

PROTECTING THE HOUSING, LAND AND PROPERTY (HLP) RIGHTS OF DISPLACEMENT-AFFECTED COMMUNITIES IN AFGHANISTAN

An Integrated Gender-Responsive
and Climate-Resilient Approach



Protecting the Housing, Land and Property (HLP) Rights of Displacement-affected Communities in Afghanistan: An Integrated Gender-responsive and Climate-resilient Approach

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Executive Summary

Afghanistan faces complex displacement and reintegration challenges. Decades of conflict have resulted in a legacy of 6 million Internally Displaced People (IDPs), while an emerging post-conflict trend has seen a surge in cross-border returns between 600,000 and 1.5 million people have been forcibly returned to Afghanistan since 2023. In this context, Afghanistan's informal settlements are emerging as key sites of displacement, hosting large populations of both protracted IDPs and recent returnees.



Residents of informal settlement face severe HLP risks, including growing threats of eviction, which have limited investments in housing, critical infrastructure and services. Afghanistan's climate breakdown exacerbates these challenges, exposing vulnerable residents to floods, droughts and associated disease. Women are disproportionately affected due to their roles in domestic labor and childcare, which increase during times of climate shocks. Strengthening HLP rights in such areas underpin investments in gender-sensitive, climate-resilient housing and community infrastructure, and are prerequisite to sustainable reintegration of displaced populations residing in informal settlements.

In response to these challenges, the International Organization for Migration (IOM) engaged UN-Habitat to implement a research and capacity-building project aimed at advancing sustainable solutions for displacement-affected communities in Afghanistan. Beginning in 2023, *the Housing Land and Property (HLP) Rights of Displacement-affected Communities in Afghanistan project* promotes data-driven, gender-responsive, and climate-resilient HLP programming. Focusing on six informal settlements in Jalalabad and Herat—key sites of internal displacement and hubs for returnees from Pakistan and Iran, respectively—the project addressed HLP insecurity, climate vulnerability, and gender inequality through an integrated HLP and climate resilience programmatic approach.

To identify HLP, climate and gender vulnerabilities in the target sites, UN-Habitat developed and deployed a Participatory Hazard, Vulnerability, and Capacity Assessment (PHVCA) methodology, adapted to Afghanistan's context. The PHVCA findings revealed that insecure HLP rights restrict investments in durable housing and infrastructure, exacerbating vulnerabilities to floods, droughts, and diseases. Women face heightened risks, including exposure to harassment and violence, while making long journeys to collect water during periods of climate shocks. These risks are exacerbated by inadequate community infrastructure, including unpaved roads and absent street lighting.

UN-Habitat's response deployed 'soft and 'hard' interventions to strengthen HLP rights and climate resilience. Soft interventions included community awareness-raising on HLP rights and producing land use maps and settlement plans, endorsed by communities and the De facto Authorities (DfA), which reduced eviction risks by recognizing communal tenure. Hard interventions involved implementing gender-sensitive, climate-resilient infrastructure, such as upgraded water points and solar-powered street lighting, selected through participatory settlement planning process. These investments consolidated the settlement and improved the relationship between the community and DfA, strengthening the settlements' *de facto* HLP rights. In addition, the investments brought tangible climate resilience benefits to the community and were of particular benefit to women.

By integrating HLP, climate and gender considerations, the project offers a scalable model for addressing Afghanistan's displacement crisis. Continued funding and policy support are critical to scale up this approach, ensuring durable solutions for IDPs and returnees amid worsening climate and displacement challenges.



1

INTRODUCTION

Access to housing and land is the most fundamental requirement for Afghan Internally Displaced Persons (IDPs) and returnees. In addition to providing shelter, a safe home and secure land provide the foundation for cross-sector reintegration efforts, ranging from the protection of women and girls to improved socioeconomic development. Consequently, needs assessments have consistently flagged Housing, Land and Property (HLP) rights as a priority concern for displaced people, including intention surveys at the border, as well as targeted assessments in places of high return and/or internal displacement (OCHA, 2024).



HLP challenges result in frequent land conflicts and associated tenure insecurity in Afghanistan's areas of displacement. Decades of conflict have resulted in a legacy of 6 million IDPs (IOM, 2025), many of whom live in protracted displacement in areas without secure HLP rights (HLP/GIHA, 2023). In the post-conflict context, an emerging challenge relates to the provision of HLP services to returnees. Returnees fall into three main categories: Afghans forcibly removed from Pakistan and Iran, IDPs evicted from urban informal settlements in large cities to return to their rural place of origin, and voluntary IDP and cross-border returnees who wish to resettle in their places of origin now that peace has returned. A particular challenge relates to the high number of forced returns from Pakistan, estimated at between 600,000 and 1.5 million people since 2023, which have driven an unprecedented demand for housing and land in areas where institutional and partner capacity has been degraded by decades of conflict (HLP/ASC, 2024).

In this context, Afghanistan's informal settlements are emerging as key sites of displacement, presenting housing and land challenges. According to the REACH Initiative's (2021) survey of over 1,000 informal settlements, residents are typically IDPs displaced during the conflict who continue to live in protracted displacement. Informal settlements are also emerging as important sites of return, particularly for the recent wave of forced returns from Pakistan. In Jalalabad, for instance, approximately 10% of informal settlement residents are recent returnees from Pakistan (HLP/ASC, 2024). These settlements are frequently deemed 'illegal' land encroachments by the De Facto Authority (DfA), leaving residents vulnerable to severe tenure insecurity and frequent evictions (HLP/GIHA, 2023). In this context, investments in housing and basic infrastructure are minimal.

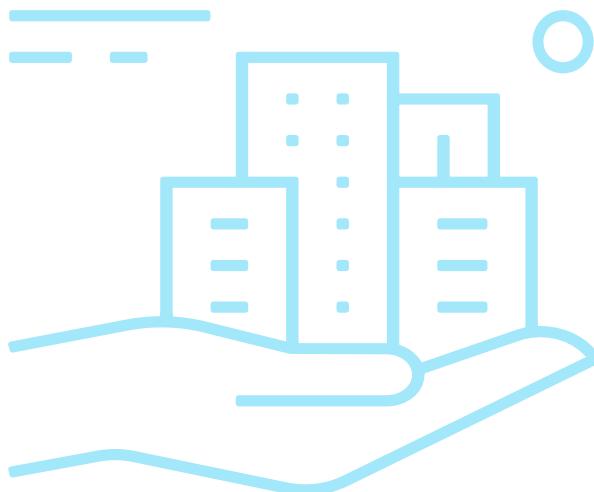
Afghanistan's climate breakdown exacerbates challenges for residents of displacement-affected informal settlements. The country is ranked sixth in the most recent Climate Risk Index, with a population exposed to drought, floods, landslides, and extreme heat (Eckstein et al., 2021). The residents of informal settlements are acutely vulnerable: located in hazard-prone areas; populated largely by low-income groups who are unable to absorb the costs of climate shocks; and lacking climate-resilient housing, services, and infrastructure (UN-Habitat, 2024a). Climate hazards affect women disproportionately due to their roles in domestic labor and childcare, which increase during times of climate shocks.

In response to these issues, in 2023 the International Organisation for Migration (IOM) engaged UN-Habitat for a research and capacity-building project on HLP rights and displacement in Afghanistan. The aim of the project has been: *to advance sustainable solutions for internal displacement and returnees in Afghanistan by enhancing data-driven, gender-responsive, and integrated HLP and climate resilience programming*. The project has involved research on how HLP rights intersect with other drivers of vulnerability in Afghanistan's displacement-affected populations, including climate breakdown and gender inequality. In addition to research and capacity-building activities, 'soft' and 'hard' HLP-strengthening mechanisms have been implemented to strengthen the property rights of vulnerable residents of informal settlements. This report presents the results of UN-Habitat's HLP research, capacity building, and activities to secure property rights in six informal settlements in the municipalities of Jalalabad and Herat.



Jalalabad and Herat were selected for project activities because of their acute HLP needs and large IDP populations. Additionally, Jalalabad is one of Afghanistan's main areas of settlement for people returning from Pakistan, while Herat is the main destination for Afghans returning from Iran. Both municipalities rank in the Afghanistan HLP AoR's most at-risk areas, with the DfA issuing frequent eviction orders to residents of informal settlements. Informal settlements in Jalalabad and Herat also face acute climate vulnerability, with residents exposed to floods and drought and lacking housing and climate-resilient services and infrastructure.

The report is structured as follows. First, it provides an overview of global debates on HLP issues in displacement-affected informal settlements, highlighting links to climate vulnerability, and gives an assessment of best practice approaches to strengthen HLP rights and climate resilience in such areas. Second, it presents HLP risks and associated vulnerabilities in the Afghan cities of Jalalabad and Herat, drawing on the results of participatory socioeconomic and spatial assessments conducted in the six informal settlement study sites. Third, it details the UN-Habitat response: integrating HLP and climate resilience programmatic tools for gender-inclusive durable solutions in targeted informal settlements. The conclusion draws on the lessons learned during the project and advocates for scaling up the HLP response to address protracted internal displacement and the growing number of IDP and cross-border returns in Afghanistan.



2

SECURING HLP RIGHTS IN DISPLACEMENT CONTEXTS

Secure HLP rights are widely acknowledged as foundational for the sustainable reintegration of displacement-affected communities (UN-Habitat, 2024b). This section of the report highlights the main HLP issues for displacement-affected populations residing in informal settlements, drawing on debates in academic and policy literature. It also presents the best practice approaches that have been deployed to strengthen HLP rights in displacement contexts and explores how such approaches can be leveraged to address intersectional risks associated with climate breakdown.



2.1. What are HLP rights and why are they important?

Durable solutions to displacement refer to the process of voluntary returns, local integration, or resettlements, which secure long-term, sustainable and safe outcomes for displaced people. Informal settlements are important sites of durable solutions programming, because their residents are often vulnerable cross-border returns or those in protracted displacement. This is the case in Afghanistan, where a REACH initiative survey of the country's 1,000 informal settlements found 57% of residents were forcibly displaced, with 55% of sites reporting the presence of returnees and 77% reporting the presence of IDPs (REACH Initiative, 2021). A more recent UN-Habitat survey conducted following the 2023-2024 wave of forced returns from Pakistan also identified informal settlements as key sites of (HLP/ASC, 2024).

