STILL FAR FROM HOME

A Comparative Review of IDP Housing Solutions Policies in Five Crisis-Affected Countries

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Executive Summary

In recent years, housing and settlements have gained increasing prominence within international efforts to address protracted internal displacement. This shift reflects a growing recognition that access to adequate, long-term housing is central to achieving durable solutions for internally displaced persons (IDPs). However, while this emphasis is both necessary and welcome, this review finds that current approaches remain insufficiently aligned with the scale and complexity of displacement challenges.

Drawing on a comparative analysis of policy frameworks and programming shaping durable solutions responses to protracted internal displacement across Burkina Faso, Ethiopia, Mozambique, Nigeria and Somalia, the report reveals a consistent failure to achieve the necessary and much-citied "pivot" [1] towards development-oriented responses. Instead, housing continues to be approached through a humanitarian lens – treated largely as a construction exercise rather than the outcome of interconnected systems spanning land, services, governance, and livelihoods[1]. This narrow framing has led to a proliferation of interventions that are costly, difficult to scale, and often poorly aligned with local contexts.

This review also found that displacement issues are insufficiently integrated into national housing and urban development strategies. This means that governments are insufficiently prepared to address the ways in which protracted internal displacement is deeply restructuring their societies and the extent to which it contributes to urbanization and the specific needs of IDPs.

Overall, the analysis highlights three recurring patterns.

First, many interventions are not scalable. Proposed housing programmes frequently rely on levels of public financing that far exceed available domestic resources and realistic projections of Official Development Assistance (ODA). As a result, such interventions are unlikely to reach a meaningful proportion of displaced households. At the same time, politically attractive approaches, such as large-scale relocation sites, often entail

[1] These include urban planning, land tenure and land management, access to basic services, access to livelihoods, mobility, financial inclusion, and broader urban governance. See UN-Habitat's Global Framework on Inclusive Solutions to Urban Internal Displacement (hereafter, "the Global Framework") for a more detailed discussion of the various systems linked to protracted urban internal displacement.

significant hidden costs and long-term liabilities, further limiting their feasibility.

Second, sustainability remains a major concern. Housing interventions are often designed without sufficient attention to long-term financial, institutional and social viability. In particular, externally defined housing designs frequently fail to reflect local needs, preferences and livelihoods, leading to low uptake, costly modifications, or abandonment. These approaches can also distort local housing markets and undermine more adaptive, incremental forms of housing provision. If public land is offered, it is usual in disconnected unsustainable remote sites, resulting in exclusion rather than inclusion.

Third, the transformative potential of current approaches is limited. While policies increasingly recognize the importance of housing, relatively few interventions engage with the structural constraints that shape access to land, services and adequate housing. More ambitious initiatives, such as efforts to reform land systems or expand access to urban services, remain limited in scale or confined to pilot projects, with few clear pathways to broader implementation.

Taken together, these findings suggest that current approaches to durable housing solutions are often caught between low-ambition interventions that are feasible but limited in impact, and more ambitious initiatives that struggle to scale. Programmes that successfully combine ambition with scalability, while emphasized in global policy frameworks, remain comparatively rare.

At the same time, the review identifies emerging efforts to move beyond construction-focused approaches. In several countries, policies and programmes are beginning to engage more directly with the systems that shape housing outcomes, including land management, urban planning and housing finance. While still nascent, these initiatives point towards more sustainable and scalable pathways.

By providing a high-level, policy-oriented accounting[2] of the strengths and weaknesses of the policy environment shaping responses to protracted internal displacement in each of these five countries, this review contributes to growing calls for more holistic, inclusive and sustainable responses to protracted internal displacement [6–9]. Crucially, the analysis suggests that current shortfalls in durable housing solutions programming are not only the result of *technical* gaps but are also driven by deeply ingrained political and financial

[2] As such, this review does not endeavor to provide a list of recommended solutions. For detailed technical recommendations for "durable housing solutions" in displacement contexts, see the following recent documents: Durable Housing Solutions for Displacement Contexts (2), Policy Directions: Housing, Land and Property Solutions to Resolve and Prevent Displacement (3), the Global Framework (4), and Guidance for Responding to Displacement in Urban Areas (5).

incentives that induce both host country governments and international agencies to pursue counterproductive strategies.

Additionally, the report argues that addressing protracted internal displacement requires a fundamental shift in how housing is understood and delivered. Rather than focusing primarily on the direct provision of housing units, greater emphasis should be placed on strengthening housing systems and enabling displaced households to access and participate in them. This includes improving access to land, supporting rental and incremental housing solutions, strengthening local markets, and integrating displacement into broader urban development strategies. Such a shift also requires closer alignment between displacement policies and housing and urban development frameworks, as well as sustained political engagement to address the underlying political economy constraints that shape housing outcomes.

Addressing these challenges requires a more candid assessment of the limitations and often unintended but highly negative consequences of prevailing approaches. Ultimately, achieving durable housing solutions at scale will depend not only on technical design, but on the ability to align ambition with realism, ensuring that interventions are both transformative in intent and feasible within existing institutional, financial and political constraints.

Actionable Principles

Combining the report's findings with recent scholarship [15] and emerging policy approaches [4, 8, 9] for promoting scalable, sustainable, and potentially transformative responses to urban internal displacement, this report offers a set of actionable principles to guide future programming for durable housing solutions:

Out of sight, out of mind: Relocation or resettlement may reduce IDPs' eviction risk, but it does not necessarily reduce their vulnerability. Across most of the five countries, governments have repeatedly turned to relocation sites-ranging from new villages, satellite towns, peri-urban extensions, even new cities-that can make displacement less visible, but risk deepening long-term political, economic, and spatial marginalization of IDPs.

There is no such thing as "free land." Easily available land is often remote, under-serviced or economically marginal, and may set IDPs up for exclusion. It should be seen as a warning sign, not a gift.

Decisions on land suitability for large numbers of vulnerable households should be guided by objective criteria and urban growth modeling that test likely long-term viability under real-world conditions, rather than political

convenience or optimistic assumptions. Rather than unquestionably following Governments' lead, UN agencies and their partners should emphasize their role and competencies as an 'honest broker', helping balance the often-competing interests of governments, local elites, host communities and displaced households.

Build inclusive housing systems, not just houses. Durable solutions will not be achieved through delivering small numbers of costly units, but through tackling the wider housing ecosystem - land, services, finance, planning, transport, and local governance -that enable scale and sustainability.

Relocation and housing programming needs to be more attuned to local political economies to avoid risks of clientelism, capture and exclusion. As housing is deeply embedded in land governance and urban politics, durable solutions programming, especially relocations, can be easily instrumentalized by local elites. More effective approaches require navigating contested social, political, and economic relations, supported by participatory planning processes.

Align ambition with realistic financing. Scalable, sustainable and transformative housing and settlement programming require more flexible, patient, and politically-attuned funding mechanisms, instead of large, often unrealistic budgets proposed in many recent "fantasy plans".

Box 1: Urgent Need for Evidence-based Criteria for Screening Relocation Sites

The UN system should urgently develop a pragmatic and robust set of criteria, supported by urban growth modeling parameters, that assess the suitability of relocation sites. Based on academic and policy literature these may include the below, which could be adapted to specific contexts:

> Capacity to allow for spatial, social, and economic inclusion, without environmental risk
> Transport cost to livelihood opportunities as a share of expected household expenditure
> Combined housing and transport costs relative to expected household income
> Share of current livelihood opportunities that remain economically viable post relocation/ from the new site
> Transport cost of access to suppliers, customers and markets as a share of expected enterprise income

Aerial view of Sabon Kaura, Nigeria

Summary of Findings: Integration of Housing in National Durable Solutions and Internal Displacement Policies

The first part of the analysis examines national durable solutions strategies and the extent to which they incorporate housing and urban development considerations. The key findings include:

Across the five countries, permanent housing policy and programming within durable solutions strategies are frequently unscalable, unsustainable, and even exclusionary. This reflects an unfortunate confluence of misaligned political and funding incentives, limited technical expertise, and the continued influence of the humanitarian logics in decision-making.

Rather than overcoming the "humanitarian-development divide", so-called durable solutions programming often combine the weaknesses of both: they are slow, inefficient, and difficult to sustain, while also potentially regressive and exclusionary; not fully locally led, and remaining vulnerable to clientelism and elite capture. Notably, Burkina Faso stands out as a more promising case, with comparatively more scalable and potentially transformative approaches.

Many of the highest profile - and most expensive - proposed "housing solutions" carry a high risk of failure. In some cases, they amount to "fantasy plans" that are unlikely to be funded or implemented but nevertheless absorb political attention and planning expertise; in others, they risk becoming "white elephant" projects that are underutilized, not fit for purpose, and ultimately waste scarce resources. Across the five countries, proposed durable housing investments are often extremely large relative to available resources, in some cases exceeding total annual ODA inflows:

Table 1. Fantasy Planning in Action? Durable Housing Solutions Budgets across the Five Countries

Country	Durable housing budget (USD)	Housing as % of total DS budget	Housing budget as % of avg. yearly ODA, 2019–2023
Burkina Faso	US$62.2 million	0.49%	4.1%
Ethiopia	US$295.2 million	49.2%	5.6%
Mozambique	US$415 million	53.7%	15.8%
Nigeria	US$4710 million	76.5%	115.3%
Somalia	US$476 million	22.8%	19.1%

Many strategies simplistically assume a direct link between provision of permanent housing and improved durable solutions outcomes, without a clear evidence base. These risks conflating correlation with causation and overlook the astronomical per-household costs relative to alternative approaches of achieving the same outcomes.

Fragile and crisis-affected countries cannot be expected to "skip straight to Colombia" when responding to internal displacement. Current approaches often fail to account for context. Efforts to replicate best-practice models from countries such as Colombia do not adequately reflect the far more constrained fiscal, institutional and governance conditions in the countries analyzed, resulting in unrealistic policy ambitions

Many durable housing policies overlook basic market dynamics but they cannot defy Economics 101. Policies and programming consistently ignore the fact that IDPs compete in the same housing and land markets as the rest of the urban poor. This economic reality cannot be wished away, especially in the largely informal markets that define these contexts, where direct policy levers to shape market outcomes are weak, contingent or entirely absent.

Even when budgets for housing programming are potentially feasible, the **lack of system-level thinking undermines sustainability and cost-effectiveness**. More progressive, market-compatible, well-tested (but admittedly less politically enticing) approaches, such as *in situ* upgrading, sites and services developments, owner-driven incremental housing, and housing finance, remain underutilized.

Informality is treated as a problem to eliminate rather than a structural reality to engage. Attempts to create isolated, formalized settlement models are unlikely to scale or endure. Instead, transitioning to more formal systems will require technically sophisticated, holistic and incremental interventions that are sustained over long periods of time. Until durable solutions policies and programs accept the need to work with informality, rather than against it, scalability and sustainability will elude them.

Summary of Findings: Integration of Displacement Issues and IDPs in Housing and Urban Development Policy Environment

The second part of the analysis examines national housing, land use and urban development policies, focusing on the extent to which they recognize and respond to internal displacement issues. Key findings are summarized below:

Displacement issues remain insufficiently integrated into national housing and urban development strategies. As a result, internal displacement frameworks often operate in parallel to - rather than in coordination with - longer-term planning and policy processes, leading to policy incoherence or at least missed opportunities for more holistic responses.

