

**AFFORDABLE HOUSING IN KABUL CITY: ISSUES  
AND CHALLENGES**

**BY**

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requirement for the degree of Master of Urban and  
Regional Planning

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## ABSTRACT

Afghanistan government has put many efforts to rebuild the destruction of 40 years period of war and to provide adequate and affordable housing for all citizens since 2001. In doing so, the government has carried out some public housing projects to reduce the housing shortages especially in the capital city of Kabul. In the past years, studies showed that there is a serious housing issue in terms of accessibility and affordability among Kabul residents. Given the complex nature of housing, it is important to study the housing needs and affordability of citizens to improve the provision of adequate and affordable housing to all. This research sought to undertake a deep study of affordable housing in Kabul city, to explore the issues and problems related to affordable housing, to evaluate the factors that caused the issues and problems, and to identify the challenges facing to the successful development of affordable housing in Kabul city. For this research, Khwaja Rawash Residential Township, located in the east of Kabul city had been selected as the case study. The data was collected by using a self-administrated questionnaire survey from 100 residents in the study area. Besides, unofficial interviews were done with some residents and few government officials in the Ministry of Urban Development and Housing (MUDH). Different methods and instruments were used for data analysis. The findings show that there is a huge shortage of affordable housing in Kabul, Afghanistan. The housing deficit between housing needs and housing supply is very significant and is getting worse every year. The study also identified that the main factors behind the housing affordability issue among the Kabul residents are; high housing costs, low level of monthly income, and inaccessibility of households to housing finance. Finally, the reasons behind the issues and limitations of affordable housing were determined and the challenges that hinder the successful development of affordable housing were identified. In the end, the study recommended the policy and guidelines for the future improvement, strategies, and development of affordable housing in Kabul city.

## خلاصة البحث

حاولت الحكومة الأفغانية من خلال بذل جهود لها بناء ما هدم في 40 سنة من الحرب لغرض توفير إسكان لائق وميسور التكلفة لمواطنيها منذ عام 2001م. وفي هذا المضمار، نفذت الحكومة بعض المشاريع الإسكانية للتقليل من احتياجات المواطنين للإسكان خاصة في العاصمة كابول. وقد أظهرت الدراسات في السنوات الماضية أن ثمة مشكلة في الإسكان من ناحية توفرها ويسر تكلفتها بالنسبة للمواطنين المقيمين في كابول. ونظراً لتشعب موضوع الإسكان كان من المهم دراسة الحاجة إلى الإسكان والتقليل من تكلفته بالنسبة للمواطنين من أجل توفير إسكان بتكلفة ميسورة للجميع. يحاول البحث إجراء دراسة متعمقة للمنازل ذات التكلفة الميسورة في مدينة كابول، والنظر في القضايا والمشاكل التي تصاحب ذلك من أجل الوقوف على العوامل التي تتسبب في تلك المشاكل، ومن أجل التعرف على العقبات التي تحول دون النجاح في تطوير منازل بتكلفة ميسورة في مدينة كابول. وفي البحث الحالي، تم اختيار المدينة السكنية في خواجه رواش التي تقع في مدينة كابول كنموذج للدراسة الحالية. كما تم جمع البيانات باستخدام استبيان من 100 شخص من ساكني منطقة الدراسة. إضافة إلى ذلك، تم إجراء مقابلات غير رسمية مع بعض الساكنين هناك وبعض الموظفين الحكوميين في وزارة التطوير المدني والإسكاني (MUDH). تم استخدام طرق وأدوات مختلفة لتحليل البيانات. وأظهرت النتائج أن هناك نقص حاد في الإسكان ميسور التكلفة في كابول بأفغانستان. وتعتبر الفجوة بين العرض والطلب في الإسكان ضخمة كما أنها آخذة في الازدياد بمرور الوقت. تعرفت الدراسة أيضاً على أهم العوامل المتعلقة بتكلفة الإسكان بين المقيمين في كابول، وهي التكلفة الباهظة للإسكان، الدخل الشهري المحدود، وعجز الساكنين عن تمويل الإسكان. وأخيراً تم تحديد أسباب وتحديات في موضوع الإسكان ميسور التكلفة وتمت الإشارة إلى الصعوبات التي تعرقل نجاح تطوير منازل ميسورة التكلفة. وأخيراً، أوصت الدراسة ببعض السياسات والتوجيهات لتطويرات مستقبلية، واستراتيجيات لتطوير إسكان ميسور التكلفة في مدينة كابول.

## APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a dissertation for the degree of Master of Urban and Regional Planning.

