18%</td>
</tr>
<tr>
<td>Informal</td>
<td>76.41</td>
<td>2,241,600</td>
<td>60%</td>
<td>22%</td>
</tr>
<tr>
<td>Total</td>
<td>109.32</td>
<td>2,393,200</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Area is estimated from the study of the Ikonos satellite image of Kabul taken in 2004.


While many deplore the expansion of the city outside of any legal or regulatory framework, the informal development has provided several benefits to the people of Kabul and potential benefits to the government.

First, informal development has been an agent of poverty reduction and has prevented the disaster of homeless families roaming the streets of Kabul and sheltering in temporary refugee camps.
Given the extraordinary rate of migration to Kabul it is remarkable that only about 0.5% of the population is currently living in temporary shelters. Despite the hardships and destruction of war and political upheaval in the last 20 years, most illegal settlers have been able to find access to land and to build mostly solid and well-designed houses. Good building quality is due in a large part to the exceptional construction skills of Afghan rural migrants taking residence in Kabul.

Furthermore, the location of some informal settlements reflects a rational economic choice for the poor, preventing their even further slide into poverty (see Figure 1 enlarged in Annex 2). Twelve percent of the population (360,000 people) lives in informal settlements on mountain slopes close to the center of the city. While these areas are difficult to service, they are also strategically close to downtown Kabul and to major employment centers in a city where land and public transport options are limited.

Second, informal settlements represent an enormous private sector investment in housing. The value of Kabul’s 2004 informal housing stock (not including land value) is around US$ 2.5 billion, a fixed capital unimaginable by many world cities with a similar number of informal settlers. Data gathered in an emerging hillside settlement suggests that informal settlers commonly finance their housing through informal credits taken from relatives or friends and averaging Af 40,000 to 70,000. Likewise, the practice of reciprocal sharing of labor in construction (referred to as “ashar”) has been helped settlers save on construction costs.

Third, informal settlers currently contribute to the city’s tax base and have the potential to expand it. Of informal settlers in District 7, 67% currently contribute to the tax base by purchasing sanitation and electricity payment books (see Table 2).

Rough calculations suggest that the levy of an additional safai tax in only 45 informal neighborhoods could add Af 15.5 million in revenues after 2 years and Af 56 million after 4 years. This would almost double the current safai income tax revenue of

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3 As of 8 January 2005, UNHCR identified 22 distinct temporary settlements of more than six households in Kabul. Thirteen of these “spontaneous settlements” are located in public buildings or their premises, three on public land and two within the walls of destroyed private buildings. The total number of persons affected was less than 17,000, or less than 0.5 percent of the total population of Kabul.

4 Payment of the safai property tax has been linked more to security of tenure and less to expected services to be delivered by the municipality.

5 The calculation extrapolated USAID/LTERA data from their pilot site project in District 7 to the 45 Kabul Urban Reconstruction Project gozars. Assumed average safai/property tax per house is Af 2,000 at the end of year 2 and Af 4,000 at the end of year 4. Assumed collection ratio is 60% at the end of year 2 and 80% at the end of year 4.

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Figure 1: Kabul Formal and Informal Housing

Source: Ikonos Satellite, 2004
Of 30 million in 2005. The potential increase becomes even more substantial if one considers the 45 neighborhoods represent only 13% of Kabul’s settlements.

<table>
<thead>
<tr>
<th>Settlements</th>
<th>Sanitation</th>
<th>Electricity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Siah Sang</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Chel Soton</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Sar-Tapa</td>
<td>45-50%</td>
<td>No info</td>
</tr>
<tr>
<td>Mula Borzog</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Naw Abad Deh Afghanha</td>
<td>100%</td>
<td>No info.</td>
</tr>
<tr>
<td>District 7 (USAID/LTERA Pilot)</td>
<td>67%</td>
<td></td>
</tr>
</tbody>
</table>

While the informal land development process has often been messy, its overall outcome is certainly positive. Consequently, Kabul’s informal settlements should be retained.

However, the informal system of development has not been without drawbacks and several key issues have been raised about informal settlements and their sustainability. These include (1) how to provide settlements with infrastructure, especially in steep areas; (2) how to address perceived high densities; (3) how to provide them with green and recreational spaces and community facilities such as health clinics and schools; and (4) how to address land tenure issues emerging from the collapse of formal land allocation.

2 Provision of infrastructure in informal settlements

Contrasting with the overall good quality of their housing, most informal neighborhoods in Kabul lack basic infrastructure, including access to water, sewerage, and drainage. The difficulties of delivering services have been used as an argument against the formalization of all types of informal settlements. Critics point to the most visible of these settlements: those located on the hilltops which are typically harder and more costly to service and which constitute only 9.8% of all informal settlements.

However, the vast majority of informal settlements (90.2%) are on land that is considered flat and could be easily upgraded to standards of formal areas. Although roads in these flat settlements are narrow (most range from 4 to 6 meters wide), they are wide enough to allow a vehicle to run through in an emergency or access to most plots. What the road width would not allow is high volumes of vehicular traffic to flow through the neighborhoods (see Figure 2).