HLP rights cut across various aspects of reintegration and durable solutions programming. At the base level, HLP rights refer to access to land and tenure security: the extent to which individuals and families can occupy a land parcel without threat of eviction. From this base, the impacts of HLP rights are wide-reaching: tenure insecurity limits investment in adequate shelter/housing, livelihoods, WASH services and resilient local infrastructure. This is because households, communities, and the private sector do not invest in assets that could be appropriated, and authorities prevent investments that consolidate what may be an illegal land occupation.

The importance of securing HLP rights for investment in housing and community infrastructure is well established. John Turner(1977) was among the first to assert that residents of informal areas should not be seen as a 'problem', but rather a 'solution' to upgrading housing and local infrastructure. In particular, he emphasized the importance of security of tenure as a prerequisite to housing improvements, noting that settlements tended to improve over time as residents were willing and able to invest time and money in their dwellings, provided they were safe from eviction.

Since then, a wealth of studies over the past three decades have supported the idea that strengthening HLP rights results in greater investments in housing and local infrastructure (Jimenez, 1983, Van Gelder, 2013; 2010). In Argentina, a study found residents of informal settlements that received formal HLP documents lived in dwellings that scored 37 percentage points higher in an index of housing quality than those that did not receive documents (Galiani and Schargrodsy, 2010). The authors note that the 'evidence supports the hypothesis that securing property rights significantly increases investment levels.' (ibid: 708). In Peru, households receiving HLP documents increased investment in housing by 68% over a four year period due to 'strengthening tenure security' (Field, 2005: 281). In Jakarta, securing HLP rights was found to be critical to extending key public infrastructure to marginalized areas, because the government and private sector are unwilling to invest in assets that could be appropriated (Werlin, 1999).



2.2. What kind of HLP approaches work in displacement contexts?

'Land titling' is an important approach to securing HLP rights in informal settlements, which has been widely supported by international agencies in dozens of countries across the globe (Gilbert, 2012a). Titling projects are typically rooted in the Torrens system of land registration (Hanstad, 1997). In the Torrens system, each property is assigned a unique identification number, with parcel boundaries and ownership details registered in the national land registry to provide indefeasible ownership. Typically, projects build the institutional and regulatory capacity of the government to administer a Torrens system, and systematically register property rights – both public and private.

In practice, implementing titling projects in displacement-affected areas where the most vulnerable reside is difficult (Flower et al., 2023). First, mass population movements can render the allocation of indefeasible land titles administratively challenging, because establishing definite ownership histories is difficult, particularly where institutional capacity has been eroded by protracted conflict. In such cases, titling projects have often failed in their objectives 'because of the consistent underestimation of institution building required for the task' (Lanjouw and Levy, 2002: 1013). Moreover, formalising the HLP rights of IDPs and disenfranchised groups can be constrained by political rationales: land titling entails the transfer of valuable socioeconomic resources from the state and well-connected elites to a marginalized group with potentially divergent political affiliations. Often, elites will be reluctant to redistribute economic assets and political power in this manner, particularly in cases where land values are high, such as in urban informal settlements, as has been the case in Afghanistan (HLP/GIHA, 2023).

The mixed outcomes of titling for conflict-affected populations and in other challenging areas have led to alternative HLP solutions rooted in 'local' knowledge and tenure systems being explored (Payne, 2004: 169). Approaches to secure tenure through customary mechanisms stress the pluralistic nature of tenure systems: to integrate formal/state and customary/local components of tenure, which can be mutually reinforcing and derive legitimacy from one another (Varley, 2002). While pluralism can have positive effects in strengthening HLP rights, in some conflict and post-conflict settings, legally recognising customary tenure without due diligence has resulted in vulnerable groups being further marginalized, and excluded from land ownership (Adam, 2010). Hence, programme design should be cognizant that customary systems can be exclusionary and marginalize vulnerable groups (Unruh, 2003).

The complexities around incorporating customary and formal tenure for equitable outcomes are visible in women's access to HLP rights. On the one hand, customary tenure systems can protect women's land rights, and formalising these can potentially weaken gender-equitable customary systems. In Mexico's peri-urban 'ejido' settlements, local customs protect the inheritance rights of widows 'who might not have been registered as heirs (Jones, 2000: 2020). Applying formal tenure reforms potentially disrupts these informal arrangements, and risks increasing tenure insecurity for women. On the other hand, inequitable cultural models of gender can be redressed by providing legal

recognition of women's ownership. In Afghanistan, for example, customary tenure mechanisms restrict women's access to land ownership, particularly for IDPs and other tenure-insecure groups. In response, IDP land distribution programmes have mainstreamed gender by requiring the legal registration of women's ownership claims (HLP AoR, 2020).

Policy debates incorporating customary HLP rights are increasingly viewed as a more appropriate solution for conflict- and displacement-affected areas. Key in this respect was the endorsement of the *Voluntary Guidelines of the Responsible Governance of Tenure* (VGGT) by the Committee on World Food Security in 2012, followed by a declaration of support by the United Nations General Assembly. The VGGT asserts the dynamism of tenure systems, and where appropriate, the strengthening of tenure security through customary mechanisms: 'states should ensure that policy, legal and organizational frameworks for tenure governance recognize and respect, in accordance with national laws, legitimate tenure rights including legitimate customary tenure rights that are not currently protected by law'. In particular, the VGGT highlights the importance of dynamic tenure responses for vulnerable populations displaced by conflict.

The principles of the VGGT have fed into recent Global Land Tool Network's (GLTN) operational guidelines for tenure reforms. In this regard, a key approach for securing tenure in challenging contexts is the *fit-for-purpose* land administration model (Enemark et al., 2015). *Fit-for-purpose* land administration applies a 'continuum' approach to registering property rights, where interventions incrementally secure tenure (Enemark et al., 2014). To this end, the *continuum-of-tenure* utilises intermediary documents, such as property tax receipts or occupancy certificates, which provide a degree of tenure security and recognition by authorities of customary tenure arrangements, and may be upgraded to a title in the long term if desirable. For proponents, this approach enables rapid, low-cost increases in tenure security at scale, using mechanisms known to affected populations, and that are grounded in local realities to enjoy cultural legitimacy.

2.3. Fit-for-purpose HLP approaches in displacement-affected areas

An approach that has been shown to be effective in securing tenure and promoting positive state-society interactions is *fit-for-purpose* land administration. *Fit-for-purpose* land administration has been promoted as a global best-practice approach by the GLTN and successfully implemented by UN-Habitat to secure tenure for displacement-affected communities across the Asia-Pacific region. *Fit-for-purpose* land administration applies a 'spectrum' approach to registering property, where interventions incrementally secure tenure, rather than requiring the provision of full legal title (Enemark et al., 2014). A growing consensus contends that a spectrum approach provides a viable alternative to land titling; it is an approach that is responsive to complex and dynamic contexts, and can increase tenure security for beneficiaries (Gilbert, 2012; Payne, 2001; Payne et al., 2009; Varley, 2002).



There are two components of *fit-for-purpose* land administration that enable rapid and cost-effective tenure security improvements in challenging environments (Augustinus and Tempra, 2021). First is the *spectrum-of-accuracy*, which recognizes that the immediate provision of high-georeferenced surveys are not always the most appropriate action to secure HLP rights, particularly in challenging contexts, where boundaries are difficult to demarcate. Instead, a *spectrum-of-accuracy* approach is deployed for accurate measuring and digitization in GIS of property parcels, providing a cost-effective and timely mechanism for accurately demarcating plot boundaries, which can be adjusted as the situation changes. In tandem, the *spectrum-of-tenure* approach utilizes documents that do not confer full ownership rights, such as property tax receipts or occupancy certificates. Tax receipts and occupancy certificates provide a degree of tenure security and recognition by authorities, and may be upgraded to a title in the longer-term. They constitute an effective way of securing tenure in contexts when issuing land titles is not feasible.

Box 1: UN-Habitat fit-for-purpose projects in Afghanistan

***Fit-for-purpose* land administration has been promoted as a global best-practice approach by the GLTN and successfully implemented by UN-Habitat to secure tenure for vulnerable communities across the Asia-Pacific region. The largest *fit-for-purpose* land administration intervention in the world is the UN-Habitat-supported City for All programme, which registered over 800,000 land parcels in informal areas of twelve Afghan municipalities from 2015-2021. Under this programme, a first step sees local government providing receipts to residents on their payment of the *Safayi tax*, thus furnishing the government with revenue to provide public services, and residents a level of official recognition of their property rights (UN-Habitat, 2015). In this way, the interests of residents and the state are aligned to produce mutually beneficial outcomes: increased public revenues and tenure security for households in informal settlements and for local authorities, respectively. Following this, residents become eligible for government-issued Occupancy Certificates, which provide a high degree of tenure security and can be converted to full land titles in the medium term. The experience of *City for All* is of international significance because it demonstrates that *fit-for-purpose* land administration is a scalable alternative to land titling, which is also appropriate to conflict and post-conflict settings. There are few other examples of the literature where customary systems have been effectively institutionalised to result in city-scale increases in tenure security for vulnerable groups – in any setting, post-conflict or otherwise.**

A key aspect of UN-Habitat's *fit-for-purpose* land administration is that HLP activities can incorporate more than the provision of tenure documents. In this regard, the *spectrum-of-tenure* concept incorporates a range of *de facto* measures to strengthen HLP rights of target communities. *De facto* HLP rights refer to mechanisms other documentation that can strengthen HLP rights (Payne et al., 2009). An important *de facto* intervention, for example, is consolidating a settlement by providing services and infrastructure in cooperation with authorities (Gilbert, 2012). Global best practice suggests that *de facto* security is as, or more, important in reducing eviction risks than acquiring legal property documents, because *de facto* interventions signify authorities' intention to upgrade and integrate a settlement into the urban fabric, rather than evict it (Payne, 2001; Payne et al., 2009; Van Gelder, 2009).