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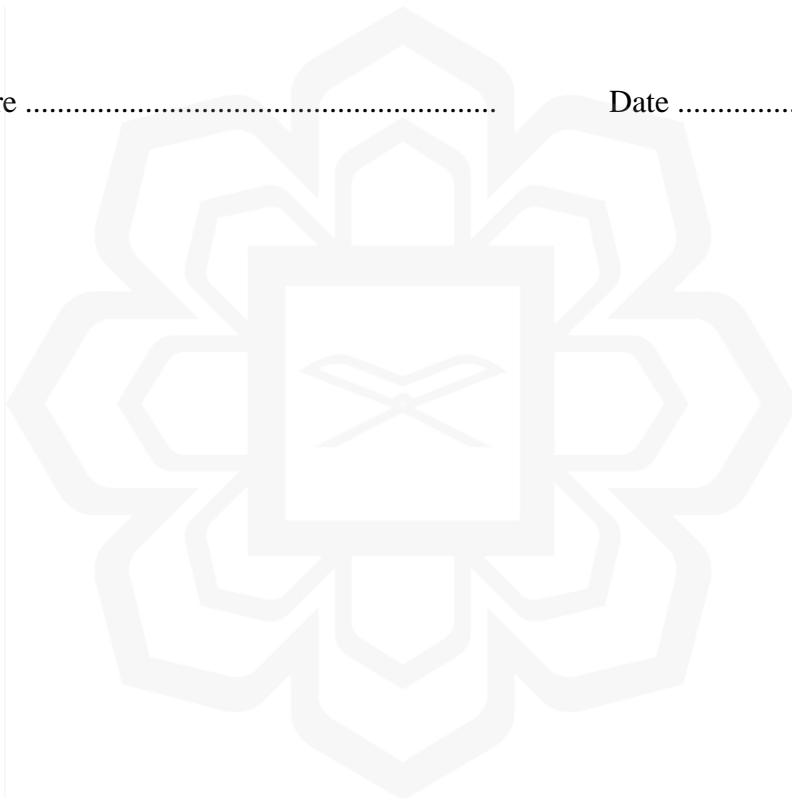
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## DECLARATION

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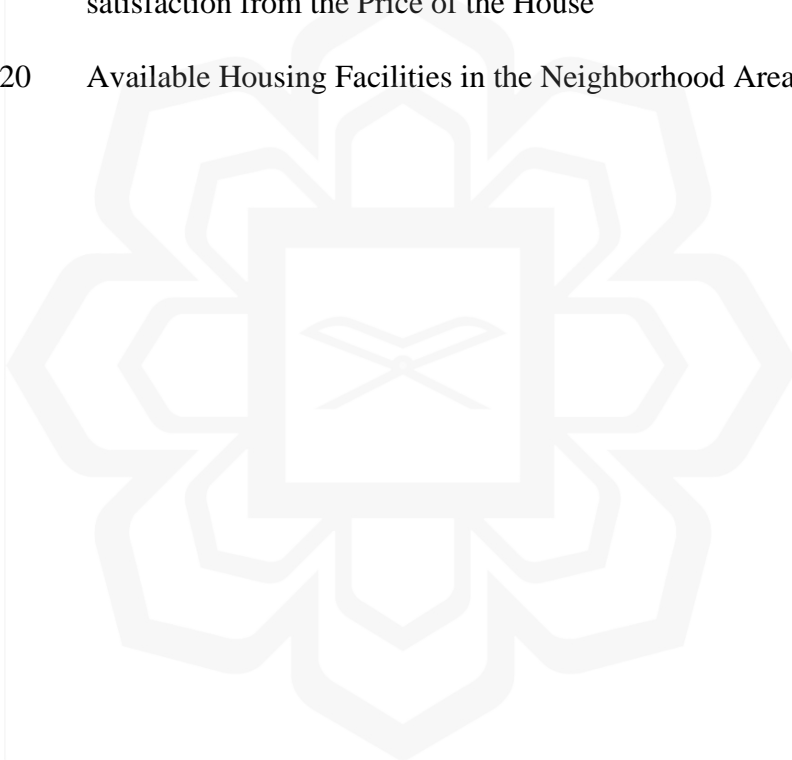
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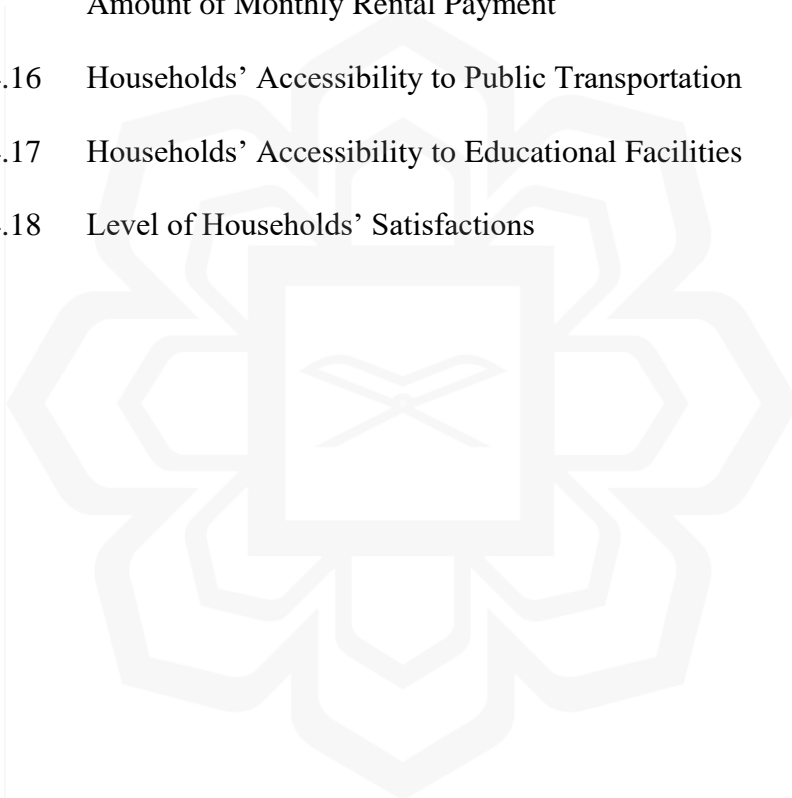
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## LIST OF ABBREVIATIONS