Policymakers have yet to fully internalize the extent to which crisis- and displacement-driven urbanization is reshaping their societies. In some cases, displacement is barely acknowledged in housing and urban policy: in others, it is addressed through unrealistic assumptions, such as large-scale return, that understate the likelihood of lasting urban change;

Even when recognized in policies, displacement is frequently framed *exclusively* as a crisis to be managed, rather than also an opportunity to be leveraged. This overlooks that large-scale IDP movements are often best understood as a "sped-up form of urbanization," rather than a temporary disruption. It also reflects a broader tendency to resist urbanization as a structural reality that can somehow be slowed or even reversed [10, 11], and reinforces an overly pessimistic view of its long-term consequences, despite ample evidence that new arrivals can also strengthen urban economies, demand, and social networks [12–14].

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Overhead view of an IDP camp in Syria

Introduction

Access to adequate, long-term durable housing[3] is a critical component of IDP wellbeing. In recent years, the spread of the "durable solutions" policy paradigm [114] has brought renewed attention to housing and settlements in international policymaking, with some frameworks positioning permanent housing as a central component of durable solutions for IDPs[4]. While this shift is welcome overall, this review documents a series of concerns associated with how it is being interpreted and implemented in practice.

Housing has historically been addressed inconsistently in responses to internal displacement. In protracted crises in particular, it has often been deprioritized as international efforts have focused primarily on immediate humanitarian needs. Even when considered, durable solutions policymaking often continues to approach housing primarily as a construction project largely overlooking its intimate linkages[5] to land use, urban planning, housing finance, service provisioning, livelihoods, mobility, and governance. This overly myopic focus has incentivized host governments and their international partners to prioritize the large-scale delivery of permanent housing units which remain expensive, do not follow established global best practice in promotion of adequate housing, and are often inherently unstainable and even exclusionary.

We are thus confronted with the possibility that well- intentioned durable solutions efforts may be reproducing some of the well-documented limitations of both humanitarian and development approaches to housing. On the one hand, they are far too expensive and slow to meet immediate needs; on the other, they may fail to account for the complexity within which housing is nested and do not meet basic development standards

[3] In this review, the terms "durable housing" and "permanent housing" are used largely interchangeably, despite some nuance. "Permanent housing" is more common in humanitarian contexts, distinguishing it from emergency or transitional shelter, while "durable housing" is more widely used in policy discussions and reflects a broader understanding that includes rental, finance, land tenure and access to services. Both terms are distinct from "affordable" and "adequate" housing, which are more commonly used in development contexts.

[4] An example is IOM's PROGRESS report, which present an association between "housing quality" and being less reliant on aid and having a stable income [16], which is used to argue "that securing adequate housing for IDPs is a key step in reducing disparities between host and displaced communities." [16]

[5] Development-oriented organizations such as the World Bank often refer to a "housing value chain" [17,18] to highlight the fact that the physical house in which a household resides is merely the final link in a long and interconnected set of systems.

for sustainability and scalability, leaving aid programs susceptible to clientelism and elite capture. As a result, there is an urgent need to ensure that investments facilitating access to adequate housing - particularly those supported by scarce ODA resources - are designed to be **scalable**, **sustainable** and **transformative**[6].

To examine these dynamics, this review carefully analyses the national policy environments shaping durable housing solutions in five countries: *Burkina Faso, Ethiopia, Mozambique, Nigeria, and Somalia*.

These countries, while diverse, all share a general set of characteristics. As such, the review focuses on a specific subset of internal displacement contexts defined by three key features. First, the review is primarily concerned with settings in which large numbers of IDPs are living in "protracted displacement"[7], either unable to return to their areas of origin, or prefer to permanently settle in their new homes. Second, it focuses on internal displacement in and around urban and peri-urban areas, including contexts in which newly created or expanded cities and towns are being proposed to house relocated IDPs. Finally - and relatedly - the review examines displacement crises that are shaped by highly constrained governance contexts. In these "areas of limited statehood"[8], states are often unable or unwilling to manage urban inflows of IDPs, with the result that many new settlement patterns are concentrated in informal settlements.

"We [need to] be careful because integrating people in urban areas is completely dynamic and it could be even counterproductive to push for the traditional humanitarian approach of providing items like a machine... [in urban areas] it's much more complex; related to regulation, to land management and these kinds of things"

- Senior project advisor

[6] These three success criteria are drawn from the Global Framework [4]

[7] This review is centered on *protracted* internal displacement. Emergency internal displacement crises tend to require different tools and analytical lenses. See the Global Framework [4] for a detailed discussion for considerations regarding both short-term and more protracted (urban) internal displacement contexts.

[8] Following the state-building literature, 'areas of limited statehood' [19–21] exhibit a common set of characteristics, such as a limited ability to define and implement rules, a lack of a monopoly over coercive power and force, and the reliance on dense informal social networks - rather than rule-based laws and regulations -to guide social, political and economic life. These constraints are present in all spheres of society, but make progressive, inclusive programming for IDPs and other marginal groups highly challenging.

In each country, the review examines two sets of normative frameworks that affect programming for durable housing solutions: (1) National strategies on durable solutions to internal displacement, and whether and how they include housing and urban development issues; (2) National housing, urban land use, and urban development policies, and whether and how they seek to respond to the needs of displaced populations.

Importantly, this review does not endeavor to provide a list of recommended solutions[9]. Instead, it helps to contribute to a growing body of work calling for more holistic, inclusive, development-oriented responses to protracted internal displacement [6]. It provides critical reflections of current policy and programming approaches showing what is working - and what is not - in the efforts to incorporate housing and settlements into "solutions-oriented" [22] responses to internal displacement.

Distilling insights from this analysis, the report then presents a set of "actionable principles" that decision-makers can use when (re)designing durable housing solutions for IDPs. These principles present both areas where great caution should be exercised, along with promising avenues of programming that can and should be scaled up.

The target audience for the report is two-fold:

- UN Resident Coordinators (RCs), UN Country Teams, and Durable Solutions Advisors within RC offices in many countries with ongoing internal displacement crises.
- Political and technical representatives of the host country governments responsible for the programming on internal displacement and housing. This often includes ministries and technical units scattered across the institutional landscape, including crisis response, refugee and immigration issues, housing, urban planning and governance, infrastructure, basic services (such as health, education, water and sanitation), social protection and welfare, and environmental and natural resources management.

As this report makes clear, effectively and efficiently meeting the housing needs of protracted IDPs remain extremely challenging for governments and their international partners. This policy analysis clearly shows that achieving scalable sustainable and transformational solutions to displaced populations in these contexts will require substantial shifts in policies and programming and sustained political

[9] For detailed technical recommendations for "durable housing solutions" in displacement contexts, see: Durable Housing Solutions for Displacement Contexts [2], Policy Directions: Housing, Land and Property Solutions to Resolve and Prevent Displacement [3], the Global Framework [4], and Guidance for Responding to Displacement in Urban Areas [5].

advocacy from the UN system and its partners. Additional applied research, policy dialogue, and carefully monitored experimentation with innovative approaches are needed to ensure that durable solutions investments in housing and settlements are scalable, sustainable, and transformational in the contexts in which they are implemented.

Methodology and Approach

This comparative review assesses the normative frameworks shaping durable solutions responses to protracted internal displacement. It encompasses five countries: Burkina Faso, Ethiopia, Mozambique, Nigeria and Somalia.

While diverse, these contexts share a number of key commonalities that qualified them as suitable case studies, including (1) Experiences of large-scale forced displacement that has become protracted; (2) Highly governance-constrained environments, in which the state has been beset by multiple overlapping stressors, reducing their capacity to effectively respond to internal displacement[10]; and, (3) Substantial political, technical and financial involvement of donors and international agencies in assisting host governments to develop durable solutions policies and programming to respond to the needs of protracted IDPs[11].

This data collection and analysis was completed between November 2025 and March 2026. It involved Key Informant Interviews (KIIs) with more than 30 host-country political and technical representatives, UN agency representatives, UN and NGO policy experts, and country-level managers. Qualitative insights from these exchanges were triangulated with a

[10] This is a primary reason for avoiding one-size-fits-all durable solution approaches. In countries in which state capacity is greater, the appropriate policy and programming mix should be quite different.

[11] The review has focused on internal displacement crises that are, 1) protracted in nature, and 2) for which substantial ODA resources have been either provided or requested to deal with the crisis. As such, the review is not directly concerned with short-term emergency contexts, nor with cases of protracted crises in which governments have not sought substantial support from international partners. This is a relatively small subset of the overall IDP "caseload" across the globe, but it has nonetheless occupied a significant share of scarce ODA resources and political attention from international agencies.

detailed documentary analysis of over 50 policies, strategies, and project-related documents from the five focus countries.

Data collected through this exercise was then analyzed, synthesized, and compared against key policy guidance documents from UN-Habitat, the UN Action Agenda on Internal Displacement, UNHCR, IOM, the World Bank, and related partner institutions to assess the extent to which national policy frameworks align with established international guidance and to identify gaps, inconsistencies and areas of divergence.

The following documents were identified as particularly influential in shaping current policy approaches:

- Towards inclusive solutions to urban internal displacement: A global framework for Governments, UN agencies, the Resident Coordinator System and partners [4]
- UNSDG-IASC Guidance on Solutions to Internal Displacement [22]
- Policy Directions: Housing, Land and Property Solutions to Resolve and Prevent Displacement [3]
- Guidance for Responding to Displacement in Urban Areas [5]
- Turning The Tide on Internal Displacement: A Development Approach to Solutions [9]
- Forced Displacement: An Agenda for Cities and Towns [13]
- Guidance note of the Secretary-General: the United Nations and land and conflict [23]
- Forcibly displaced: toward a development approach supporting refugees, the internally displaced, and their hosts [24]

The review does not intend to provide an exhaustive assessment of all country-level dynamics, but rather to identify common patterns and systemic challenges across contexts.

Definitional Issues

While displacement crises are highly varied and context-dependent, a degree of definitional clarity is necessary to support comparability across cases. The report uses the following definitions for key concepts:

Protracted crises: Interestingly, there is no standardized definition of what constitutes a protracted crisis [25]. Following other recent policy reviews [7, 16, 25] this report adopts the (arbitrary) Crawford *et al.* [25] definition for a protracted crisis as one in which significant numbers of citizens of a given country have been displaced three or more years. Normatively, such a protracted context also should (though does not always) involve programming

that must address IDP[12] and host community needs beyond an acute crisis and instead address the Humanitarian-Development-Peace Nexus.

Housing: This report views the concept of housing as a short-hand for permanent dwellings *and the associated infrastructures, public services, facilitating institutions (finance, land tenure, etc.) and governance*. This definition takes a more humanitarian-oriented view, recognizing housing as more than four walls and a roof, but a complex, interconnected network of systems and stakeholders. In this way, access to adequate housing is also thoroughly embedded in the broader political economy [112].

Urban: Defining what constitutes "urban" remains a contested issue in policy and practice. Following the recent Global Framework on Urban IDPs from UN-Habitat and IIED [4], this report adopts a functional approach. Urban areas are defined as spaces where a minimum threshold of urban features is met and/or where future urbanization trajectories[13] make it likely that the location will be urban in the future.