Figure 2: Informal Settlement on agricultural land

Source: Ikonos Satellite, 2004

Consequently, large informal (but flat) settlements like the one shown in Figure 2 can be viably upgraded if vehicular traffic is kept at a very low level and if there is no on-street parking, which are acceptable standards within neighborhoods. The provision of water, sewerage, and storm drainage services to the existing formal

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* There are approximately 420 gozars in Kabul.
standards should also not be very difficult as streets, while narrow, are well marked and mostly straight, and rights of way have been largely protected.

A different solution is suggested for settlements on steep slopes. Plots on slopes are much smaller in area and settlements are also smaller and typically linear (that is, they are usually not very far from vehicular access although many houses have no vehicular access). While the provision of water and sewerage on steeper slopes would be costly, informal settlements on slopes still constitute an important part of Kabul’s housing stock. Those settlements not located on environmentally hazardous areas should be upgraded to a lower level of service standards. The difficulty of access and the lower standards of infrastructure would guarantee low rents in the future, making these settlements an ideal first location for poorer residents who have limited resources and whose priority is to find employment.

**Housing typologies, plots and densities**

Contrary to the conventional wisdom, housing densities in Kabul’s formal and informal settlements are comparable. The traditional courtyard house is the preferred typology for 66.6% of informal settlers whereas in formal schemes the most commonly found typology is the detached house. The courtyard design allows high plot coverage while keeping good standards of habitability, light, and ventilation. Plot sizes in courtyard houses vary from 200 to 350 m² and are frequently larger than formal plots. This is yet another peculiarity of Kabul; in most other cities of the world informal plots are smaller. As a result, housing density in informal areas reaches 20–28 houses per hectare, similar to the 22 houses per hectare or less typical of formal schemes. While density, measured in persons per hectare, is higher in informal areas, densities are likely to vary from structure to structure and over time within the same structure. This is because the courtyard design allows great variation in density, from one household per room to one household per compound. Surveys indicate an average of 2.2 households per plot in informal settlements with an average household size of 7.5 persons.

**Green belt and community services**

The informal development process normally does not leave room for community facilities like schools, clinics, and police stations. Indeed, this has been the case in Kabul. To provide these services in informal settlements, land would have to be acquired from already developed plots or by locating services in still vacant adjacent areas.

It has been argued that the hills on which many of the informal settlements are built should be reserved for a green belt to be used for recreational purposes. Although some trees have indeed already been planted around the crest of Kohi Asamayi Hill, steep, rocky hills are not well suited for tree planting or for recreation. It would be better to develop the banks of the three rivers that run through Kabul, which are presently being used as a dumping ground. The river embankments could provide the city with about 180 hectares of linear park within easy walking distance to a large part of the population. In addition, linear parks are the most efficient way of providing green space in terms of land use, accessibility, security, and maintenance. There are many examples of urban linear parks, from the city of Chandigarh in India to the bunds of Lahore, Shanghai and Washington D.C.’s Rock Creek Park.

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*Plot coverage ranges from 25–65%, allowing from 50–225 m² of built space per floor.*
3 Land tenure considerations in informal settlements

Informal settlements can be differentiated by at least two categories, illegal and unplanned. Settlers in unplanned settlements build on plots purchased from original owners on rural/agricultural lands or in areas zoned other than residential within the Kabul Master Plan area. Although they are the legal owners of their plots, the settlements contravene the law as represented by the Master Plan. In contrast, settlers who have invaded public or private lands or that bought plots from powerful individuals on invaded lands are termed illegal.

In general, all informal settlers suffer from insecurity of tenure; however, their experience and subsequent government policy interventions differ depending on whether the settlers are located on unplanned or illegal settlements.

Unplanned settlements

For unplanned settlements located within the original Master Plan area, the municipality has adopted a de facto policy of regularization and upgrading, as demonstrated by the Kabul Urban Reconstruction Project and the EC-funded UN-HABITAT EC3 Project. In other unplanned areas within the Master Plan (mainly old rural villages with stable and often mono-ethnic communities), private deeds have been awarded to house dwellers and shop owners, and the land on which they are built has been recognized.

Unplanned settlements on former rural lands that were purchased from the original owners have not been regularized, but the settlers do have relative security from eviction. These settlers typically have some type of customary deed and permission for settlement awarded by the wakil-e gozar (neighborhood representative). Afghanistan’s legal framework stipulates that, by statute, these documents are admissible evidence of tenure. In many cases, informal settlers have used this route to secure some semblance of security of tenure.

Unplanned settlements could be easily incorporated within the Master Plan residential areas and their tenure could be formalized. A regularization fee could be levied as a contribution to the infrastructure provision in these settlements. Different regularization options could be considered, including legal deeds; occupancy rights with no right to sell; lease with right of transfer; resettlement (only in environmentally hazardous areas) linked to new housing programs with land title; and community ownership with no right to sell by individuals.