MUDH	Ministry of Urban Development and Housing
OTI	Outgoing To Income Ratio
HDB	Housing Development Board
ICRC	International Committee of the Red Cross
NHP	National Housing Program
ANDS	Afghan National Development Strategy
JICA	Japan international Cooperation Agency
IDPs	Internal Displaced Persons
ABA	Afghans Builders Association
DCDA	Dehsabz-Barikab City Development Authority
UNHCR	United Nations High Commissioners for Refugee
CSBOs	Community-Based Savings Organizations
HMF	Housing Microfinance
SME	Small and Medium Enterprise
FMFB-A	First Microfinance Bank of Afghanistan
HCMC	Ho Chi Minh City
VUUP	Vietnam Urban Upgrading Project

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 INTRODUCTION**

This study focuses on the theme of affordable housing in Kabul city (Capital of Afghanistan) based on several issues and challenges. A better understanding of the housing typology in Kabul city, current housing scenario, the major challenges and constraints regarding the housing provision. The study specifies the housing policy that can be suitable and implemented as a solution for the future. It also evaluates the main factors which caused housing shortage such as demography increase (population growth) due to rapid urbanization from the rural areas and Afghan refugees return from the neighboring countries to Kabul city, the national economy and income categories of households, and the housing history and its relation to the recent scenario. The study investigates the level of affordability and households' satisfaction from their houses and the living environment.

This chapter will give an overview of the background of the study. It will also point out the problems regarding this research, derive some questions, highlight a set of objectives to achieve while doing this research. It will also describe scope of the study, research gaps, and what is very important and significant about this research. In the end, it will show the process and structure of the study from the first to the last stage.

### **1.2 BACKGROUND OF THE STUDY**

Housing is after food, the second most essential necessity for human life. In every nation, it is considered as the basic economic asset. The provision of adequate housing

to an increasingly urban population, as a means of solving one of the urban problems, is one of the concerns of Town Planning. Housing as defined by the United Nations (UN); encompasses the housing unit and the entire ancillary services as well as community facilities that are necessary for human well-being (Chepsiror, 2013). One of the major challenges for most of the developing countries is to provide adequate and affordable houses or shelters to satisfy basic human needs.

Afghanistan is the country that suffers from the war since many decades. It is a fact that war destroys all social lives and the physical shape of the city. Such example can be seen in many developing countries throughout the world. Meanwhile, for many countries, the significant pace of urbanization has become major challenges, but it is a major issue in some developing countries such as Afghanistan. During the past few decades, due to the ongoing conflict in Afghanistan, especially the capital city Kabul, is Constantly affected by the war, and its urban form has been destroyed many times. Although, Afghanistan government has been restructuring its cities especially the Kabul city since 2001, still could not fulfill the current needs and requirements of both urban and population growth. Still, a large number of populations are suffering from the lack of proper housing which is the primary need of urban households. Recently, Kabul with a population of almost 6 million is lacking the proper housing system in terms of provision and affordability. Almost two-thirds of the city population is living in informal settlements, which means they built the houses by themselves, without being incorporated with standard planning and policies. These types of residents, mostly do not have access to basic services such as water supply systems and sanitation systems (Bismill, 2014).