'Durable solution's and 'solutions pathways': These two terms are closely related but reflect different conceptual origins and policy emphases (see Box 2). Both refer to efforts to ensure that support to IDPs has long-term and sustainable impact. In practice, they are often used inconsistently and interchangeably. This report uses the more general term, 'solutions,' (e.g. "'solutions' for IDPs") to indicate the broader category of policies and programming that encompasses both durable solutions and solutions pathways thinking and praxis.

> "Prior to these durable solution discussions and all the first option [was] just shelter: for four walls and the roof. But now it has evolved that housing by itself is not something that's a standalone thing. It has multi-layered service requirements [that need to be met] to be called a house. So everybody's working towards that."
>
> - **Project manager**

[12] Some internal displacement crises also overlap with contexts in which the country is hosting significant refugee populations. However, for the purposes of this report, refugee housing is not explicitly addressed. While some recommendations in this report are undoubtedly applicable, the fundamentally different legal status of refugees and IDPs, and the fiscal and

[13] Whether from "regular" urbanization resulting from population growth or rural-to-urban migration, or from crisis-induced urbanization.

Box 2: Evolving 'Solutions' Terminology: Durable Solutions vs. Solutions Pathways

The durable solutions lexicon has been undergoing an evolution in recent years. The concept of durable solutions originally emerged in the early and mid-2000s. As defined in the UN's Guiding Principles on a durable solution to displacement is reached "when IDPs no longer have specific assistance and protection needs that are linked to their displacement and such persons can enjoy their human rights without discrimination resulting from their displacement." [26]. The origins lie in a desire to ensure that beneficiaries of short-term humanitarian funding are not simply "abandoned" [27] following receipt of initial emergency assistance. As this report argues, durable solutions nonetheless retains a strong humanitarian valence in terms of fundamental understandings of state-society relations, rights of crisis-affected populations and - most importantly - operational modalities. The durable solutions paradigm continues to motivate most durable solutions programming across the five countries and the broader Global South. 'Solutions pathways' is a related term that has been coined by actors arguing for a more 'development-oriented' approach to responses to protracted internal displacement, including in urban contexts [1, 4, 7–9]. While its increased use in policy documents and planning strategies, especially during the recent mandate of the Office of the Special Advisor (OSA), point to increasing traction for this orientation, the extent to which this discursive shift is impacting actual work on the ground remains to be seen.

Criteria for the Comparative Analysis

The analysis focused on two sets of normative frameworks that shape durable housing responses to IDPs: (1) national strategies on durable solutions to internal displacement, and (2) national housing, land use and urban development policies. The objective was to evaluate how these frameworks, and the programmes through which they are implemented, shape the design and delivery of durable housing responses in practice. This involved comparing strengths and weaknesses of both normative instruments (i.e. laws, regulations, policies, strategies, frameworks) and associated programming in each of the target countries.

Drawing on the analytical framing and policy recommendations in UN-Habitat and IIED's recent Global Framework for Urban Internal Displacement [4], the following criteria were used to assess the extent to which current approaches are aligned with emerging best practices and thus considered capable of delivering effective and durable outcomes:

- ***Scalability***[14] is defined as the ability to "reach solutions at sufficient scale to address displacement challenges". This requires assessing not only whether interventions achieve their immediate objectives, but also whether they can be feasibly expanded to reach a significant proportion of displaced populations. It is closely connected to programming realism. As used here, "realistic" policies and programming require that the political, institutional, financial, and technical inputs that are necessary for success either already exist or can reasonably be expected to emerge. This includes factors such as the overarching political economy[15], the level of governance fragility/capacity, the socioeconomic context (including for vulnerable and marginalized groups), the broader domestic fiscal environment, and the current and expected future availability of increasingly scarce ODA resources.

- ***Sustainability*** captures the longer-term and larger-scale consequences of what are often short-term or one-off projects. It allows us to examine whether the financial, political, environmental, and even sociocultural

[14] In this comparative review, these two criteria have been merged. Many projects are "realistic" in a limited sense as stand-alone, well-funded, one-off initiatives. The ability to scale the project approaches to more significant percentages of the (vulnerable) IDP population is where the realism of a program can become severely constrained.

[15] Hammond, L. [113] Toward Development Solutions to Internal Displacement: A Political Economy Approach. UNDP.

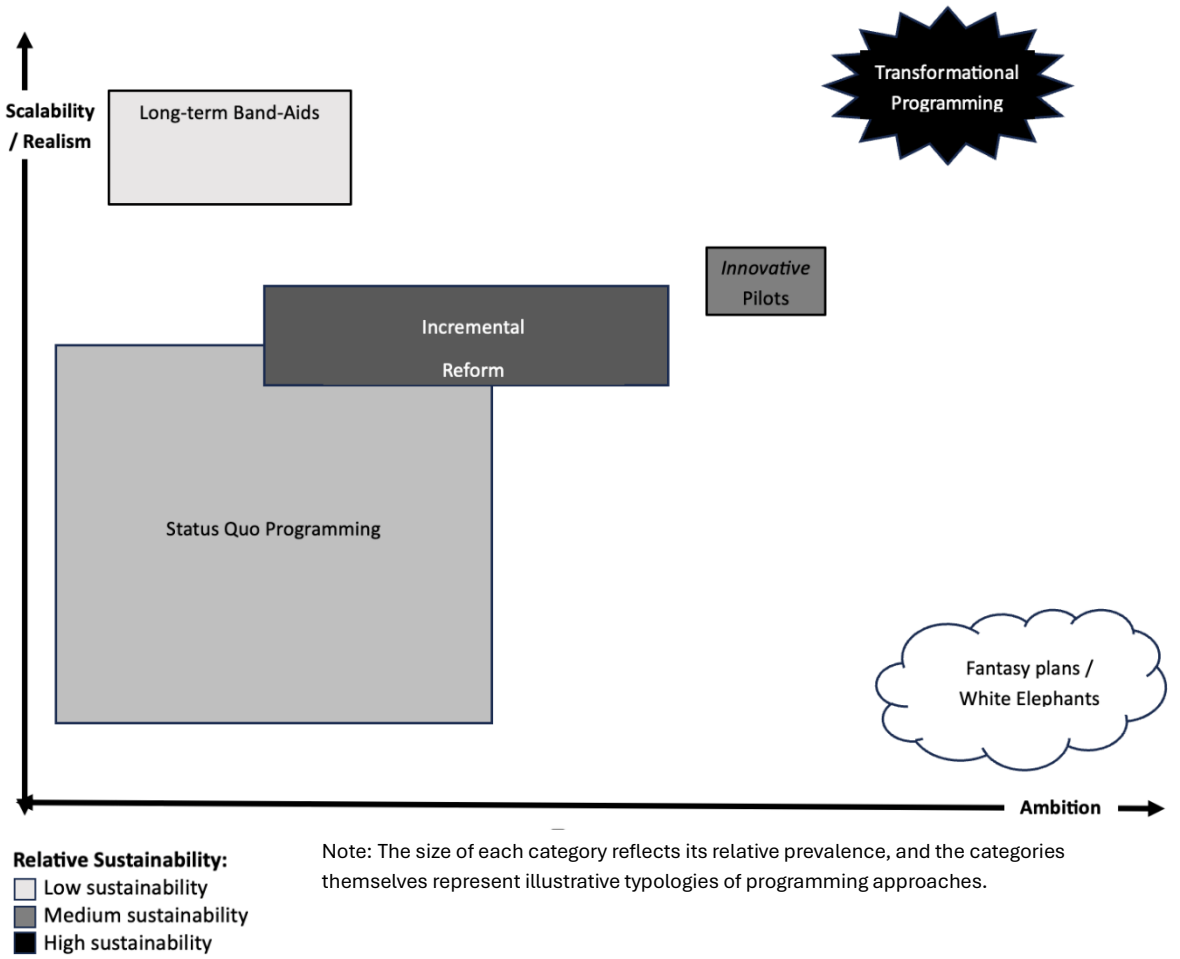
"commitments" made in a given project can be reasonably maintained and extended over the long-term. In this analysis, sustainability is treated as a cross-cutting evaluative dimension. It also encompasses the cultural appropriateness of housing design and construction, recognizing that contextually appropriate solutions are more likely to be maintained, accepted and effective over time.

- ***Transformative potential*** refers to the extent to which housing interventions contribute to broader systemic change. In this report, housing is understood not just as a stand-alone product, but as part of an interconnected system encompassing land, finance, infrastructure, governance and markets. The need for such an orientation is clearly made in the recent Global Framework on Solutions to Urban Internal Displacement [4]. Moving beyond one-off delivery to addressing underlying structural constraints shaping access to adequate housing should thus be at least *considered* in programming. Given the length, complexity, and political nature of housing systems, achieving real transformation typically requires a coordinated, multi-sectoral and carefully calibrated set of project interventions. Desired 'transformations' include greater spatial, political and economic inclusion of marginalized groups, and enduring changes to the underlying political economy of land, housing and urban governance systems. In essence, it is avoiding increased informality in favor of planned urban development.

Typologies of Programming Approaches - Analytical Framework for Comparative Analysis

The figure below presents a stylized typology of programming approaches, and how they meet - or fail to meet - the three success criteria outlined above. In this conceptual model, programmes and projects along three dimensions: (1) scalability, giving a realistic view of the overarching funding environment, political will, and assessed IDP needs (y axis); (2) the level of technical or political ambition entailed in the programme approach and theory of change (x axis); and, (3) sustainability of a programme or project (color).

Figure 1. Common programming typologies for achieving sustainable, scalable, and transformational durable solutions results



Note: The size of each category reflects its relative prevalence, and the categories themselves represent illustrative typologies of programming approaches.

While these archetypal approaches are not limited to durable solutions interventions, they reflect common patterns observed in recent housing responses to internal displacement. As such, the framework provides a vocabulary and basis for systematically analyzing and critically assessing prevailing programming approaches.

In this framework, several types of project typologies emerge:

- *'Status quo'* programming is defined by relatively low ambition and low scalability, and only moderate levels of sustainability. These projects are the most observed across the five countries' durable solutions portfolios. They offer small results during the life of the project, but result in little-to-no change in the underlying challenges faced by IDPs. In terms of sustainability, their effects typically evaporate once the funding ends.

- *'Incremental reform'*, on the other hand, makes demonstrable shifts in institutions, markets, or social relations that - while small - move IDPs along the path to solutions. Unfortunately, these are relatively rare, given the political complexity and long-term commitments required to achieve them. Examples may include gradual reforms to land tenure systems that improve security of tenure for displaced populations, or the progressive integration of IDPs into municipal service delivery systems.

- 'Long-term Band-aids[16]' describe programming that are relatively scalable and feasible within existing political, financial and institutional constraints, but tend to be reliant on ongoing external funding for continued operations. They involve limited ambition and do not address underlying structural drivers of displacement. As a result, while such approaches may provide sustained or repeated support over time, they seldom contribute to meaningful progress towards durable solutions. While not ideal, they may nonetheless be preferrable to "either neglect or grand but ineffective transformational aspirations." [28].