The two forms of HLP security are closely related: authorities are far more likely to provide legal tenure documents to informal settlements where they have supported service and infrastructure provision. Therefore, the planning, endorsing and construction of the upgrading projects in coordination with authorities consolidates the target sites, increases their legitimacy from the perspective of authorities and paves the way for further HLP strengthening interventions – both in terms of HLP documentation and *de facto* interventions.

UN-Habitat has advocated integrated HLP programmes that focus on strengthening documentation in tandem with *de facto* approaches, including settlement planning, strengthening community structures to negotiate for HLP rights, and investments that consolidate settlements. The Participatory Slum Upgrading Programme (PSUP) provides a useful example of a community-based mechanism that has been implemented across the Global South to secure HLP rights through planning and upgrading community infrastructure. Over the past 12 years, five million slumdwellers in 190 cities have been supported by the programme, and over USD 1 billion has been invested in upgrading target settlements. Hence, the PSUP is a scalable approach to strengthening HLP rights and upgrading infrastructure to result in tangible benefits in target areas.

2.4. The case for integrating HLP and climate in displacement contexts

Insecure HLP rights exacerbate climate vulnerability in displacement-affected informal settlements (UN-Habitat, 2024). This is a particular issue in climate-vulnerable countries like Afghanistan, where residents reside in informal settlements with insecure HLP rights that are exposed to severe climate hazards. In this context, insecure tenure limits investments in resilient housing and infrastructure, leaving residents exposed to climate risks such as flooding, property damage, and disease (McDermott et al., 2021; Mitchell et al., 2021).

For example, in Cambodia's informal settlements, low-quality housing due to insecure HLP rights heightens residents' exposure to flood-related risks (Flower et al., 2018). Additionally, authorities and utility companies are less likely to invest in climate-resilient infrastructure, such as paved roads or drainage systems, in areas where residents could be evicted and their investment lost.

HLP insecurity intersects with social factors to produce intersectional climate vulnerability. Women in informal settlements often face increased tenure insecurity due to cultural models of gender that restrict their control over and access to housing, land and property (Varley, 2007). They also experience greater climate vulnerability due to restricted access to economic and social resources and responsibilities like childcare and unpaid domestic work, which increase during climate shocks (Goh, 2012). Other intersectional factors—such as poverty, ethnicity, or disability—intersect with HLP deficits to exacerbate climate vulnerability (Castan Broto and Neves Alves, 2018).

The links between insecure HLP rights and climate vulnerability have resulted in policy debates emphasising secure HLP rights as a critical component of climate resilience (McEvoy et al., 2020; Mitchel et al., 2021). The IPCC defines resilience as the ability of interconnected social, economic, and ecological systems to adapt to hazards while maintaining essential functions (IPCC, cited in Williams and Erikson, 2021). Secure HLP rights are critical for resilience, because they enable coordinated investments by individuals, communities, humanitarian agencies, and authorities in urban systems, from housing upgrades to infrastructure development.





3

HLP AND CLIMATE VULNERABILITY IN DISPLACEMENT-AFFECTED AREAS OF AFGHANISTAN: A CASE STUDY OF JALALABAD AND HERAT INFORMAL SETTLEMENTS

3.1. Background

Insecure HLP rights are a key driver of vulnerability in Afghanistan and are a critical constraint to achieving durable solutions. Protracted IDPs and returnees often reside in the country's informal settlements, where insecure HLP rights result in frequent evictions and severe constraints on investments in housing and critical basic services (HLP/GIHA, 2023).

As Afghanistan faces a mounting climate crisis, HLP-related housing and infrastructure deficits leave residents highly vulnerable to increasingly frequent and severe climate hazards, including floods, drought, and associated diseases.

Women face disproportionate impacts due to limited income, restricted control over HLP assets, and increased burdens from childcare responsibilities during climate shocks.



The scale of HLP and climate vulnerability in displacement affected areas in Afghanistan requires urgent action. REACH Initiative (2021) identifies over 1,000 IDP and returnees informal settlements in Afghanistan, over 80% of which are located in and around major cities. Since 2023, the size of these settlements has been increasing rapidly as forced and voluntary returns from Iran and Pakistan: UN-Habitat research in Jalalabad found the populations of informal settlements increased between 7% to 10% per year as a result of returns since 2023 (HLP/ASC, 2024). These rapid increases in population place more strains on inadequate housing, infrastructure and services, and expose greater numbers of people to climate hazards. With insecure HLP rights, there are limited opportunities to advance climate resilient and gender-sensitive durable solutions in such areas.

In this context, in 2023, IOM engaged UN-Habitat to conduct research and capacity building: *to advance sustainable solutions for internal displacement and returnees in Afghanistan by enhancing data-driven, gender-responsive and integrated Housing, Land, and Property (HLP) and climate resilience programming*. To achieve this aim, UN-Habitat and IOM teams agreed on a data-driven approach that first identified the HLP and climate needs of vulnerable groups before designing and implementing an integrated HLP-climate response. In this section, we detail the process of site selection, the community-based participatory toolkit developed to identify HLP and climate needs, and the results of the needs assessment in the Jalalabad and Herat target communities

3.2. Site selection

Preliminary discussions between IOM and UN-Habitat identified Jalalabad and Herat as target cities for project activities. The cities were selected because of: (1) the presence of IDP and returnee informal settlements in the cities; (2) unmet needs for tenure documents (this is the HLP AoR indicator for determining the extent of HLP needs for the 2024 Humanitarian Response Plan) and the high threat of eviction in both cities, with authorities issuing eviction notices and/or carrying out evictions regularly; (3) the cities' proximity to border crossings from Pakistan (Jalalabad) and Iran (Herat), consequently housing large populations of recent returnees; (4) Jalalabad and Herat's exposure to drought and flooding, with women being particularly vulnerable. These represent HLP and climate risks in displacement-affected informal settlements.

UN-Habitat then conducted a city-scale assessment of both cities to identify three target communities in Jalalabad and three in Herat. The criteria for site selection are: (1) the site is an informal settlement with unmet needs for tenure documents and at risk of eviction; (2) the site is located in an area that has experienced internal displacement and cross-border returns; (3) the site exhibits climate vulnerability, with particular risks for women.

To identify sites meeting the required criteria, UN-Habitat deployed city-scale spatial and socioeconomic analyses, supported by site visits, to identify informal settlements in Jalalabad and Herat where project activities could take place. A key resource used in this regard was the UN-Habitat City for All (CFA) dataset, which surveyed and mapped over 1 million land parcels in the cities of



Kabul, Jalalabad, Mazar-e-Sharif, Kandahar, and Herat between 2016 and 2021, including all informal settlements. The CFA dataset was developed by UN-Habitat in coordination with the former government, and therefore incorporates government databases on informal settlements residing on different land-use types (i.e., state land; private land, etc.). It is therefore a valuable resource in determining the HLP profiles of urban residents at the city scale.

During the analysis of the City for All dataset, the HLP team spatially identified the distribution of informal settlements in the two cities. Informal settlements in areas where residents resided on state land with informal tenure documents were targeted as key areas of HLP needs. UN-Habitat teams visited a number of informal settlements to assess where needs were greatest.

The next step involved negotiating with the DfA for access to work in informal settlements identified in the CFA analysis. In both Jalalabad and Herat, the municipal authorities insisted that project activities occur in formal, planned areas of the city and not in informal settlements. Their reasoning was that the UN should support the urban planning strategies of the DfA, which focus on developing planned areas of the cities in accordance with their respective master plans. Moreover, authorities were reluctant to allow HLP projects to be implemented in areas considered illegal land encroachments. In response, UN-Habitat's HLP team advocated with the DfA to implement activities in informal settlements. This process entailed meetings with high-ranking officials in Jalalabad and Herat, and making a strong case that investing in such areas was imperative from a sustainable urbanization perspective. This advocacy built on the long, established technical cooperation between UN-Habitat and Jalalabad and Herat municipalities, built over decades of urban programs.

After intensive negotiations, authorities provided permission letters enabling activities to begin at six sites. The letters from the respective municipalities are key HLP documents because they state the names and locations of informal settlements where activities under the current action are permitted to take place. In doing so, they provide UN-Habitat permission to undertake activities that will consolidate specific settlements, and thereby strengthen the communal HLP rights for residents of those sites. In addition, the documents provide an important precedent for future projects to reduce HLP risks in informal sites.

As a result of these activities, six sites that met the criteria were selected for project activities (Fig. 1). In Jalalabad, the sites included: Tagab settlement, PD6 Jalalabad City, which houses approximately 2,000 households; Kabul settlement, PD9 of Jalalabad City, comprising 4,950 households; Woch Tangi, PD8 of Jalalabad City, including 4,100 households. In Herat, the sites included: Kadestan settlement, PD 13 Herat City, comprising 5,700 households; Maslakh settlement, located in Injil District, Herat, including 2,100 households; Regreshan settlement, located in Karrukh District, Herat, including around 2,000 households.