Since 2001, after the fall of Taliban, the new government was established which created the new hope and future perspective for rebuilding of Afghanistan. In particular,

Kabul city drew much attention from both government and international donors for its reconstruction. Since that time, unique population growth has taken place in Kabul, due to returning immigrants from the neighboring countries and flow of immigrants from the countryside and small urban areas, seeking a better life, city services, and many other reasons (Issa & Kohistani, 2007). This situation points to the serious challenges in terms of access to housing and other basic services (APPRO, 2012b).

The provision of affordable housing in Kabul city is one of the essential requirements to accommodate the unpredicted population growth. The population has increased rapidly from 1.5 million in 2001 to almost 6 million by 2018. The growing population keeps Kabul the most overcrowded city compared to other major cities in Afghanistan. Thus, providing shelters such as affordable housing especially for low and middle-income groups at the right time and right place with appropriate efficiency is an intensive public and state responsibility (SoAC, 2015). The government has to ensure all income levels have access to housing ownership. The major concern is for low and middle-income group earners because of their affordability. Their dream of owning a house is becoming difficult to realize (Daud and MD. Nor, 2018).

Although, in the past and mostly in the recent years, many public housing projects have been completed or are under construction by the government or international donors, still could not fulfill the needs of Kabul's sprawling population. The two main government institutions in charge; the Kabul Municipality and the Ministry of Urban Development and Housing (MUDH) have been under-resourced, ill-prepared, and incapable of developing adequate responses through the policy and other forms of intervention to attend the demand of people in Kabul city. Current municipal services provision is still largely governed by the master plan from 1978 (APPRO, 2012b).

To give an important response to this phenomenon, a housing strategy should be planned, describing a change from the current housing scenario. It is necessary to evaluate the necessity of affordable housing as the key solution for the current housing issues. As the result, to contribute toward improving housing policy, delivery, and development in Capital Kabul, through contributing towards the development of affordable housing policy and strategy that can be used within the urban areas for the various public housing development (Rasuli, 2016).

### **1.3 STATEMENTS OF THE PROBLEM**

The main factor behind the growing housing crisis in Afghanistan, especially in the capital city of Kabul, is the lack of regulations, Design and national housing policy from the government sector concerns the application of sustainable methods. Another main issue for the housing sector is the lack of institutional finance which remains a major constraint to the development of a housing market (Sharifzai, Kitagawa, Habib, Halimee, & Sakaguchi, 2016).

Based on the narration above, the following problems statements have been developed.

**1- Rapid urbanization accompanied by high population growth, inadequate and timely supply of housing are serious challenges for the housing sector in Kabul city.**

Kabul's population increased by 15 percent each year between 1999 and 2001. While it had grown four times between 2001 and 2014. This growth was due to the flow of immigrants from the small urban areas in the countryside and rural villages, and refugee return from neighboring countries such as Iran and Pakistan. Projected population

growth added to the housing needs, and because of this, many informal settlements have popped up all around the city to accommodate this growth. So, the demand for housing increased and it led to an unexpected housing crisis in Kabul (ACRFH, 2015).

**2- Low level of households' incomes, high cost of residential houses, and lack of institutional finance raised housing affordability issues among the Kabul residents.**

The government-owned housing finance bank was closed in mid-2003 because of nonperformance. The other commercial banks operating in the country today, while perceiving the housing finance market in the main cities as potentially lucrative, have extended little financing to the housing sector. The issues persist in the development of the mortgage market because of potential borrowers having low and irregular incomes. Therefore, the majority of people have minimal access to housing financing. As a result, most Afghans finance homes to purchase or improve through personal savings or to a lesser extent informal loans from family and friends (May, Bell, & Islam, 2008).

**3- The high and growing number of informal settlements and lack of strategic policy for housing development remained a major challenge to the government for the development of affordable housing in Kabul city.**

The housing shortage has led to the expansion of informal settlements without access to the most basic city services. In Kabul, informal settlements provide shelter for 80 percent of the population, cover 69 percent of the residential land. Much of the informal housing in Kabul is built on government land, self-constructed by migrants, and in poor condition. Besides, lacking strategic policy and political instability remained a major challenge for the development of affordable housing in Kabul city.

## **1.4 RESEARCH QUESTIONS**

The problems above have raised the following questions:

1. What are the main constraints and challenges regarding the development of affordable housing in Kabul city?
2. What are the main factors causing housing affordability issues in Kabul city?
3. What are the potential ways for the future development of Affordable housing in Kabul city?