- '*Innovative Pilots'* defines programming that demonstrate high levels of technical or conceptual ambition often aiming to address underlying structural constraints, but that remain limited in scale and difficult to replicate within existing institutional, political-economic or technological conditions. There is a

[16] The term was originally coined by Zücher's [29] discussion of "permanent band-aids" in his work on aid effectiveness in fragile states. This report adjusts this to "long-term band aids" to underscore the need for an exit strategy at some point-albeit much farther in the future than currently typical of ODA programming.

problematic tendency in durable solutions programming across the five countries to refer to any small-scale project as a pilot. To truly qualify as a pilot, a project should have a clearly defined set of questions it seeks to answer, concrete and resourced mechanisms for generating these learnings, and - should this testing indicate success - a strategy for initiating scale-up.

- *Transformational programming* is scalable (under realistic programming assumptions), and ambitious in the changes it is attempting to institute. Such approaches seek to address underlying structural drivers of displacement by engaging with interconnected systems of land, housing, services, governance and markets, while remaining grounded in realistic pathways for implementation. While such projects are admittedly rare; they are possible with carefully designed interventions, long-term commitment, and political backing.

- "*Fantasy Programming*" entails planning projects that base their underlying theories of change on unjustifiable assumptions about the conditions and external environment in which they will be operating. When these assumptions fail to materialize, such projects can fail to emerge from the planning stage; wasting the financial, intellectual and political resources mobilized. Even worse is when such fantasy plans are actually implemented, at which point they can quickly morph into foreign aid's proverbial "white elephants"[17]. Unfortunately, this comparative review has documented several instances in which durable solutions strategies demonstrate traits of fantasy programming and a descent into white elephant status.

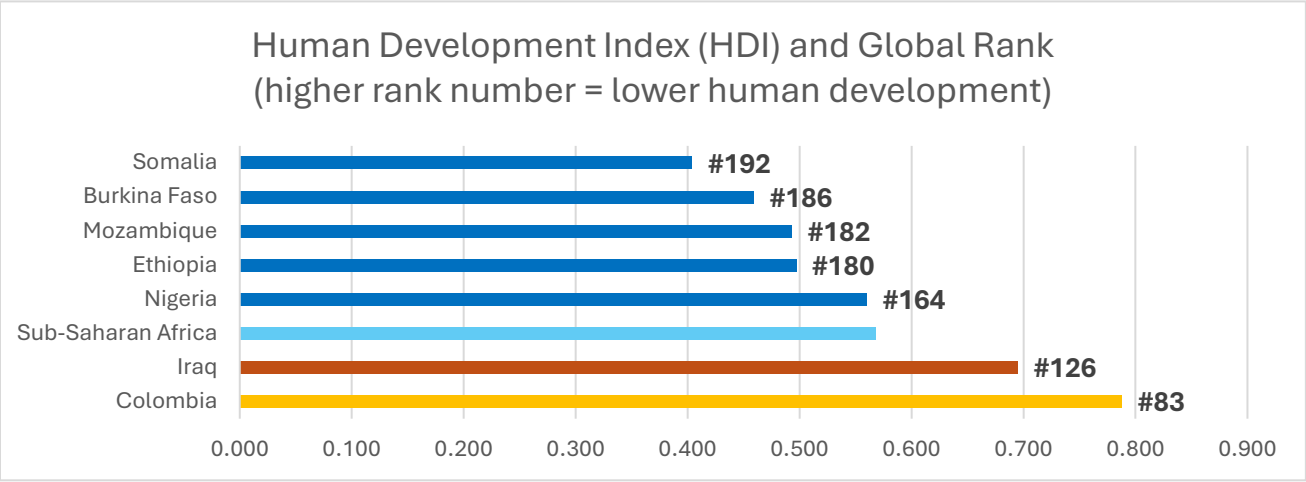
[17] The conceptualization of fantasy plans used here are closely related to two pathologies of foreign aid programming that have been documented and carefully studied in the academic literature [30]. The first is "isomorphic mimicry," in which aid recipient host governments become adept at "mimicking" the institutional arrangements of better functioning polities, thereby looking like a state on paper, but rarely achieving actual results. The second is "premature load bearing" in which state systems that are still in their infancy are asked to do too much, too quickly, thereby undercutting their long-term development.

Facing the Political Economy Realities

An underlying risk across solutions programming has been an often-unrecognized tendency among policy makers to underappreciate the significant constraints faced by the five societies in question. The graphs below provide a high-level, but multi-dimensional, depiction of the severity of the development constraints in these countries. In general, these societies' states have much lower capacities; their state–society relations are more deeply marked by tension and conflict; their economies are much more informal in nature and less developed

Each of these directly affect the kinds of programming that can be sustainable, scalable and transformative in these complex contexts. The main takeaways are 1) the need for policy humility [32] in the face of such significant constraints, which requires "switching from grand visions to tangible local gains" [28] . It also clearly highlights how distinct these countries are from other, more stable and affluent countries also affected by protracted internal displacement (like Colombia) with which they are often inappropriately grouped. Policy interventions that are feasible in upper-middle countries like Colombia are often simply not feasible in more governance-constrained and severely under-developed settings.

Figure 2. Low Levels of Human Development[18]



[18] Source: UNDP Human Development Report Office, Human Development Data Center, Human Development Index (HDI), 2023 values [32]. Sub-Saharan Africa is from author's calculations. Rank = 1 is the highest Human Development score; Rank = 193

Figure 3. High Levels of Fragility[19]

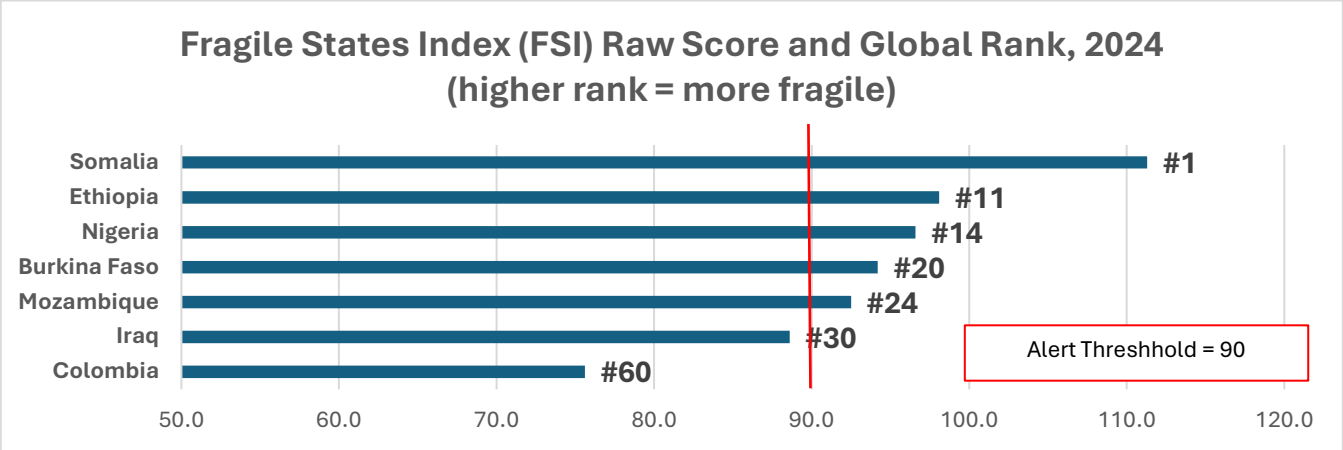


Figure 4. Heavily Constrained Fiscal Environments[20]

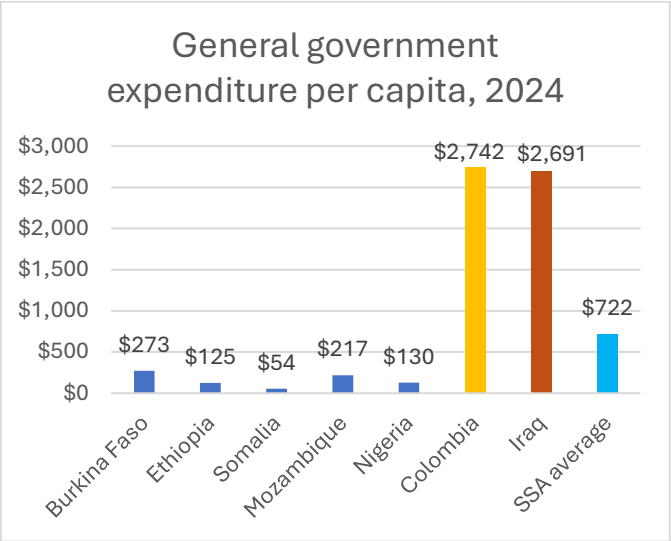
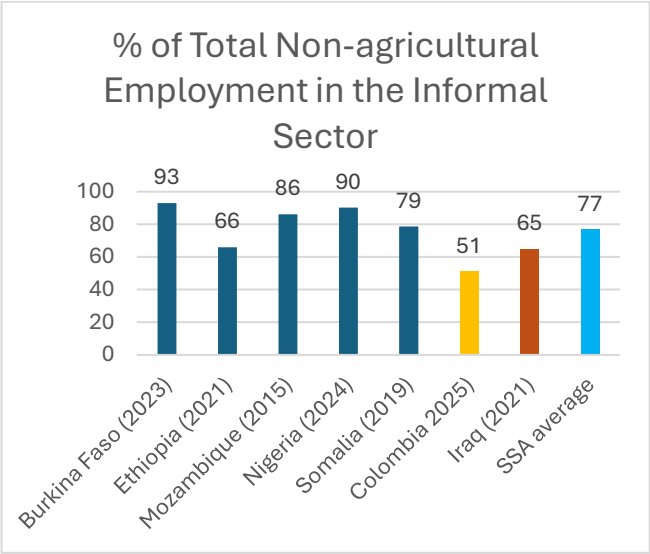


Figure 5: Sizable Informal Economies[21]



[19] Data are from the Fund for Peace's Fragile States Index (FSI) [33]. The chart reports each country's 2024 Fragile States Index total score, with global rank shown in addition to the total score. FSI scores range from 0 to 120, with higher scores indicating greater fragility; ranks are ordered globally, with rank 1 representing the most fragile country. Total scores above 90 are considered as falling within the FSI "Alert" category [34].

[20] Author's calculations using IMF World Economic Outlook Database data [35] and World Bank figures. Values are calculated using IMF expenditure data as a percentage of GDP, then multiplied by GDP in current US dollars [36] and divided by population [37]. The chart uses 2024 because it is the most recent non-projected WEO year available.

[21] Source: Author's compilation using International Labour Organization, ILOSTAT, SDG indicator 8.3.1, "Proportion of informal employment in total employment, by sector and sex." [38] The chart reports the latest available country-level observation for non-agricultural informal employment as a percentage of total non-agricultural employment. Reference years vary by country and are reported in the accompanying workbook. LDC and Sub-Saharan Africa comparator values are calculated as simple averages of available country-level observations within each group.

Aerial view of Saameynta Project in Somalia

Summary of Key Findings

This section synthesizes key findings from the comparative analysis of national policy frameworks and associated programming across the five countries examined. It assesses how durable housing responses are currently planned and designed, and the extent to which they align with key criteria of scalability, sustainability and transformative potential, as well as broader global-level policy discussions and emerging best practices.