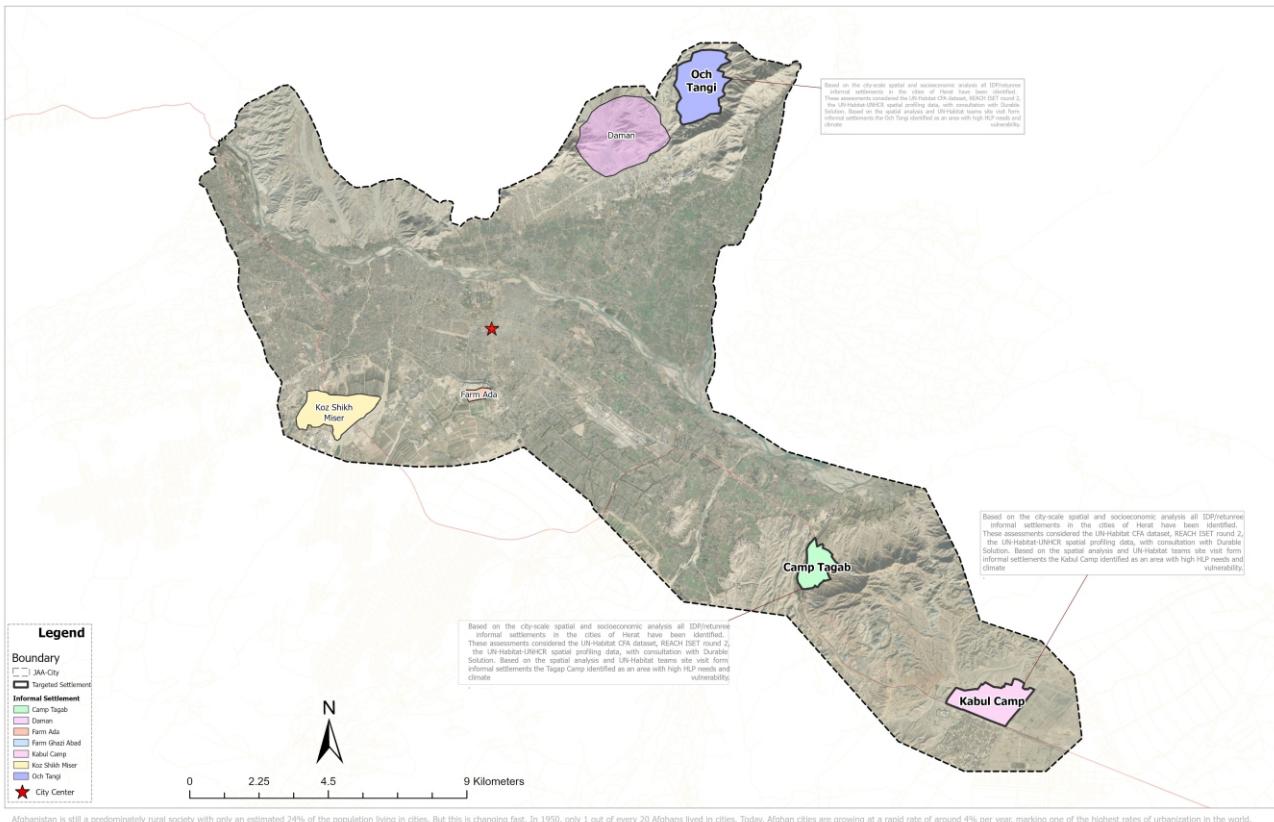
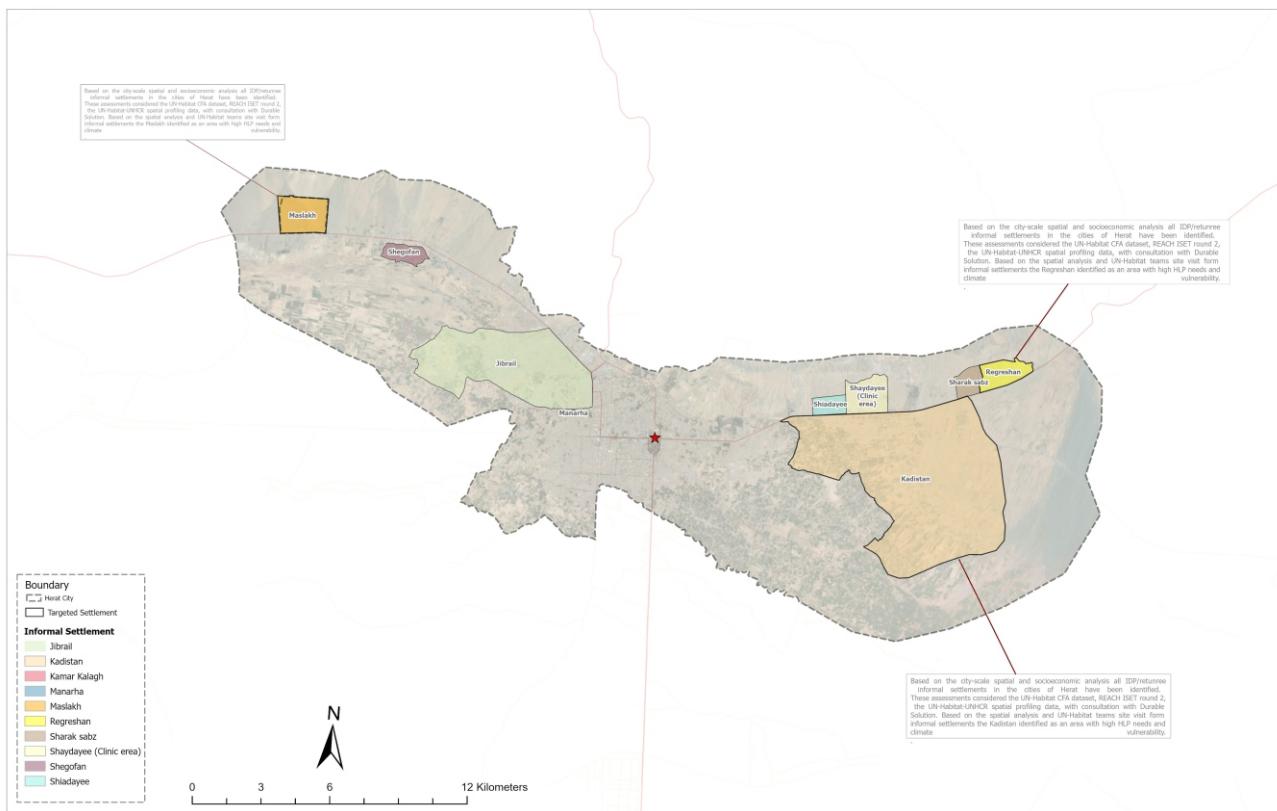


Fig 1: Location of six informal settlements targeted Jalalabad (above) and Herat (below)



Afghanistan is still a predominantly rural society with only an estimated 24% of the population living in cities. But this is changing fast. In 1950, only 1 out of every 20 Afghans lived in cities. Today, Afghan cities are growing at a rapid rate of around 4% per year, marking one of the highest rates of urbanization in the world. Within the next 35 years the country's urban population is projected to triple to 24 million. By 2060, 1 out of every 2 – 50% of the population – will live in urban areas. Despite the economic opportunities brought by urbanization, the oppression of women remains a significant barrier to the country's development. Some two-thirds of the country's urban female population is illiterate (twice that of men); only 13% of urban women work, and less than 1% of urban land and property is held by women.

3.3. Programme approach

The key approach deployed by UN-Habitat in the six sites to understand HLP and climate vulnerability and design is the Participatory Hazard, Vulnerability and Capacity Assessment (PHVCA). The PHVCA is widely used in climate and disaster vulnerability programming and entails a detailed investigation of the contextualized and interactive nature of risk: 'a participatory analysis of past patterns of hazards and present threats at the community level (hazard assessment), combined with an understanding of the underlying causes of why hazards become disasters (vulnerability assessment) and of the available resources an affected community uses to cope with the adverse effects (capacity assessment)' (APCD, 2015).

UN-Habitat adapted the PHVCA to the Afghan context, bringing into focus key drivers of vulnerability in the target areas: displacement, land and housing risks, climate vulnerabilities, and gender inequality. To this end, PHVCA tools deployed in the project include participatory focus group discussions on settlement and population characteristics, hazard matrices, timeline and seasonal calendars, stakeholder Venn diagrams, participatory land use and hazard maps, participatory settlement planning, and transect walks.

Working with UN Women, UN-Habitat tailored the PHVCA to capture women's experiences, responding to Afghanistan's challenging gender context. The approach involves conducting

separate PHVCAs for female community members and spatially documenting the risks that women face in the public space, including streets where women feel unsafe or have suffered harassment and violence. It also identifies aspects of the public space that have contributed to these risks (absent streetlights, poor lines of sight, isolated locations, etc.). Women also map how safety risks interact with other hazards, including flooding, drought, waste management, and other deficits.

The PHVCAs in Jalalabad and Herat were conducted from June to October 2024. UN-Habitat community mobilizers sensitized the community about the PHVCA sessions through community-based organizations and community meetings. In partnership with community representatives, UN-Habitat community mobilizers then identified community participants for PHVCA. PHVCA participants included a cross-section of population sub-groups, including the youth, the elderly, and people with disabilities. They were conducted in public, gender-safe, disability-accessible community spaces. PHVCAs were conducted separately for women and men, with each group consisting of 10-15 community members (Fig 2).



Fig 2: Women PHVCA sessions in Jalalabad (left) and Herat (right)

3.4. HLP and climate vulnerability in the Jalalabad sites

Insecure HLP Rights and Associated Vulnerabilities

Insecure HLP rights are a defining characteristic of the Jalalabad sites and have underpinned cross-sectoral vulnerability. All three sites are considered by authorities as unauthorized occupations of state-owned land. This status has resulted in protracted and severe HLP risks. In Kabul settlement, residents reported receiving frequent eviction notices over decades and are currently negotiating with authorities to prevent the most recent and active eviction orders. In Tagab, residents acknowledged that they are living on government land and make no claims of ownership: land transactions such as renting or buying and selling homes do not occur in this area. In all three sites lacked any formal HLP documents that conferred a legal claim to land ownership or occupancy, since successive governments have refused to provide such documents.

The insecure HLP status of residents in the three sites is closely linked to their displacement histories. In all three sites, the settlement was established by displaced people occupying vacant state land and is still considered state-owned property by authorities.

The Tagab and Kabul settlements were first settled by IDPs occupying vacant land during the conflict with the Soviet Union in the early 1990s. In both sites, most IDPs come from Kapisa Province, with smaller number originating from Kabul, Kunar, Laghman, Logar, Parwan, Kandahar, Paktia, and Kunduz Provinces. The Woch Tangi site was settled by IDPs in the mid-2000s during the Hamid Karzai period. The original settlers—some 700 families—were returnees from Pakistan that had returned to their place of origin in Kunar Province but found conditions were not suitable for their reintegration.