## **1.5 RESEARCH OBJECTIVES**

The above questions can be answered by achieving the following objectives.

1. To determine the constraints and challenges for the development of affordable housing in Kabul city.
2. To evaluate the main issues and its causes regarding affordable housing in Kabul city.
3. To recommend effective policy and strategies for the future development of affordable housing in Kabul city.

## **1.6 SCOPE OF THE STUDY**

The study focuses on important aspects regarding the affordable housing in Kabul city. It will also evaluate the background history of housing in Kabul within the last three decades. Moreover, this research will discuss the current housing scenario, the issues and challenges regarding the affordable housing in Kabul city. A case study has been carried out from a specific project and a certain area in Kabul city. Similar cases will be

reviewed from other countries, how they overcome the housing crisis issue. Data from the primary (survey, observation, and interview) and secondary (literature review) sources will be analyzed, and findings of the study will be summarized. In the end, a proposed housing policy will be outlined as the key solution for the current housing crisis in Kabul Metropolitan Area.

To address the shortage of affordable housing in the capital city of Kabul, there are new public housing projects from the government in Kabul which are coming up to deal with the housing crisis issue. Therefore, studies in the varying housing needs, demands and the preferences of various income groups will contribute towards future housing policies and the affordable housing projects (RECS, 2013).

## **1.7 RESEARCH GAP**

Only a certain project in a specific area in Kabul city is been studied as the sample of the whole city. Based on the cultural believes, it was difficult to get female respondents during the filed survey, so the majority of respondents were males. Due to lacking adequate literature about affordable housing in Kabul in recent years, some of the references are due dated before 2010, so there might be some changes afterward. There is a lack of research on residential satisfaction of any type of housing in Kabul. As such, similar studies are required with a special focus on the current housing situation, the level of affordability, and the residential satisfaction from their living situation. So, the housing demands and preference of Kabul citizens can be gauged and the housing developments, policies and strategies can be shaped accordingly.

## **1.8 SIGNIFICANCE OF THE STUDY**

Many previous scholars had completed their research based on the urban and regional planning in different aspects such as informal settlement and neighborhood, township development, city expansion, city growth and planning in Kabul, but no one has addressed the issue of affordable housing. There is a significant shortage of housing provision in Kabul Metropolitan Area. The significant growth of population from 1.5 to more than 5.5 million in recent years compel researchers to find the best possible solution to accommodate the homeless people by providing shelter for them and venerable people who need housing (UN.HABITAT, 2017). These homeless people are in search of new places to reside, for instance, by migration influx from the neighboring countries. The United Nations has provided tents for homeless people in refugee camps in some districts of Kabul to live even sometimes without basic life facilities such as water and electricity. In other places near to the hilltop of mountains, people try to occupy the land because it is cheaper than other areas within the city. They build their houses where city services such as water pipelines and electric wires cannot reach on these hilltop remote areas, while other so-called smaller townships have been planned in a peripheral, remote and increasable urban areas providing and selling land informally to further develop the infrastructure construction of townships itself like roads and highways and to boost real estate Market of the township (Bismill, 2014).

Therefore, more accessible townships in urban areas have been excessively crowded while others with fewer basic services are left empty of inhabitants. This phenomenon is resulting in land scarcity, high land cost, and housing shortage in these areas, though the population is not distributed or divided equally to all townships in the urban fabrics of Kabul.

To address the above issues, it is necessary to evaluate the necessity of affordable housing as a key solution. The result of this study can contribute toward improving housing policy, delivery and development in Capital Kabul, through contributing towards the development of affordable housing within the urban areas for the various public housing development. The result of this study is also significant for government or potential housing developers in the development of affordable housing projects and toward better understanding the needs and preferences of people.

## **1.9 STRUCTURE OF THE STUDY**

The study is phased into four stages which include the background and the theoretical studies, data collection and gathering, analysis and data findings, and the conclusion and recommendation.

### **1.9.1 Stage 1: Background and Theoretical Studies**

This stage consists of chapters one and two which are primarily in determining the issues and problems that lead to the formulation of the topic of the study, the analysis of the problem statement, objectives, and scope. It is an extensive analysis of the various readings related to the issues to be solved. Chapter one gives a broad overview and introductory framework to the research problem, purpose, objectives, significance, and limitations of the study. Chapter two discusses the literature review regarding affordable housing in general and the housing system in Kabul in particular. This chapter also discusses the issues and challenges of housing shortages in Kabul city. The literature is done from different sources such as articles, journals, reports, and so on.