It is organized in three main sections: (1) the analysis of the national policy environments for internal displacement and durable solutions, and their treatments of permanent housing issues; (2) the analysis of the national policy environments on housing and urban development more broadly, and their inclusion of forced (internal) displacement issues; (3) a high-level comparison of the strengths and weaknesses of the policy environment for durable housing solutions across the five countries. It also includes detailed county-specific analyses (Annexes 1-5), highlighting key trends and commonalities.

Part 1: Review of the Internal Displacement / Durable Solutions Policy Environment

This sub-section examines the extent to which housing issues are integrated into displacement policies and programming in the target countries. As shown in Table 2, each country has one or more relevant normative instruments on internal displacement crises it faces. This section discusses how these frameworks conceptualize and address housing and settlement-related issues, and the extent to which they provide a coherent foundation for sustainable, long-term responses to protracted displacement.

The policy instruments reflect a growing degree of policy attention to internal displacement across the five countries. However, their scope, level of ambition, and degree of alignment with durable solutions principles vary**. The "Durable solutions" paradigm has strongly shaped policy discourse in the five countries**. All have national or regional policy documents that are either explicitly presented as "durable solutions" policies, or which make prominent reference to durable solutions guiding principles. Arguably the most robust policy environment for addressing

Table 2: Principal[22] Legal or policy instruments on Internal Displacement/Durable Solutions in Target Countries

Country	Policy/Plan(s) on Internal Displacement/Durable Solutions
Burkina Faso	Stratégie nationale de relèvement des personnes déplacées internes et des communautés d'accueil (SNR-PDICA), 2023-2027 [40] Plan d'action pour la stabilisation et le développement (PA-SD) [41]
Ethiopia	National Strategy to Implement Solutions Pathways to Internal Displacement in Ethiopia [42]
Mozambique	Plano de Acção Nacional para a Implementação da Política e Estratégia de Gestão de Deslocados Internos (PEGDI), 2025–2029 [43]
Nigeria	National Strategy for Durable Solutions to Internal Displacement, 2026-2030 [44]
Somalia	The National Solutions Pathway Action Plan (2024 - 2029) [45]

internal displacement can be found in Somalia, where over a decade of pronounced international engagement has produced a multiplicity of laws, policies, strategies, and coordination mechanisms [45, 46]. Ethiopia and Nigeria also explicitly present their policy as durable solutions or "solutions pathways" oriented. Burkina Faso (which was not a UNOSA pilot country[23] [8]) and Mozambique are somewhat of outliers in this respect; even in these countries, however, "durable solutions" principles and language are clearly present in the policy discourse.

Despite the uptake of durable solutions discourse, displacement crises are still too often framed as short-term emergencies, rather than long-term development issues. While the top-line policy rhetoric often reflects durable solutions discourse, policies and strategies continue to display a reluctance to accept IDPs as equal urban citizens, or to recognize protracted displacement as an irreversible structural change reshaping affected societies, as opposed to a momentary disruption.

While all policies are typically careful to highlight that IDPs should be free to choose from any one of the IASC-defined options for durable solutions-return, relocation or integration [26, 47] -a closer look at country-level budget estimates often presents a different picture. This review has documented that resettlement or returns are often highly

[22] In certain cases, this requires subjective judgement, such as Somalia and a multiplicity of strategies and competition between Government ministries for the durable solutions "portfolio". This is reflected in footnotes, where relevant.

[23] The UN Secretary-General's Office of the Special Adviser (OSA) on Solutions to Internal Displacement supported 15 pilot countries between 2022 and 2024 in developing national, costed action plans for durable solutions to internal displacement, including housing, services, and livelihood interventions.

favored, as reflected in total budget envelopes. For example, a considerable percentage of proposed durable solutions budgets in Somalia, Ethiopia and Mozambique are for current or planned greenfield resettlement sites or creation of new cities and towns. These **budget allocations effectively tilt policy implementation in favor of resettlement and return over local integration**, thereby undermining the principle that IDPs should be able to pursue all durable solutions options on an equal basis.

The tension between policy language and actual planning is also reflected more subtly in the institutional homes of certain government responses to IDPs. In Mozambique and Burkina Faso, important parts of the state response are located within institutions concerned with 'emergencies' (e.g. Burkina Faso's National Council for Emergency Relief and Rehabilitation, CONASUR) or natural disasters (as in the case of Mozambique's National Institute for Disaster Management and Disaster Risk Reduction (INGD). **Institutional mandates and informal norms may make these organizations less receptive to development-oriented responses to protracted displacement.**

'Housing' issues are clearly present in most countries' displacement policy discourses, but the manner in which they are addressed is highly uneven. Across all five cases, the reviewed policy documents recognize shelter and housing as critical to enabling IDPs to live safe, healthy, and dignified lives. At the same time, there is not yet a shared vision of what providing "housing solutions" entails in protracted internal displacement crises, nor a well-developed roadmap for how this is to be achieved. Often, the language remains conceptually loose, including a tendency to conflate emergency or temporary shelter with permanent housing. In Somalia, for example, durable solutions planning continues to promote the construction of transitional shelter, and even the country's long-term National Transformation Plan refers to the provision of 20,000 shelters for displaced households.

> "Shelter and housing are two completely different products, with different costings; with different setting[s]; different ways to produce it. But many agencies still see them more or less the same."
>
> **- Senior project advisor**

Even where permanent housing is given relatively strong visibility in policy documents and programming recommendations, the substance of what is being proposed is often uneven. What emerges is broad recognition of the importance of housing, but much less clarity on the forms of intervention being prioritized, the institutional responsibilities involved, and the pathways through which more durable housing outcomes are expected to emerge.

Makeshift shelters and blue tarps in an urban area

A humanitarian mindset continues to impact how housing and settlements are addressed in displacement policies. While a "humanitarian mindset" - and associated operational strategies-are entirely necessary during acute phases of crisis, their continued application in *protracted* displacement crises can have significant downsides. In its most extreme form, it can produce the discussed conflation of temporary shelter with permanent housing. Less overtly, even where permanent housing for IDPs is discussed, it is often framed narrowly as the direct delivery of a finished dwelling. This stands in contrast to more developmentally-oriented approaches that treat housing as part of a wider, multi-sector urban ecosystem that encompasses land, infrastructure, services, regulation, finance, and local market systems.

At the same time, there are hopeful signs that research and advocacy on the need to move beyond narrow, construction-focused approaches to housing and settlements are gaining traction. Rather than relying solely on direct provision, several durable solutions policies across the five countries have admirably tried to engage the broader systemic conditions needed to unlock adequate housing for IDPs at scale. These include experiments with rental subsidies in urban areas in Somalia; efforts to unlock urban land for development in Burkina Faso (and potentially now Nigeria, building in part on the Burkina example); and forms of mainstreaming durable solutions in Ethiopia by embedding it to developmental sectoral government agencies intended to facilitate the deconcentrating of IDP camps. While technically complex, politically challenging, and highly time intensive, these are first steps towards more sustainable, scalable and transformational durable housing solutions.

Part 2: Review of the Housing & Urban Development Policy Environment

This section examines the national policy frameworks governing housing, land use and urban development, with a particular focus on the extent to which they recognize and respond to internal displacement and its effects on cities and towns in each of the five countries. The following tables list the primary normative instruments reviewed as part of this analysis.

The scope and sophistication of housing, land, and urban development policies vary considerably across contexts. This reflects both their technical complexity and political sensitivity. Housing is a complicated value chain comprising multiple interlinked components. including land use, planning and construction, developer and builder capacities, and

Table 3: Principal Legal or Policy Instruments for Housing and/or Urban Development in Target Countries

Country	Policy/Plan(s) for Housing and/or Urban Development
Burkina Faso	Stratégie nationale de reconfiguration urbaine [48]
Ethiopia	Federal Democratic Republic of Ethiopia (2026) Housing Development Policy (Approved) [49]
Mozambique	Política de Urbanização [50]
Nigeria	National Urban Development Policy [51]
Somalia	National Transformation Plan (NTP): Shaping the Somalia we want through the road less taken, 2025–2029 [52]

housing and consumer financing (up to and including mortgages). Moreover, housing and land policies are a particularly sensitive issue because it often concerns urban land, which is among the most economically valuable, politically contested, and conflict-prone domains of governance in cities across the Global South [53–56]. During KIIs, respondents repeatedly discussed the fact that government partners were unwilling to tackle underlying land reform issues. A new national housing policy is currently being developed in Somalia with UN-Habitat support. Based on KIIs, (internal) displacement was not mentioned in earlier drafts, but the most recent iteration of the policy has included IDPs as a specific market segment that the policy seeks to address[24].

Policymakers remain reluctant to fully accept the new urban realities produced by internal displacement. In particular, the extent to which crisis- and displacement-related urbanization is reshaping societies has not yet been fully internalized and recognized. In some cases, this reflects a near-complete absence of discussion of forced displacement in housing and urban governance policy documents. In others, the issue is addressed, but in unrealistic and counterproductive ways that fail to recognize that large-scale IDP movements need to be understood as a "sped-up form of urbanization" [57]. In Ethiopia, for example, policy language continues in important respects to stress the return of large numbers of IDPs, rather than fully engaging with the likelihood that many may stay and that the current forms of displacement have already contributed to longer-term urban change. This reflects a broader and well-documented tendency in many Global South contexts for political leaders to resist and attempt counteract urbanization [58], reinforced by tendencies in displacement policy that

[24] Treating all IDPs as a homogenous market segment is of course problematic; as noted in the Global Framework, they are often mistakenly treated as an undifferentiated mass, when in fact they typically have great variation in socioeconomic characteristics (4). Nevertheless, their inclusion in the draft policy is a step in the right direction.

view crisis-related movements as merely temporary disruptions, even in contexts where protracted displacement and urban settlement have clearly become the norm. According to the KIIs, such views remain common among many host government interlocutors.

At the same time, shifts in global policy discourse and the norms they transmit *are* clearly filtering down into country- and city-level policy frameworks. For more than a decade, some scholars and policymakers have argued that urbanization linked to crisis and displacement should not be understood only as a temporary outcome, but also as a process with longer-term-and potentially positive-developmental implications [4, 12–15]. This welcome shift is reflected, for example, in the use of guidance on mainstreaming displacement into national urban policy in the development of Mozambique's National Urban Policy [8]. Even more prominently, in Somalia, the recent National Transformation Plan provides relatively strong and consistent recognition of the protracted -and largely irreversible- character of urban displacement.

Even where it is recognized in policy, displacement is framed exclusively as a crisis to be managed rather than also as a process that may create opportunities to be leveraged. This framing is both unrealistic and overly pessimistic. While the challenges of displacement-induced urbanization are real, a substantial interdisciplinary literature has pointed to the ways that new arrivals can also contribute positively to urban economies and social life. New arrivals may bring skills, social and economic networks, and increased consumer demand. Even their need for housing can, if managed properly, create livelihood opportunities in construction and the materials trade in local economies.

The framing of displacement-induced urbanization as purely a challenge or problem is grounded in a policy orientation that treats all IDPs as an undifferentiated mass [4]. Such framing overlooks the fact that IDPs are typically quite heterogenous in their previous levels of education, skills, socioeconomic status and social and economic networks and support systems. While all IDPs have, by definition, experienced severe disruptions to their lives and livelihoods, many may be able to establish new forms of self-reliance in their place of displacement, with the right support.