Residents located in tenure insecure areas because they placed HLP rights second to their need for safety from conflict and access to economic and social opportunities. Residents of Kabul and Tagab settlements noted that in the 1990s Nangarhar was considered relatively safe compared to other provinces, and both the government and international communities provided various forms of assistance, including food and non-food items. The settlements are in close proximity to Jalalabad City, the Marko Bazaar, and the Torkham border, which provides access to job opportunities.

Insecure HLP rights in the three sites are directly linked to restricted housing investments (Fig 3). In Woch Tangi, for example, residents stated that the government has left them in a state of uncertainty about HLP claims, and as a result, they are reluctant to repair or improve their homes. Consequently, dwellings across the three sites are low-quality, ad-hoc constructions of non-durable materials. In Kabul settlement, for example, 90% of houses are made of mud bricks (Paksa) and stone with wooden roofs, and 10% are made of burnt bricks and blocks. Across the three sites, residents report that their homes are unsuitable for even their most basic needs. A key issue is that toilets and bathrooms are often unsanitary, lacking privacy, roofs, doors, or plumbing systems. In Tagab, for example, only about 5% of the population has access to improved sanitation facilities, such as flush toilets.





Fig 3: Non-durable mud-housing in Tagab settlement

Insecure HLP rights have also resulted in inadequate community infrastructure and the absence of most municipal services. This is because authorities, utility companies, and community members are reluctant to invest in assets at risk of appropriation. The key infrastructure deficit highlighted in all three sites relates to absent water supply networks, forcing families to collect water from communal wells (Fig 4). In Woch Tangi, for example, the main source of water comes from wells drilled by NGOs. However, these are mostly inactive due to a low water table, leaving 90% of families without reliable drinking water and forcing residents to travel long distances to collect water from functioning wells.





Fig 4: Water point in Woch Tangi settlement

Inadequate water supply systems produce gendered vulnerability because women are responsible for fetching water. In this context, women and girls face significant difficulties in fetching water and spend much of their day waiting for their turn at the water pipe, encountering frequent disputes over access. To collect water, women often must wait until late at night, sometimes until midnight, exposing them to the risk of harassment and Gender-Based Violence (GBV).

Underinvestment has also resulted in the absence of sewage or wastewater management systems in the three sites. Consequently, household wastewater flows into the streets, and in many areas stagnant wastewater accumulates, leading to the spread of diseases. Waste collection services are non-existent, and residents discard their trash in the streets, increasing the spread of diseases among the population. Women's role in domestic labor and healthcare, particularly for children and elderly, renders them more vulnerable to such infrastructure deficits.

There has been very little investment in transport and mobility infrastructure. In all three sites, the roads are unpaved, and become impassable during rains and floods, increasing transportation costs. In addition, no street lighting exists in the sites, presenting particularly severe risks for women collecting water and accessing other social and economic services.

Social and Economic Vulnerability

The residents of the Tagab, Kabul, and Woch Tangi sites suffer low and insecure incomes, which compound the impacts of insecure HLP rights. All three settlements depend heavily on precarious daily wage labor. In Woch Tangi, for example, 60% of residents are engaged in daily wage labor (e.g., construction, handcart operators, plastic selling), 5% in agriculture, 5% in government jobs, 10%

construction, handcart operators, plastic selling), 5% in agriculture, 5% in government jobs, 10% shopkeeping. A highly vulnerable sub-group are reliant on begging (10%) and humanitarian aid (10%) for income. Livelihood opportunities in the vicinity of the three sites are limited, meaning residents must travel to access livelihoods, incurring time and cost. In all three sites, most residents travelled to Jalalabad for income, while others reported migrating to neighboring countries in search of livelihood opportunities.

Gender inequalities characterize livelihood profiles across the sites. Cultural models of gender and recent decrees have restricted women's participation in both formal and informal income-generating activities, and most are confined to domestic roles. In Kabul settlement, for example, respondents noted that women's income-generating activities are restricted to seasonal farming activities. Women PHVCA respondents aspired to develop home-based industries (e.g., tailoring) but are restricted by lack of training, equipment, and market-access constraints. Limits on women's economic activity impacts women-headed households most: due to the lack of male breadwinners, many are reliant on humanitarian assistance to meet their basic needs. Both men and women PHVCA respondents in all three communities express a desire for women's economic empowerment through skill-based job programs.

The disability profiles of the three sites intersect with insecure livelihoods to produce intersectional vulnerability. This trend was particularly significant in the Woch Tangi settlement, which is located on the site of an important and heavily mined frontline of the Afghan-Soviet war. This historical context has resulted in a high prevalence of landmine injuries: PHVCA participants estimate that around three hundred residents are disabled because of landmine injuries. These victims are unable to participate in income generating activities and are reliant on humanitarian aid, and many have resorted to begging in Jalalabad.

Low and insecure livelihood opportunities have resulted in negative coping mechanisms as residents struggle to meet basic needs. In Tagab settlement, for example, high expenditure and low incomes have resulted in high levels of debt to meet basic food, health, and education needs. This precarity has resulted in the prevalence of negative coping strategies, including child labor, early marriages, and asset sales.

Residents suffered limited access to key social services. In all sites, residents reported that local clinics provided inadequate services due to lack of medicines and/or trained medical professionals. Women's access to healthcare is particularly restricted due to a lack of female medical professionals staffing the local clinics and gender-based cultural restrictions on receiving care. Resultantly, residents were often forced to incur the time and expense of traveling to Jalalabad for health services. Access to education is also problematic. While there are local schools within 5 km of all three sites, access is constrained by unsafe transport routes, including unpaved roads that are impassable during rains and floods.

Climate Vulnerability

Residents of Tagab, Kabul, and Woch Tangi settlements are exposed to a range of natural hazards, which intensified in frequency and severity as a result of climate breakdown. Disrupted rainfall patterns have increased the occurrence of floods, leading to deaths and property damage in all three sites. A flood in 2020 killed 40 residents in Kabul settlement, while floods in 2024 destroyed 113 homes in Woch Tangi. A critical issue is recurrent and severe droughts prolonged droughts, which cause significant social and economic hardship across all three sites. Rising temperatures and stronger winds have caused ill health and heightened fire risks: a 2022 fire in Woch Tangi destroyed 12 homes.

Climate change has also resulted in the increased prevalence of disease across the three sites. In Woch Tangi, for example, PHVCA respondents reported that 40% of residents suffer diarrhea during periods of floods and droughts, while In Kabul settlement respondents estimated that 30% of residents reported suffer from skin infections during these periods. Droughts and associated water scarcity are also linked to higher prevalence of disease because residents have restricted access to safe water, and often use contaminated/unsafe water for washing, cooking and consumption.

Insecure HLP rights contribute to climate vulnerability by limiting adaptive investments in land and housing. Low-quality housing, inadequate infrastructure, and poor Water, Sanitation, and Hygiene (WASH) facilities have significantly exacerbated climate impacts in the three sites (Fig 5). In Tagab settlement residents reported that 80% of non-durable mud dwellings were damaged in the 2022 floods, while in Kabul settlement 90% mud homes were damaged in the 2023 floods. In Woch Tangi, 113 ad-hoc dwellings were completely destroyed during the 2024 floods. The flood damage to dwellings caused loss of life and severe economic hardship in the survey sites.



Fig 5: Flood damaged housing in Kabul settlement

Similarly, insecure HLP rights have resulted in underinvestment and infrastructure deficits to exacerbate the impacts of climate hazards. The absence of sewage systems, wastewater and solid waste management systems have resulted in floodwaters that are contaminated with hazardous, increasing exposure to diseases like diarrhea and skin infections. The lack of water supply networks also contributes to hygiene-related illnesses during droughts.

Insecure livelihood profiles across the three sites are highly vulnerable to climate hazards. In Tagab settlement, for example, daily wage laborers in the informal sector (over 50% of residents) faced income disruptions during the 2022 floods, which rendered transport routes to Jalalabad City impassable. Across all sites, low incomes limit recovery from climate shocks, and severely restrict households' capacity to upgrade their dwellings and community infrastructure to adapt to climate change.

Climate change disproportionately impacts women across all sites, exacerbating gender inequalities embedded in social and economic structures. Women's role in collecting water is more difficult during periods of water scarcity: women must travel longer through unsafe physical environment to access safe water, putting them at risk heightened risk of harassment and GBV. Women-headed households have less available income and household labor to recover from shocks, and are more likely to resort to negative coping mechanisms. Women in male-headed households also suffer increased hardship because their caregiving roles - particularly for children and elderly community members – increase during periods of climate shock.



3.5. HLP and climate vulnerability in the Herat sites

Insecure HLP Rights and Associated Vulnerabilities

Insecure HLP rights in the three sites are linked to their informal status and displacement histories. In Maslakh and Regreshan, settlements were formed by displaced people occupying vacant state land. In Maslakh, the land remains government-owned land and residents lack formal occupancy documents. Similarly, in Regreshan the Ministry of Hajj and Religious Affairs granted temporary occupancy for IDP residents in 2019 resulting in weak occupancy claims over the land. In Maslakh, insecure HLP rights have manifest in threats of eviction, as well as bans on the construction and upgrading of dwellings. Residents in Kadestan are in a slightly better position: their plots are located on private land that is sub-divided and resold through informal transactions. As a result, around 80% of residents hold informal transactions and other customary documents.

Insecure HLP rights have resulted in low-quality housing and limited investment. In Maslakh 99% of dwellings are low quality mud-houses constructed by an NGO 25 years ago. Since then, PHVCA participants noted that insecure HLP rights, and specifically the threat of eviction, have discouraged investments and dwellings are now termite-infested and prone to flood damage. In Kadestan settlement the quality of dwellings was higher relative to the other sites: residents had invested more in upgrading their dwellings in the context of more secure HLP rights. Despite this, 80–90% of mud dwellings and 70% masonry homes have been damaged by the 2023 earthquake; residents have not undertaken repairs, and the structures are in a precarious state and at risk of collapse. In all sites, lack of housing investments have resulted in overcrowding and low-capacity toilet facilities, leading to unsanitary conditions (Fig 6). Women face risks in these unsafe structures, lacking privacy and facing increased Gender-Based Violence (GBV) exposure.