Unfortunately, in the still-unregulated environment fear of eviction persists among the poor because in the past some public officials have used the law to bulldoze homes on public land (as in the Shirpur village eviction).

Illegal settlements

The bulk of cases of illegal expansion onto governmental land since 2001 have been engineered by powerful individuals, often with the alleged complicity of government officials for their own profit. Newcomers who bought plots in these areas have found themselves with no tenure documentation since the wakil-e gozar do not usually recognize either the transactions or their status as members of the community.

Surveys of District 7 found that around 34% of households do not have either
formal or customary deeds. In these instances, the government faces a policy challenge on how to deal with the powerful individuals who grabbed land and sold plots to individual owners, while not penalizing these owners. The fact that many settlers are on government land, and that the municipality has the authority to allocate such lands, makes the regularization of all or part of these settlements a feasible policy. However, in such cases, the government should promote a process to clearly identify the history of ownership of the lands and to consider legal proceedings against those who seized land.

4 Policy recommendations to address informal development in Kabul

Informal settlements provide a truly valuable shelter solution for 2.44 million people in Kabul. Consequently, a long-term development strategy for the city should regard the informal settlements as a legitimate solution to the problem of shelter, despite their lack of aesthetics, the difficulties they present for vehicular traffic, and some difficulties of service delivery for the settlements on steep hillsides.

Steps that should be taken in addressing Kabul’s settlements include the following: (1) Revise the current Master Plan so that unplanned settlements are incorporated within the planned residential areas. (2) Upgrade the infrastructure and provision of services to the population living in informal settlements on flat land. (3) Regularize tenure based on a set of criteria including location of the settlement, mode of plot acquisition, income group, and time of the settlement. Regarding time of settlement, it is important to note that tentative cutoff points for regularization have been proposed at 25 and 10 years; however, these thresholds would not address the situation of the bulk of informal settlers who settled after 2001, mostly on public lands. (4) Conduct a cost analysis of the progressive upgrading of infrastructure and services in settlements built on slopes at lower infrastructure standards. (5) Restore the green space along the river and its watershed.

This policy note is based on the document prepared by the South Asia Energy and Infrastructure Unit at the World Bank, Kabul: Urban Land in Crisis, A Policy Note, September 2005; it is based also on research conducted from September 2004 to January 2005.

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9 USAID/LTERA Survey of District 7.
Why and how should Kabul upgrade its informal settlements?

5

Annexes

Annex 1

<table>
<thead>
<tr>
<th>Residential Land Use</th>
<th>Area (km²)</th>
<th>Population</th>
<th>% Area</th>
<th>% Population</th>
<th>Average density (p/ha)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal</td>
<td>32.66</td>
<td>531,000</td>
<td>31%</td>
<td>18%</td>
<td>163</td>
</tr>
<tr>
<td>Informal</td>
<td>71.56</td>
<td>2,442,000</td>
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<td>82%</td>
<td>341</td>
</tr>
<tr>
<td>Total residential areas *</td>
<td>104.22</td>
<td>2,973,000</td>
<td>100%</td>
<td>100%</td>
<td>265</td>
</tr>
</tbody>
</table>

Of which:

<table>
<thead>
<tr>
<th>Residential Land Use</th>
<th>Area (km²)</th>
<th>Population</th>
<th>% Area</th>
<th>% Population</th>
<th>Average density (p/ha)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apartments</td>
<td>1.90</td>
<td>91,000</td>
<td>1.7%</td>
<td>3.1%</td>
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</tr>
<tr>
<td>Townhouses</td>
<td>0.17</td>
<td>5,000</td>
<td>0.2%</td>
<td>0.2%</td>
<td>293</td>
</tr>
<tr>
<td>Detached houses</td>
<td>30.09</td>
<td>435,000</td>
<td>28.5%</td>
<td>14.8%</td>
<td>142</td>
</tr>
<tr>
<td>Informal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Detached houses</td>
<td>3.33</td>
<td>88,000</td>
<td>3.2%</td>
<td>3.0%</td>
<td>264</td>
</tr>
<tr>
<td>Courtyard houses</td>
<td>57.98</td>
<td>1,980,000</td>
<td>55.6%</td>
<td>66.6%</td>
<td>342</td>
</tr>
<tr>
<td>Houses on slopes</td>
<td>10.28</td>
<td>375,000</td>
<td>9.8%</td>
<td>12.6%</td>
<td>365</td>
</tr>
</tbody>
</table>

* It is estimated that an additional population of about 60,000 people live in non residential areas + 10,000 living in tents settlements and 5,000 in destroyed buildings. This will give a total population slightly above 3 millions for Kabul in 2004.

annex1

Source: Interpretation of Inkonos 2004

Distribution of the housing stock in Kabul by type, based on IKONOS satellite data, 2004.

Annex 2

Kabul - Formal and Informal Housing based on Ikonos 2004

Formal and informal housing in Kabul by type, based on IKONOS satellite data, 2004.
Annex 3

Informal settlement developed on agricultural land, IKONOS satellite data, 2004.