Construction at a UN-Habitat
Housing project in Mozambique

Comparative Strengths and Weaknesses

Having outlined the policy landscape, this section assesses the strengths and limitations of current policies and programming across the five countries using the three evaluative criteria of *scalability, sustainability and transformative potential*.

Scalability

A central challenge across all five countries is the limited scalability of current housing interventions. In many cases, the programming approaches proposed are not well aligned with prevailing fiscal and governance constraints, raising questions about their feasibility at scale. As a result, many interventions risk remaining limited in scope in the absence of significant additional ODA.

Mass delivery of permanent housing risks becoming a 'fantasy plan' in the current funding landscape. A significant number of current housing programs would require large amounts of public-sector and/or ODA funding to have any hope of effectively scaling. This is even more true given the momentous changes to the foreign aid landscape currently unfolding (OECD, 2026), which are greatly reducing current -and likely future- aid budgets.

This funding shortfall is particularly evident in two areas: First, housing construction projects as proposed in Somalia, Ethiopia, Nigeria and Mozambique would require *hundreds of millions - or even billions - of dollars* in public financing to reach a meaningful percentage of displaced households. As shown in Table 4, these projected costs represent substantial proportions of total annual ODA outflows.

Second, across the five countries, so-called "IDP relocation sites" have been a politically popular approach for host governments. These initiatives are typically packaged as representing important contributions from the state, which either already owns or has purchased the land. However, such sites are often remote, under-serviced, or located on land inappropriate for housing development[25]. To be viable settlements over the medium- and long-term, significant investments will be required.

> "In order to realize these plans...all this cannot be done in one year, because only the negotiation for land is time consuming. You need to invest in time and you need to invest intelligently. Not a lot of money [now] and later no money at all."
>
> - **Senior project advisor**

[25] KIIs noted that in Somalia, a site was located on a (dry) riverbed, exposing it to potential flooding events. In another case, a proposed site was on fertile land, presenting a high opportunity cost for using it for permanent housing.

Durable solutions housing and settlements programming is often insufficiently joined up with longer-term development programming, undermining scalability. In general, current durable solutions approaches to housing are insufficiently joined up to development programming, and instead oriented much more towards humanitarian and stabilization funding. This implies short-term projects, focused on household-level outcomes --- and little time or appetite to look at systems thinking. This lack of integration with development financing and national budgets also undermines sustainability (see below).

Table 4. Fantasy Planning in Action. Proposed Budgets for Durable Housing Solutions
Source-year budget values, plus ODA scale-comparison indicators

Country	Source Year(s)	Total DS budget (USD)	Durable housing budget (USD)	Housing as % of total DS budget	Housing budget as % of avg. yearly ODA, 2019–2023[I]
Burkina Faso	2023	$12.61 bn*	$62.2 m*	0.49%	4.1%
Ethiopia	2024	$600.6 m*	$295.2 m*	49.2%	5.6%
Mozambique	2024	$773 m	$415 m	53.7%	15.8%
Nigeria	2025–27	$6.16 bn*	$4.71 bn*	76.5%	115.3%
Somalia	2024–29	$2.09 bn*	$476 m*	22.8%	19.1%

* Currency conversions and extrapolations: Burkina Faso figures from PA-SD (2023), with currency converted using Jan 2023 rate; Mozambique and Somalia based on official national plans figures in 2024 USD; Ethiopia and Nigeria figures are author extrapolations due to lack of fully costed national plans, based on regional totals in 2024 USD.

Country-specific assumptions:
Burkina Faso: Housing includes IDP-targeted support line only (excludes broader housing investments covering security forces).
Ethiopia: National totals extrapolated from Somali Region Disaster Risk Management Bureau (2024) draft plan using IDP caseload share of 29.6%; housing share (~49%) applied proportionally.
Nigeria: National estimates derived from Borno State strategy (≈45% of IDPs); figures remain provisional.
Somalia: Somalia's total durable solutions budget is the full National Solutions Pathways Action Plan (2024–2029), targeting 1 million IDPs. Housing estimated as ~90% of HLP sector allocation (~$476m).

ODA comparison methodology:
Where not already 2023 values, housing budgets converted to constant 2023 USD for comparability with ODA (2019–2023 averages).
Percentages represent total housing envelope vs. one year of ODA, not full multi-year equivalence.
Annualized comparisons between housing budget and ODA assume even spending across plan periods (Burkina Faso (2023–2025), Ethiopia (2024–2027), Mozambique (2025-2029), Nigeria (2025–2027), and Somalia (2024–2029)) and are indicative only.

There are, however, important exceptions. For example, there are numerous potential synergies between ongoing durable solutions-oriented programming in Nigeria (in particular the SIDPN initiative) and the newly announced World Bank-financed SOLID program. In both cases, large development financing envelopes are linking directly with earlier durable solutions programming, creating synergies and ensuring consolidation and scale-up of successes is possible.

Sustainability

The sustainability criterion assesses the extent to which the benefits of a given intervention in housing can continue beyond the life of a given project. The review has identified several areas of major concern regarding sustainability in the policies and programming examined across the five countries.

Without greater due diligence, relocation sites are "white elephants" waiting to happen. Across all five countries, there is a marked tendency for governments to prioritize the development of "relocation sites" for IDPs. The sites are typically government owned or government-leased and are presented as offering clear and legally uncomplicated land tenure[26] and a way for host governments to meaningfully contribute to IDP programming. For example, in its National Transformation Plan, the Somali Federal government has touted its contribution of "$136 million in land to durable solutions programming" [45].

However, the reality of many relocation projects is far more complicated. While admittedly representing a shift away from an insistence on IDPs returning to their areas of origin, the basis for considering such resettlement initiatives a *sustainable* solution for displaced communities is often worryingly weak. According to external evaluations and KIIs in this review, many relocation sites across Somalia, Ethiopia, Nigeria and Mozambique face long odds for becoming viable human settlements - and especially for vulnerable or economically marginalized households. Without this funding and greater due diligence, many relocation sites may be white elephants in the making.

This reflects both the difficult trade-offs that must be made in emergency responses where there is often strong humanitarian, political and economic reasons to provide space for large numbers of displaced households extremely quickly but also insufficient due diligence applied to government-

[26] While often true, KIIs also described questions about land tenure clarity on some current or proposed relocation sites.

proposed land parcels (see below for recommendations to address this).

The critical role of municipal finance is often overlooked as part of broader municipal support activities. Any hope of long-term sustainability in displacement-affected cities and towns will require increased generation of municipal revenue streams and ensure that these new fiscal resources are responsibly and effectively used by local officials. These additional resources may come from increased national government transfers but will also likely entail improved own-source revenue collection at the city level-through, for example, market fees, building and land property taxes, and even land value capture schemes. At the same time, such efforts need to remain cognizant of governance and political economy constraints.

Plans for 'social housing' should be carefully assessed. Assuming that housing construction can be undertaken responsibly and cost-effectively, the question then becomes how it can be sustainably allocated. Several policies and projects envision the creation of social housing that will serve the needs of IDPs but remain the property of state authorities. This is potentially problematic on several fronts. First, in each of these countries, current social housing programming for low-income households (regardless of status) is rare or non-existent, making the future management of this stock a difficult governance challenge. Second, it often assumes that even if such social housing were to exist, it could be straightforwardly ring-fenced from the rest of the housing market and kept exclusively for IDPs. Not only would this require even more robust management of the stock, but it is ripe for creating social tensions arising from awarding high-value assets to "newcomers" but no other population groups.

A final issue related to sustainability concerns the difficulty of determining housing designs that are culturally, socially, and environmentally appropriate. While this report has questioned whether direct provision of housing is generally the right response to IDP crises in these countries, there will still be cases in which decisions have to be made about the form and design of housing support. In such cases, getting design right is not straightforward. Key informants referred to housing interventions in Somalia, Nigeria, and Ethiopia in which designs were not contextually adaptive to local preferences and ways of living. **Locally adapted and appropriate housing designs are difficult to determine without market-based signals.**

The drawbacks of such approaches are multiple. First, they can reduce the quality of life of IDPs, despite this being the primary stated objective of the intervention. Second, subsidizing housing stock that is not well valued or not valued or appropriate to local needs

can result in construction costs exceeding the effective market value of the asset; representing an inefficient use of scarce ODA resources. Third, such interventions risk modification or abandonment by beneficiaries, as households adapt, extend, or vacate units that do not provide access to their livelihoods or align with social practices. Fourth, externally determined designs may undermine local building practices and markets, crowding out local construction actors and reducing opportunities for more contextually grounded, incremental housing solutions. Finally, standardized or poorly adapted designs may fail to accommodate diverse household structures and needs, potentially reinforcing social exclusion or inequality within displaced and host communities.

Where possible, it is therefore likely more effective to have adaptable, incremental solutions, strengthen housing systems and enable displaced households to access and participate in them, rather than rely on housing standards and designs defined primarily by governments or international actors.

Transformative Potential

This criterion assesses the extent to which housing interventions treat housing not merely as a stand-alone product, but as an outcome shaped by complex, interlocking governance and market systems and fully integrated into the urban development. Engaging these linked systems and actors is the most viable path to truly transformational (positive) effects on housing and urban development, avoiding increased informality - albeit a long and politically fraught one.

On the governance front, programming is often insufficiently attuned to local political economy dynamics and too weakly embedded in local political and fiscal realities, limiting its ability to effect real change. As discussed above, actors are too often failing to appreciate the extreme policymaking constraints they face in fragile and crisis-affected states**.** This problem reflects a broader tendency in internationally led durable solutions programming to "skip straight to Colombia." Echoing the critique of overly simplistic strategies for "getting to Denmark"[27], this policy misstep assumes that responses to protracted internal displacement can be modeled on the institutional and policy architecture of a much stronger state. While Colombia's

[27] Well-known within the state building and political science literature, the phrase "getting to Denmark" has been used to underscore the extreme difficulties in achieving well-functioning political and economic institutions, as epitomized by modern Denmark, and its commitment to democracy, rule of law, and inclusive economic growth (21,30,59)

response to its decades-long displacement crisis is in many respects highly commendable, its near-term replicability in the five countries assessed here is limited. With the partial exception of Nigeria (see below), the gap between that model and the political, economic, institutional, and fiscal conditions in these cases remains substantial.

Housing is too often treated as a project output to be directly provided, rather than as the outcome of a complex policy and market ecosystem, recognizing all dimensions of adequate housing. This report argues that this trend reflects the lasting influence of the humanitarian mindset in displacement programming. In humanitarian contexts, emergency or transitional shelter is provided as a fully-subsidized public good; when a similar logic is improperly to permanent housing-which is a private good, that is only partially subsidized and overwhelmingly treated as a private good even in advanced industrialized economies [62]. A clear example are the national costed plans recently developed by host governments, in partnership with the UN's Office of the Special Advisor. These plans envisioned hundreds of millions and even billions of dollars in ODA and public sector outlays to directly provide housing for IDPs.

This stands in sharp contrast to how development actors such as the World Bank view the production of affordable low- and middle-income housing. For

> "The way [we] view housing is in terms of a value chain…The actual house is just part of that and what we see as our role is actually doing particular things along the housing value chain … starting at housing policy, city planning, building policy, building regulations and processes, issues looking at access to land, infrastructure and services. Then you look at the building and construction industry, you think through where the subsidies are needed, you think about housing finance, you look at public asset management and finally you look at property asset property management."
>
> - **Senior project manager**

development actors, the construction of housing is the end result of a long and complex housing value chain. This value chain framework allows policymakers to "map out the main constraints for supply and demand that impact the housing sector's contributions to domestic economies and its power to provide affordable housing at scale." [18]. Only in rare cases do such actors directly engage in housing provision.