Fig 6: Unimproved toilet in Maslakh settlement



Insecure tenure has also restricted investments in community infrastructure and municipal services across the three sites. Sewage and wastewater management systems are absent, and municipal waste collection services are not present in any sites. Unpaved roads and alleys in all three sites lack drainage systems, and stagnant contaminated wastewater lingers for long periods exposing residents to increased disease risks (Fig 7). The low-capacity transport network also increases transport costs, and roads often become impassable during rains, restricting access to critical social services and livelihood opportunities. Access to safe water is also an issue: in Regreshan settlement, families rely on water sources that are located between 2–3 km away from the site. In this context, women fetching water face harassment and GBV risks as they traverse unsafe transport routes that lack streetlighting. It was of note that the Kadestan settlement had seen higher levels of investment in community infrastructure than the other sites, which is linked to the more secure HLP situation in the site. In particular, the settlement had paved roads and walkways in some areas, and associated drainage infrastructure.



Fig 7: Stagnant contaminated wastewater in Regreshan settlement

Social and Economic Vulnerability

Residents in all three sites live in highly precarious social and economic circumstances. In all sites, the majority of people work in low-income occupations in Herat (e.g. waste collection, unskilled labor), and high rates of unemployment persist across the three sites. In Regreshan settlement, for example, 50% of men are unemployed. Given the lack of livelihood opportunities, PHVCA respondents that many male community members have migrated to Iran, which as resulted in the relatively high proportion of women-headed households in comparison with the Jalalabad sites. In this context, household income is primarily used for food, healthcare, and to service debt. There are few resources to make long-term investments in housing, infrastructure and social development.

PHVCA participants reported that low incomes meant community members often resorted to negative coping mechanisms to meet basic needs. In this context, child labor is common: children often commute to Herat to work in the informal sector, including shoe-shining and garbage collecting. Worryingly, families also reported raising income through early marriage of young women. Most disturbing, residents of Regreshan reporting selling their organs to obtain income.

Gender inequality defines economic vulnerability in the three sites. As in Jalalabad, women are largely barred from formal and informal labor markets. Men dominate migration and local jobs, leaving women dependent on secondary income through a male breadwinner.

Women-headed households are particularly vulnerable in these contexts and typically are reliant on aid for survival. As in Jalalabad, women PHVCA respondents expressed aspirations to develop home-based industries such as sewing and tailoring activities. However, they lack the training, capital and materials to make this a reality.

Access to key health and education services is limited across the three sites. Health services are inadequate (e.g., medicine shortages), and education is restricted for women due to DfA decrees, the unavailability of gender-segregated classrooms, and lack of women teachers. Moreover, unsafe routes posing particular risks for women and girls accessing education and health services. In Kadestan, for example, schools and clinics are located around 1km from the settlement, and involve traversing unpaved and unlit roads, exposing women to harassment. Similarly, Maslakh's schools and clinics (are reached via muddy alleys, with GBV risks reported due to an absence of street lighting.

Climate Vulnerability

Kadestan, Maslakh, and Regreshan settlements are exposed to range of natural hazards. Like Jalalabad, critical threats include floods and droughts, which have worsened in frequency and intensity with climate-related changes in rainfall patterns. Floods regularly impact communities, and damage to non-durable mud-dwellings is common: in 2023, for example, floods destroyed 70 homes in Maslakh. Droughts and water scarcity also affect the three communities, causing increased social and economic hardship during the summer months. In addition to climate-related hazards, the three sites are prone to earthquakes. The 2023 earthquake damaged 80–90% of houses across sites, causing cracks in walls and roofing, weakening structures and destroying many dwellings. Other public structures, including schools and health centers, also received extensive damage.

Periods of drought and floods are associated with increased prevalence of diseases. As is the case in the Jalalabad sites, drought-induced water scarcity leads to waterborne diseases as residents are forced to use unsafe water for cleaning and in some cases consumption. During periods of flood, exposure to stagnant waters contaminated with household waste present severe risks of disease, particularly for children and the elderly.

Insecure tenure increases vulnerability by restricting housing investment and community infrastructure. Non-durable housing – between 80–100% mud-constructed dwellings across all sites are easily damaged or destroyed during floods, earthquakes and other natural disasters (Fig 8). In addition, residents are reluctant to invest the little resources they have in repairing an asset that could be appropriated in case of an eviction.



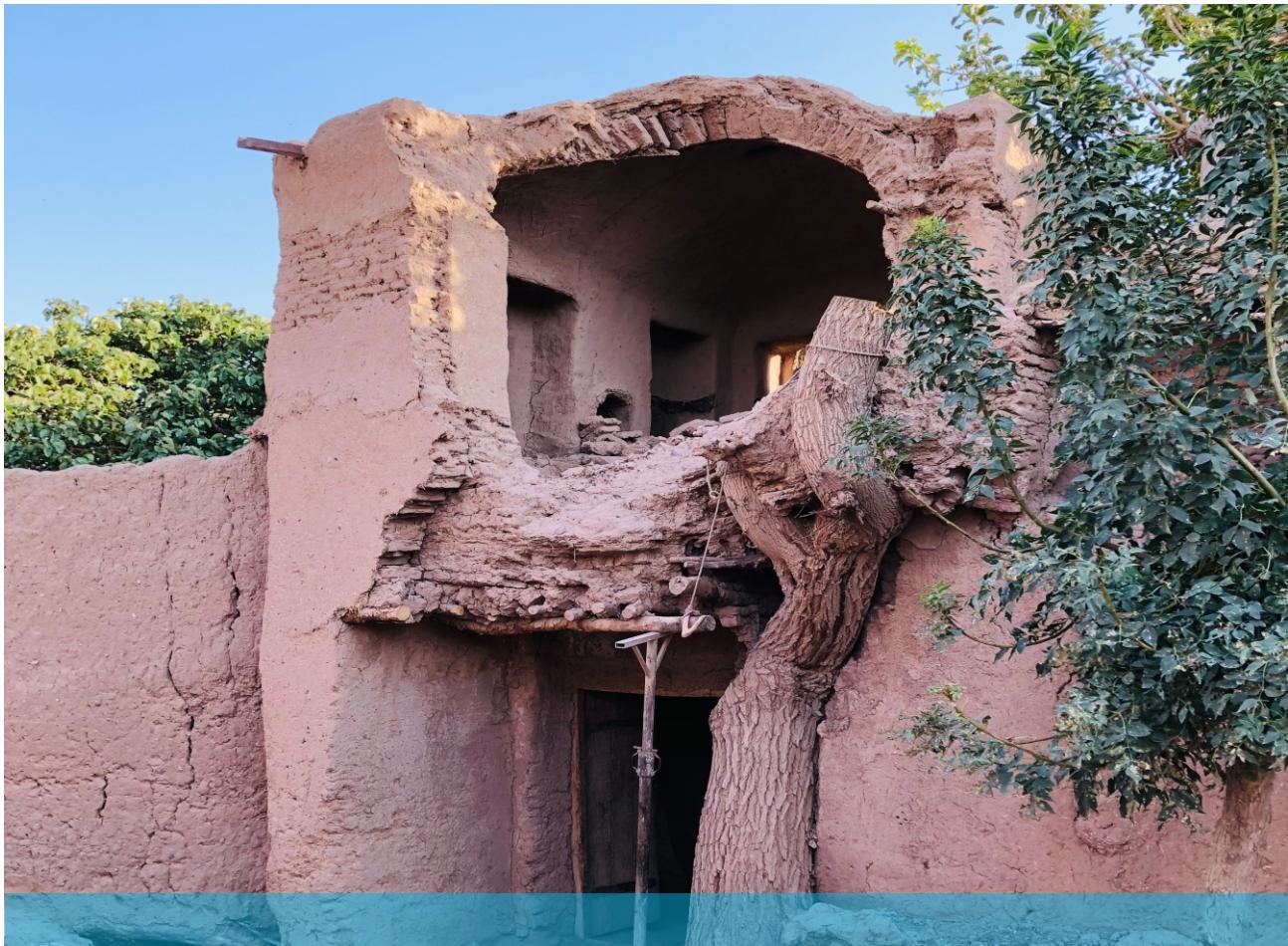


Fig 8: Damaged house in Kedestan settlement

Climate hazards also exacerbate the impacts of infrastructure deficits. The lack of flood defenses and drainage results in severe damage to property, while absent solid and wastewater management systems present disease risks by increasing exposure to contaminated flood waters. The lack of a water supply network exposes residents to increased risks associated with unsafe water consumption during periods of drought. Inadequate local healthcare services and low-capacity transport systems also presents challenges accessing medical assistance during periods of climate shock.

As in Jalalabad, climate hazards disrupt informal livelihoods to compound social and economic challenges for residents of the three sites. Climate shocks natural hazards reduce incomes by disrupting informal livelihoods – for example, informal traders are unable to access urban centers because of impassable transport routes during periods of flood. Damage to property, increased healthcare costs and increased costs of food and safe water are also reported across the three sites during times of shock. Reduced income and increased expenditures result in increased debt and negative coping mechanisms. Greatly increasing social and economic hardship in the three sites.

The impact of climate risks in the three Herat sites are particularly severe for women face heightened climate risks in several respects. Women's role in domestic labor and childcare increase during



climate shocks, particularly as a result of increased disease incidence. Women's roles in collecting water in the three sites expose them to increased GBV and harassment risks during shocks as they must travel longer and wait for longer to obtain scarce safe water resources. PHVCA respondents emphasized that women-headed households accounting for between 15–30% across the three sites are particularly vulnerable to climate shocks because they lack a male breadwinner and have less household labor to recover from shocks. Instead, they rely on aid post-disasters to recover from the impacts of climate change



4

INTEGRATED HLP AND CLIMATE RESPONSE IN THE JALALABAD AND HERAT SITES

UN-Habitat's project deployed an integrated HLP and climate resilience approach to address the hazards and vulnerabilities identified in the PHVCA. The aim of this activity was to address hazards and vulnerability by (1) strengthening HLP rights of the settlements and (2) planning and implementing climate-resilient, gender-sensitive community investments. This section provides an assessment of the activities and the impacts for beneficiaries in the six sites.



4.1. Awareness raising on HLP and documenting of communal HLP rights

The first step of UN-Habitat's integrated HLP and climate resilience approach in the Jalalabad and Herat sites focused on community engagement and awareness-raising activities in separate sessions for male and female community members. Training was provided to UN-Habitat programme staff on raising awareness about key HLP issues with the community. The HLP training sessions included the following components:

- Introduction to HLP rights: explanation of HLP rights, how they are documented, and why they are important.
- Types of HLP documents: details on the types of HLP documents and the tenure security associated with the different types of documents (e.g. title deeds, customary tenure documents, land transfer receipts).
- Guidance on acquiring HLP documents: information on procuring HLP documents (e.g. through obtaining written evidence of property transfers) and guidance on keeping safe supporting of HLP claims (e.g. safayee payment receipts, utility bills).
- Gender inclusive HLP rights: providing guidance on including women's names on HLP documents.
- Negotiating with authorities for strengthened HLP rights: guidance on engaging with DfA on settlement planning and investments to strengthen HLP rights at the community level.
- Explanation of UN-Habitat HLP tools: providing details on the mapping, survey, and other tools that would be deployed in later stages of the project, and their objective of identifying the spatial and temporal aspects of HLP and climate risks, focusing on community needs.

Following community awareness-raising sessions, UN-Habitat supported the community to document the communal land rights of the settlement through land use mapping during the PHVCA assessments (Fig 9). The communities were then supported to obtain the endorsement of these land use maps from the DfA. This included procuring satellite imagery of the six sites, and collecting and demarcating land use classes through visual interpretation of images, which were verified through participatory sessions with male and female community members. For each of the six sites, maps were produced and endorsed by communities and authorities. In this way, the communal HLP rights of the area have received official endorsement, reducing the risk of eviction. By doing so, this activity provides protection to the customary tenure arrangements that exist in the settlement to strengthen their HLP rights. In the long term, this activity paves the way for household-level land registration to further strengthen tenure security.



Afghanistan is still a predominantly rural society with only an estimated 24% of the population living in cities. But this is changing fast. In 1950, only 1 out of every 20 Afghans lived in cities. Today, Afghan cities are growing at a rapid rate of around 4% per year, marking one of the highest rates of urbanization in the world. Within the next 35 years the country's urban population is projected to triple to 24 million. By 2060, 1 out of every 2 – 50% of the population – will live in urban areas. Despite the economic opportunities brought by urbanization, the oppression of women remains a significant barrier to the country's development. Some two-thirds of the country's urban female population is illiterate (twice that of men); only 13% of urban women work; and less than 1% of urban land and property is held by women.



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Fig 9: Land use maps (Above: Tagab settlement, Jalalabad; Below: Kadistan, Herat)

4.2. Integrated HLP and gender-sensitive climate resilient settlement planning

The PHVCA assessments showed that women in the community faced particularly severe climate-related risks. In response, PHVCA participants were asked to map gendered climate vulnerability, focusing on women's safety vulnerabilities, and develop 'strategies and solutions' settlement plans that identified priority gender-sensitive, climate-resilient investments (Fig 10). While this activity focused on investments to reduce women's climate vulnerability, the plans also highlighted other potential infrastructure and service deficits and the investments needed to address risks associated with such deficits. In this way, the plans are useful investment guides for other humanitarian and durable solutions partners as part of a coordinated response based on the expressed needs of people in targeted informal settlements.



Fig 10: Participatory planning sessions with women community members

An important aspect of this approach was the spatial representation of gendered climate vulnerability. To this end, the 'strategies and solutions' settlement plans identified locations where critical climate-resilient infrastructure could be upgraded in a manner that integrated women's needs. This entailed a highly participatory process, where women identified locations of infrastructure and service deficits and planned remedial investments. A key issue involved women's safe access to any investments made in the sites: it was critical that transport routes were improved to ensure women's safe access to improved climate-resilient infrastructure, particularly water points. To this end, UN-Habitat community mobilisers and urban planners conducted comprehensive planning sessions with female community members, that included transect walks through the sites (Fig 11).



Fig 11: Transect walk with women community members, Tagab settlement

In each of the settlements, communities were supported to secure the authorities' endorsement of settlement plans. In this way, gender-sensitive, climate-resilient investment plan of the settlement obtained official recognition, reducing the risk of eviction and mainstreaming gender-sensitive, climate-resilient planning in the community's future development (Fig 12).

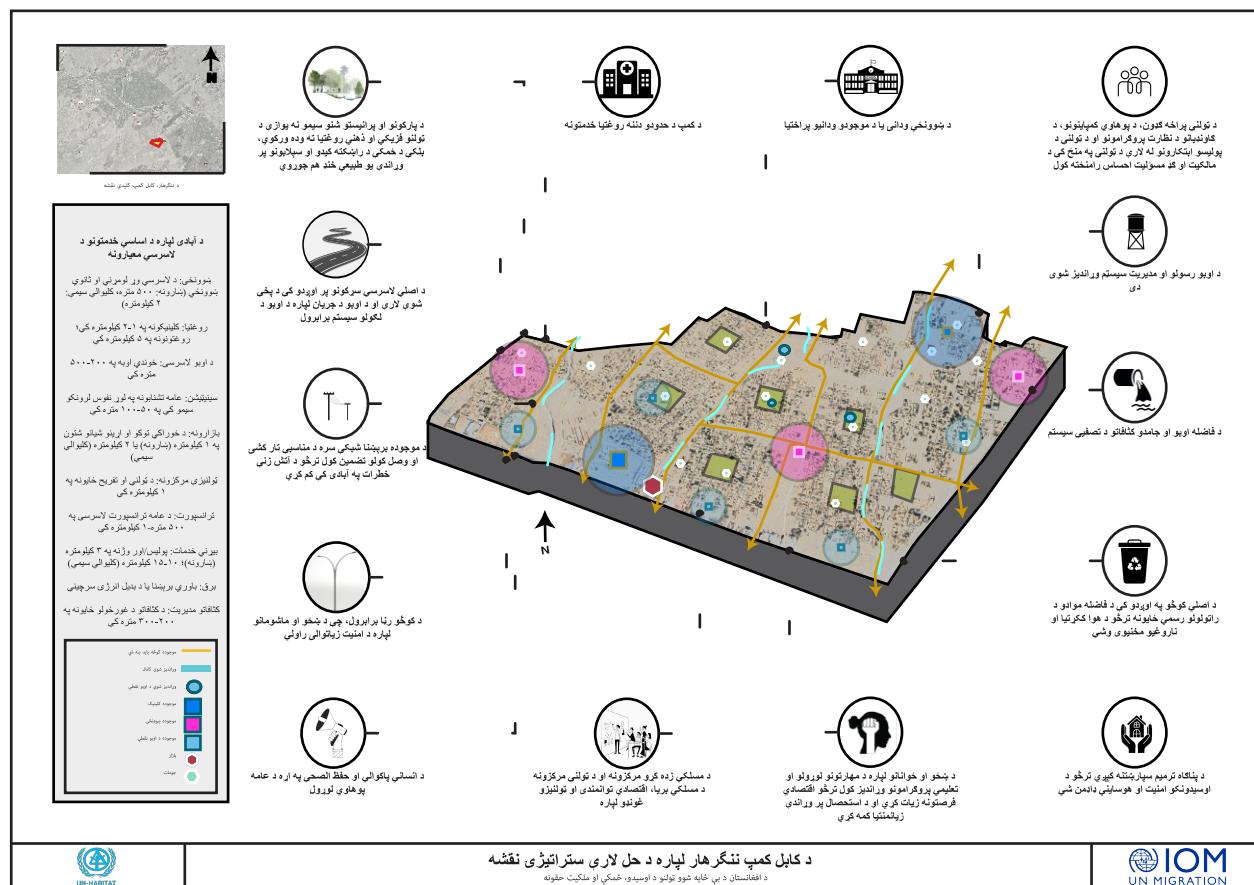
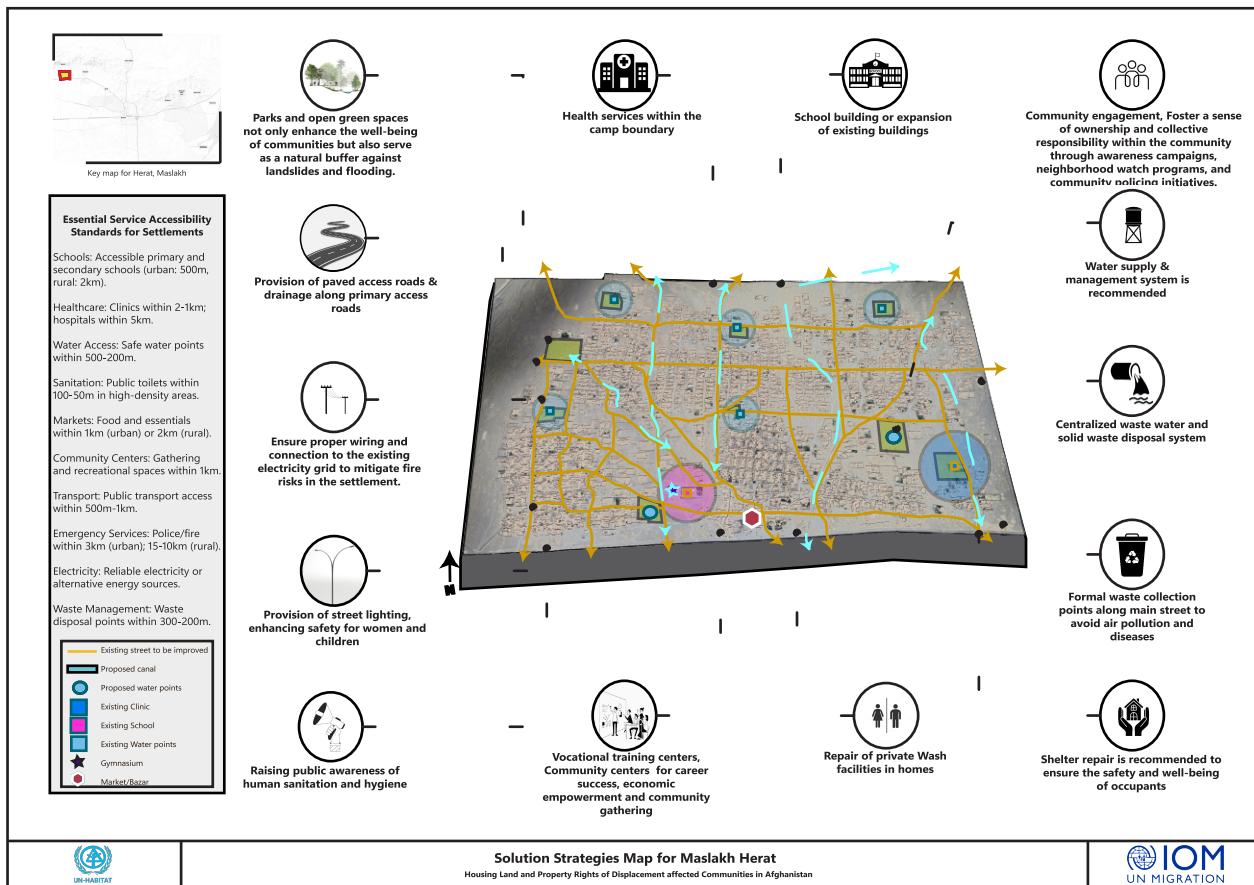