Current housing and urban policymaking is marked by a broader failure to pursue meaningful land management reform across most of the five countries. As noted above, urban land is generally among the most economically valuable,

politically contested, and conflict-prone domains of governance in cities across the Global South (Wehrmann, 2016; Goodfellow et al., 2024). Addressing inefficient, exclusionary or corrupt land markets remains a "third rail" of politics in many cities and towns affected by displacement. KIIs noted that government partners were unwilling to truly tackle underlying land reform issues. This directly and substantially affects housing provision, because availability of good quality land is one of the largest bottlenecks for the provision of adequate housing at scale.

Programming Bright Spots

Small, but encouraging, reasons for optimism. Despite the worrying findings regarding the overall durable housing solutions policy environment, the review has also identified some small but heartening programming bright spots[28]. In these cases, actors are taking tentative steps within durable solutions programming towards conceiving of adequate housing in a holistic manner.

In several countries, including Ethiopia, Somalia and Nigeria, housing for IDPs is being linked through various UN-supported programs to effective urban planning mechanisms, land management initiatives, and urban governance reforms that empower local authorities and strengthen their engagement with Development Affected Communities (DACs). This includes mainstreaming displaced households and the (often informal) communities in which they live into normal urban planning and urban governance practices.

Other examples of shifts away from "housing-as-product" thinking has been pilot initiatives that explore the potential for rental subsidies for IDPs in Mogdadishu, Somalia ; the unlocking urban land for mixed-use, market-based public-private developments in Burkina Faso and (potentially) Nigeria (see below); and upgrading of existing informal settlements and self-settled IDPs camps to incrementally increase living conditions for both IDPs and DACs. While still small and experimental, such programming rightly recognizes that housing is typically a private good, driven by formal and informal markets for land and housing stock. Working to change incentives in these markets can thus unlock housing opportunities in a cost-effective and efficient manner.

Future applied research and project evaluations should examine how and why these promising initiatives emerged, and how they can be both expanded and replicated in other contexts.

[28] This comparative review focuses on the overall policy environment and not specific projects or programming.

Box 3: What transformative programming looks like? Mobilizing High-value Urban Land for IDPs, Hosts and City Elites in Burkina Faso. The review uncovered few initiatives that meet the criterion of promoting "transformative" action. One apparent exception, however, is an intriguing effort in Burkina Faso secondary cities that has sought to unlock urban land for mixed-use, inclusive, market-driven development in Burkina Faso. In this multi-year project, UN-Habitat has worked with a range of local and national stakeholders to identify, obtain, and service high-quality urban land parcels in secondary cities heavily affected by internal displacement. The newly upgraded land -and associated housing developments- is partially reserved for vulnerable IDP households, while the rest can be used for private sector led development.

Using what it termed an "Integrated Territorial Approach (ATI[29])" approach [63], the project sought to avoid the typical approaches to IDP camps and resettlement sites, in which locations are far removed from the existing urban fabric and poorly-serviced [64]. This approach had both a political and a technical component - both of which were essential for success.

First, the ATI approach applied best practices in urban planning and development, to establish criteria that mobilized land parcels needed to meet. These included:

- *Desirable Location*: within or immediately beside the existing built-up area, in zones already earmarked for urban growth, without creating disconnected pockets or breaks in the settlement pattern.
- *Existing physical accessibility*: Land must be reachable by existing infrastructure and close enough to utility networks to allow cost-effective connection to water, sanitation, and power
- *Conducive Land tenure status*. Clear, uncontested ownership by the state or municipality is strongly preferred, with the realistic prospect of issuing a formal occupancy title to beneficiaries. At the same time, the project included the capacity for negotiation and compensation to obtain customary land parcels, as was done in one of the secondary cities.
- *Environmental suitability*. Sites must be physically safe for construction - stable ground, no flood or erosion exposure, no proximity to pollution sources or protected areas
- *Social acceptability*. Land must have the genuine buy-in of host communities and customary authorities, be geographically accessible to the intended beneficiaries, and lend itself to shared local governance arrangements.

To ensure that these stringent technical criteria could be met, the project also had a carefully tuned political component. Recognizing that desirable urban land is, by definition, difficult to

[29] « Approche Territoriale Intégrée » in French

obtain, the initiative developed deep ties with municipal and customary governance officials and leveraged these to ensure success. This required both substantial patience and politically astute management. If expanded, such programming could provide a "*quadruple-win*" for governments, local private sector interests, host communities, and displaced households that provides new high-quality, mixed-use and mixed-income land parcels for both IDPs and hosts

Perhaps most promisingly, a recent study tour by Nigerian Government officials to visit the Burkinabe project and learn from its experiences has opened the possibility of a similar approach to inclusive urban land mobilization being adopted in several Nigerian states.

Box 4. Market-responsive Rental Subsidy Programming in Mogadishu. As this review discusses, durable housing solutions programming often fails to understand -let alone intelligently engage with- the market-driven realities that fundamentally shape housing options for IDPs. A welcome exception is the Danwadaag Consortium's Integrated Rental Solutions (IRS) [65], implemented in Mogdadishu, Somalia. While still small, the pilot demonstrates how understanding housing supply and demand for IDPs and the urban poor and the informal institutions that shape them can be leveraged to achieve cost-effective and sustainable results.

Key features of the IRS project include:

- *Evidence-based*. Understanding that there was very little understanding of the dynamic but informal and understudied housing rental market in the city, the program design was informed by an initial in-depth study of rental housing in the city.
- *Clear, needs-based targeting*. Rather than treating IDPs as an undifferentiated mass, the project focused on extremely vulnerable households under imminent threat of eviction.
- *Holistic understanding of IDP needs*. While housing is central to the project, the design also recognizes that merely providing a dwelling to a beneficiary is unlikely on its own to fundamentally improve durable solutions outcomes. Instead, the rental subsidy covers housing costs during the transition out of the IDP camp, but is complemented by provision of legal documentation, cash assistance for meeting other basic needs, and tailored livelihoods programming to build longer-term income generating capacities.

Follow-up research to compare total, per-household costs of the project, its long-term effects on beneficiaries and broader housing markets, and its strengths and weaknesses relative to other housing interventions (such as transitional shelter provision or resettlement sites) is sorely needed. Such research would help determine whether, and under what conditions, this promising initiative could be scaled up in Mogadishu and beyond.

The Emergency Resilient Recovery Project (ERRP) in Nampula, Mozambique

Actionable principles to inform future programming

By drawing together the above findings with global best practices, this report concludes by distilling a set of 'actionable principles' that actors can use to navigate the complex challenge of providing IDPs with durable housing solutions in Burkina Faso, Ethiopia, Mozambique, Nigeria, Somalia and similar contexts.

Out of sight, out of mind: Relocation schemes risk political, socioeconomic and spatial marginalization for many IDPs. Across all five countries, this review documents a troubling tendency for national and regional governments to prioritize the development of 'relocation sites' for IDPs. This general approach varies widely, with sites differing greatly in size, remoteness, and long-term sustainability prospects. Examples include the development of new rural "villages" (Mozambique, Ethiopia), peri-urban "extensions" (Somalia), new "satellite towns" on remote greenfield sites (Somalia, Ethiopia, Nigeria) or even the creation of entirely new cities (Ethiopia). This approach is often politically tempting to national, regional or local authorities, particularly where there is pressure to "decongest" IDP camps or clear self-settled informal settlements for economic development projects. For international partners, however, it warrants extreme caution: if sites are poorly chosen and if safeguards against coercion, exclusion, and elite capture are weak, resettlement will narrow IDPs' livelihoods opportunities, diminish their access to basic services, and reduce IDPs' political voice. These projects are prone to one of several, potentially overlapping, failures:

- Target IDP beneficiaries occupying the sites experience *reduced* durable solutions outcomes following relocation than they would have had staying in their existing locations;
- Target IDP beneficiaries fail to occupy the site beyond the short-term, having been replaced by competing households and/or social groups that are economically better-off or more politically connected; or
- A combination of remoteness and unmaterialized follow-on investments leads to low-occupation rates or even complete abandonment of the sites.

The result of such programming effectively asks vulnerable IDPs to trade a house and plot of land in exchange for their long-term marginalization.

Additional evidence-based analysis is urgently needed to better inform policymaking around ongoing or planned relocations. Based on this initial review, a significant percentage of relocation sites undertaken or planned since 2016 in the five countries exhibit high risks of partial or complete failure.

"Free" land comes with significant strings attached. Many of the completed or planned relocation schemes documented during the review have hinged on the provision of land by host governments. Perplexingly, policy documents often represent this as a positive aspect of these programs. Such claims need to be treated with high levels of skepticism. As a rule, if a given parcel of land on offer is not politically challenging to obtain or costly to purchase, international actors should assume that it is of marginal quality. Land is economically valuable and politically prized in even the most impoverished and crisis-plagued nations of the Global South, and so choice parcels will almost certainly require a combination of strong political will and/or financial resources to responsibly obtain. Frequently (although not universally[30]) this land is available because it is some combination of marginal, remote, or under-serviced for the marginal IDP populations for which it is ostensibly intended.

The acquisition of land is particularly fraught in regions where formal land markets are incomplete or virtually non-existent-something that is common across the five countries analyzed in this report. Failing to sufficiently tackle these challenges early in the programming cycle creates a high risk of "(social-) spatial marginalization" [66, 67] of IDP populations, with attendant social, economic and political consequences. Without significant additional investments that are orders of magnitude greater than these projects' current funding envelopes, these project risk becoming the proverbial 'white-elephants'[31] [29, 31 30] insufficiently planned, poorly executed, and overly politically motivated foreign aid projects.

During this review, KIIs have often described sites as being justified because there was hope or some combination of a) follow-on (development) funding that would be able to retroactively ameliorate (although not necessarily erase) the marginal nature of the land, and/or b) that continued urbanization in the region would eventually 'organically' weave the sites into the urban fabric. However, this review strongly recommends that such assumptions be rigorously tested *before* projects commence.

[30] See, for example, the urban and peri-urban land mobilization pilot being tested with apparent success in Burkina Faso.

[31] In the development policy literature, a white elephant is a project that absorbs substantial resources but ends up delivering limited practical value because it combines some combination of misalignment with users' needs, is difficult to (financially or politically) sustain, or is only lightly used.

Box 5: The Urgent Need for Evidence-based Criteria for Screening of Relocation Sites

The UN system should urgently develop a pragmatic but robust set of objective criteria and urban growth modeling parameters to assess and screen potential relocation sites. This will require careful assessment and context-specific considerations, but some combination of the following indicators can be a basis for such deliberations[32].