Fig 12: Endorsed solutions and strategies (Above: Kabul settlement, Jalalabad; below: Maslakh settlement, Herat)

4.3. Design and implementation of HLP and climate resilience activities

In each of the six settlements, one priority gender-sensitive, climate-resilient infrastructure project that strengthened HLP rights was selected and implemented. These investments were important to strengthen the *de facto* HLP rights of each settlement. As detailed in Section 2 of this report, HLP best practice shows there are two mechanisms to address tenure security/eviction risks. The first is increasing legal tenure security through providing tenure documentation. The second is consolidating the settlement by providing services and infrastructure in cooperation with authorities (referred to as *de facto* tenure security). Global best practice suggests that *de facto* security is as, or more, important in reducing eviction risks than acquiring legal property documents, because *de facto* interventions signify the authorities' intention to upgrade and integrate a settlement into the urban fabric, rather than evict it. Therefore, the planning, endorsing, and construction of the community projects in coordination with the DfA consolidates the target sites, increases their legitimacy from the perspective of the DfA, and paves the way for further HLP-strengthening interventions. In doing so, the investment reduces the risk of eviction and provides the foundation for residents to obtain more secure HLP documents in the future.

To select the priority investment to be implemented, the strategies and solutions settlement plans were presented to separate groups of male and female community representatives. The process of selection involved community members voting on a priority investment out of those highlighted in the settlement plan developed. As a result, one priority gender-sensitive, climate-resilient investment was selected for each settlement.

In both the Jalalabad and Herat sites, the infrastructure projects selected through the voting process addressed water scarcity and, specifically, women's access to water. As identified during the PHVCA, residents of all six sites faced serious challenges in accessing clean and safe drinking water. Most families rely on distant or unsafe water sources, which increases the risk of waterborne diseases. These deficits put additional pressure on women who often collect water and care for those who fall sick by consuming unsafe water. In response, UN-Habitat upgraded water points to help meet the urgent water needs of these vulnerable communities in the six sites (Fig 13). By providing a nearby and reliable source of clean water, the investments will improve health, reduce daily hardships, and support the dignity and well-being of displaced families.





Fig 13: Upgrading a water point in Maslakh settlement, Herat

The other investment selected for the Jalalabad and Herat sites involved the installation of street lighting to make women's transport routes safer (Fig 14). Women highlighted the absence of street lighting as a key source of vulnerability in relation to the collection of water and accessing other climate-resilient services. The absence of reliable lighting also affects the delivery of emergency health services, limits mobility, and increases the risk of gender-based violence for women accessing critical services. In response, UN-Habitat installed solar-powered lighting systems in and around water points, clinics, and key public areas to improve safety, visibility, and accessibility in the six sites. Additionally, the solar solution is cost-effective, sustainable, and suitable for off-grid environments, which are the prevailing conditions in the six settlements.



Fig 14: Installing Streetlight in Woch Tangi settlement, Jalalabad



4.4. Case study of gender-sensitive, climate-resilient infrastructure in Tagab settlement, Jalalabad

A key innovation of the UN-Habitat community investments centered on participatory, integrated, and gender-sensitive urban design to improve women's access to safe water. A good example of this approach is visible in the investments in Tagab settlement, Jalalabad. The PHVCA in Tagab settlement revealed that women's role in collecting water involved significant hardship, particularly during periods of drought when they were forced to travel long distances and wait for hours due to low-capacity water supply systems in their locality. Water points were neglected areas that exposed women to a range of risks (Fig 15). When women accessed public spaces to obtain water, they could be victims of harassment and violence, particularly at night. PHVCA participants noted the physical and emotional toll of this experience from repeated daily exposure. This was particularly the case for women who lived a long distance from water points.



Fig 15: Unsafe water points in Tagab settlement

In response, UN-Habitat community mobilisers and urban planners supported the community to map and identify the areas where risks to women were most severe when accessing water. Women and girls were then engaged in the urban planning and design process, to ensure that a water point and access routes were tailored to meet their specific needs and concerns. To this end, the site selection process prioritized locations with diverse activities (mixed use) that are vibrant and busy throughout the day, with considerations for visibility and privacy for women. The resulting investment transformed the area from a neglected space associated with harassment and violence into a safe space that is regularly used by female community members to collect water and socialize (Fig 16).



Fig 16: Improved water point in Tagab settlement



5

CONCLUSION: INTEGRATING HLP AND CLIMATE RESILIENCE IN DISPLACEMENT-AFFECTED INFORMAL SETTLEMENTS

UN-Habitat activities strengthened the HLP rights of displacement-affected residents of six informal settlements in the cities of Jalalabad and Herat. It did so through the deployment of an integrated HLP, gender-sensitive and climate-resilient programmatic approach. A key aim of the project was to strengthen HLP rights in six settlements through both 'soft' activities, including awareness raising on HLP, mapping, planning, surveying and negotiating with authorities for tenure rights, and 'hard' activities, including the construction of infrastructure. Below we highlight the key components of this approach:



First, UN-Habitat advocacy resulted in an official letter from the DfA permitting project activities in the six informal settlements, which strengthened the HLP rights living in these areas. The DfA in general does not permit activities in informal settlements but agreed after advocacy from UN-Habitat. The official letter issued by the DfA permitting activities signals authorities acceptance of consolidation and investment in the sites, constituting an important HLP document.

Second, awareness raising on HLP and land use mapping were important tool for strengthening the capacity of communities to document their land claims. Settlement land use maps were produced, and the maps were endorsed by communities and the DfA. This process spatially documented and strengthened the HLP rights of residents in the sites. Similarly, gender-sensitive, climate-resilient strategies and solutions plans were endorsed by DfA further strengthening HLP rights and the future development of the site. An external evaluation of similar UN-Habitat HLP activities in Herat for an ECHO-funded project found a high level of confidence among residents (93%) that they reduced threats of eviction. In the evaluation, respondents expressed that HLP interventions—especially land use mapping, settlement planning, and documentation support—were instrumental in minimizing the perceived risk of future displacement.

Third, in addition to 'soft' activities, the project also actioned priority community investments to strengthen climate resilience, focusing on the needs of women. The HLP function of this investment was to consolidate the settlement to strengthen HLP rights. The investment was agreed to by authorities, conferring a strong degree of tenure security for the six sites.

The programme strengthened HLP rights through a fit-for-purpose approach that deployed De Facto HLP components. In the prevailing geopolitical context, UN-Habitat is not in a position to support the DfA to document the HLP rights of residents' informal settlements. Moreover, it is unlikely that the DfA would support the provision of legal tenure documents in areas where it considers land occupations illegal. In this context, the UN-Habitat strengthened HLP rights along the continuum of tenure. It achieved this through the provision of communal level tenure documents, including land use maps and settlement plans, and providing services and infrastructure in cooperation with authorities. These interventions provided incremental improvements in HLP rights, and pave the way for future HLP strengthening activities. Global best practice suggests that these de facto HLP measures are as or more important in reducing eviction risks than acquiring legal property documents, because de facto interventions signify authorities' intention to upgrade and integrate a settlement into the urban fabric, rather than evict it (Gilbert, 2012b).

The integrated HLP approach also resulted in tangible climate resilience outcomes in the target settlements, bring particularly benefits for women. The 'soft' components focused on mainstreaming gender and climate resilience into settlement planning and investment strategies. To this end, participatory planning with women community members identified, mapped and produced

spatial plans to address to address women's climate risks. UN-Habitat then secured the authorities' endorsement of the plans. In this way, the gender-sensitive, climate-resilient investment plan of the settlement obtained official recognition. Hence, residents of the six sites benefitted from gender-sensitive, climate-resilient urban planning services, and a future plan that centred women's climate resilience in settlement upgrading. Priority investments were then actioned as 'hard' infrastructure investments that improved women's safe access to water, which is particularly important during periods of drought.

Finally, the project has developed a participatory approach for integrating HLP and climate resilience programme tools in informal settlements and demonstrated that deploying this approach in Afghanistan can directly address the needs of women. The PHVCA toolkits and integrated HLP and climate response detailed in this report can address the urgent needs of women living in informal settlements Jalalabad, Herat, and other areas of the country. It is critical that funding is extended to address the increasing risks, as displacement risks continue, as urban populations continue to expand, and the climate crisis continues to worsen. Failure to act will compound the vulnerabilities of women residents of informal settlements, and restrict some of the most climate vulnerable people on earth to adapt to the worsening crisis.



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