> Sites should be measured against all the dimensions of adequate housing and their capacity to promote spatial, social and economic inclusion without environmental risk; in addition:
> Transport cost to livelihood opportunities as % of expected household income
> Combined housing + transport burden as % of expected household income
> Share of current livelihood opportunities that remain economically viable from the new site
> Expected monthly income loss from livelihood disruption during the first 6–12 months after relocation
> Enterprise access cost: transport cost to suppliers, customers, and trading nodes as % of expected enterprise income

To better inform this exercise, retrospective case studies in these and similar countries should be used to examine lessons-learned from older relocation and greenfield developments for vulnerable and low-income groups. These would help inform both when such projects are likely to fail, and when they still have the potential to succeed over time. It is important to note that not *all* relocation sites suffer the same ills; the revisiting of sites and services programming initiated by the World Bank over the past decade was based on a recognition that the poor evaluations these projects had received were not merited by their actual results twenty to thirty years later. On a smaller and more immediate scale, recent reports of unplanned influxes of IDPs onto the relocation site shows vulnerable groups potentially[33] "voting with their feet" and signaling that such sites are better than their previous living arrangements.

[32] Happily, there have already been moves towards such indicators. For example, during planning discussions for the recent OSA-led costed action plan exercise in Somalia, agreed to distinguish between integration sites (within 5 km from current location of displacement) and relocation sites (greater than 5 km from current location of displacement).

[33] Additional investigation is, however, needed to confirm that these relocations were not motivated simply by hopes for future aid distribution or free or subsidized land or services.

Relocation and housing programming needs to be highly attuned to local political economies if it is to avoid risks of clientelism, capture and exclusion. Because housing is deeply embedded in land governance and urban politics, there are significant risks of elite capture and clientelist practices. Multiple KIIs expressed concern that durable solutions programming - and relocations in particular - have been instrumentalized to achieve political or economic goals of local elites. Careful planning, sufficient due diligence and long-term programming engagement are required to ameliorate such problems.

More broadly, sustainable housing and urban programming invariably entail broaching complex political, social and economics dynamics between different groups in affected cities and towns-host communities and displaced households, elites and marginalized populations, and intra-elite competition. This, in turn, requires carefully planned and sustained capacity building, especially at city level, so that the institutions responsible for planning, servicing, regulating, and maintaining housing systems can actually carry this work forward after projects end.

Don't Build Houses - Develop Housing *Systems*. If actors are to actually adopt a development-oriented approach to "housing programming," they must stop conceiving of housing as a single product that can be delivered. Instead, adequate housing is an outcome of smart modifications across an entire ecosystem of policies, institutions, and investments over time. The four walls and a roof of a given physical home are often the *easiest* link in the chain to produce, as well as the most expensive. Scalable housing interventions therefore need to be addressed through a "housing" logic [17, 18], which addresses broader supply and demand bottlenecks and inefficiencies. Unfortunately, housing programming and policy remains tethered to an overly humanitarian-oriented and projectized logic- where speed of delivery is critical, state participation is either not needed or not wanted, and displaced populations lack agency or resources of their own.

The affinity for direct delivery of housing also risks overstating the value of ownership of a permanent house within a market-based and development-oriented context. While it is true that IDPs with durable housing consistently report doing significantly better across a range of other IASC criteria [16], there is little evidence that housing *by itself* plays a primary causal role in these relationships[34]. Given the extremely high per-capita cost of a permanent housing

[34] In the absence of such evidence, we should default to insights from standard economic theory, that a heavily subsidized asset transfer that far exceeds the household's normal purchasing power is neither cost-effective nor to be expected to be transformative for long-term development outcomes in the absence of other interventions.

unit[35], it is reasonable to assume that other types of interventions could provide similar results at a fraction of the cost.

Sites-and-services and incremental housing: a forgotten answer to both IDP needs and political demands for tangible results. Sometimes, of course, political dynamics and vulnerable household needs will demand tangible, bricks-and-mortar construction of houses. However, even this can be done more cost-effectively through savvy deployment of some combination of incremental housing, and sites and services schemes. A promising way forward lies in combining incremental housing with sites-and-services / sites-and-settlements approaches. Both are technically proven and comparatively cost-effective, and together they offer a more realistic pathway than the direct provision of complete housing units. Rather than attempting to deliver fully finished homes upfront, this approach focuses on making land usable and livable through basic servicing, tenure arrangements, planning, and support for progressive construction and upgrading over time. In many contexts, this can achieve many of the same long-term objectives associated with direct housing construction-improved shelter conditions, greater residential stability, and the gradual consolidation of neighborhoods-but at a fraction of the cost and with far greater scope for political buy-in and local adaptation.

This is also consistent with the renewed interest in sites-and-services approaches within the World Bank and other policy circles, where earlier skepticism has increasingly given way to a more positive reassessment [68, 71]. For many sites, some version of this broader approach is likely to be more viable than attempting to provide finished housing at scale. At the same time, such approaches do not succeed in a vacuum: both their achievements and their shortcomings need to be carefully understood in relation to land markets, governance arrangements, infrastructure provision, and the economic lives of intended residents. Where designed well, they can also create a rare political win-win, allowing local and national authorities to demonstrate visible progress while delivering benefits that extend beyond displaced households alone to surrounding communities and wider urban constituencies.

[35] Further complicating these relationships, evidence suggests (67,68) that in low-income housing programmes, vulnerable households may tend to monetize subsidized or informal housing assets-through informal sale, rental or subletting-when the housing unit is poorly located, livelihood needs are acute, or the asset is more valuable as a source of cash/income than as a place to live. Additional retrospective research in fragile, protracted displacement crises is needed to determine the extent of this problem in resettlement programming and the mechanisms driving it.

Fragile and crisis-affected countries cannot be expected to "skip straight to Colombia".

The aforementioned lack of realism about funding availability is mirrored in a lack of realism regarding governance constraints in many of these countries. First, fiscal and governance constraints are real, and cannot be wished away. Achieving scalable, sustainable and transformative programming in the housing sphere means that we cannot simply copy-and-paste approaches from one country to another. Recent insights in the academic state building literature have argued that there is too often an assumption that fragile and crisis-affected states can quickly "skip straight to Denmark" [21, 72, 73] miraculously transforming into a model of well-governed, prosperous and peaceful polities without the attendant time, political effort and sustained investments that have preceded every other such transition in human history. Too often, the internal displacement policy arena has demonstrated a similar tendency to "skip straight to Colombia" in which the highly effective and progressive policies and investments that have emerged in Colombia over the past 20 years can be magically mapped onto countries and societies that are far more fiscally and institutionally constrained. One example is the predilection in several of these countries to promote social housing stock. The economic cost and long-term governance demands of constructing and *competently* managing social housing may work in Colombia, but are much less realistic in the majority of these five countries.

Informality is a structural reality that must be worked with, not a problem that can simply be sidestepped. For better or for worse, informality defines the employment, economies, and housing options for vast percentages of the populations in these five countries. As discussed above, the informal sector represents between 66 and 93 percent of these societies populations. And while good data does not exist, it is highly likely that the percentages for IDP population are even higher. In terms of housing, informal builders are the principal existing producers of low-income urban housing in every one of these societies- and indeed across the entire African continent [74] and most of the global South [75]. If history is a guide, informality will almost certainly remain an important characteristic of these economies and societies for decades to come. As such, it requires technically sophisticated, holistic and inclusive upgrading, as opposed to whole-sale, one-off replacement. The implication is that isolated islands of secure tenure do little, on their own, to address land challenges at scale. Instead, as rightly noted by the Centre for Affordable Housing Finance in Africa (CAHF) in their 2024 yearbook [74], "The challenge to policy makers, regulators and the private

sector is not to constrain informal efforts with a false trust in the formal, but to rather leverage them by better understanding what leads to, emboldens and necessitates the (so-called) informal."

> "The issue of land tenure - everyone [is] talking about. But it's very hard to find [a] project in which land tenure is properly settled. It's normally just left to the government because it's too complex, it's legal, it [has] a lot of interests around it, and donors try to avoid it."
>
> **- Senior project manager**

Scale and sustainability will also require filling in the "missing middle" of transitional development financing. A persistent problem is that there are few workable "transitional" pots of money that sit between humanitarian response and longer-horizon development finance, and it is precisely this type of flexible, bridging funding that solutions for IDPs often demands. The result is a familiar pattern: ample rhetoric about moving from relief to solutions, but limited ability to fund the complementary investments that actually make housing interventions viable at scale-especially the in-between needs like servicing land, extending infrastructure, strengthening tenure administration, and building municipal planning and delivery capacity.

Happily, there are several notable exceptions. This includes is the two large "durable solutions consortia" in Somalia - Daanwadag and Saamyenta- that were purposely created to provide longer-term, more systems-level thinking on (internal) displacement. However, even these are relatively modest in size and will have limited catalytic impact if they do not either shift policy incentives enough to unlock market-based change, and/or link up with development finance programs and government-led investments from the World Bank, IMF, AfDB and others. The recently released SIDPIN project in Nigeria, funded by the EU is another.

Country Annexes

Burkina Faso

Internal Displacement Context

Burkina Faso's IDP crisis began in 2015, increasing rapidly in size and geographic scope and reaching a peak of at least 2.1 million in 2023. This precipitous rise made the country the site of one of the fastest growing internal displacement emergencies in Africa [IDMC]. Displacements are a direct consequence of ongoing violent conflict between the government and non-state armed groups (NSAGs). Clashes began along Burkina Faso's northwest border, and were originally closely linked with the decade long crisis in neighboring Mali. Since then, the conflict has metastasized and has now engulfed large swaths of the country, with experts estimating that between 40 and 60% of Burkina Faso's territory is outside of government control [76, 77].

The violence and its knock-on effects on livelihoods and service provisioning-have pushed mainly rural populations progressively towards more secure cities and towns, making the displacement profile a predominantly urbanized one. According to the 2024 Humanitarian Needs Overview (HNO) from UNOCHA, approximately two-thirds of the country's IDPs are estimated to currently reside in urban areas [40]. This has placed unprecedented pressures on secondary and tertiary cities [64] (a number of which have more than doubled in size) and making Burkina Faso home to some of the fastest growing small and intermediate cities in the world [78, 79]. Providing security and services for these urban IDPs and affected host communities has become a politically potent issue, and is a focus of the transitional Government's efforts since assuming power in 2022 [41].

IDPs in Burkina Faso live across a continuum of different settlement types that have emerged over the course of the crisis. The Government and its international partners have created a bespoke typology to describe and define management approaches to these settlements. The two main categories in this typology are SATs (sites d'accueil temporaires), which are planned, site-based reception areas intended to be temporary but which have often persisted for years in practice, and ZADs (zones d'accueil des déplacés), which are broader host zones or neighborhood areas where IDPs settle outside formal temporary sites. ZADs tend to be in urban or peri-urban areas; SATs, on the other hand, range from locations within the urban fabric to relatively remote locations [64]. Both ZADs and SATs are likely to become part of the urban footprint as the crisis continues, evolving into de facto permanent settlements regardless of their original purpose. They will therefore require substantial investment in basic services, infrastructure, and municipal planning and governance if they are to become viable and inclusive places to live [79].

Durable Solutions Policy Environment

Overview

At the institutional level, the core state architecture responsible for responding to the crisis predates the IDP crisis itself. The backbone of this structure is CONASUR - the Conseil National de Secours d'Urgence et de Réhabilitation - which Burkina Faso uses as its standing national body for emergency relief, humanitarian crises, and rehabilitation. This broad architecture has been slightly reoriented with the SNR-PDICA (2023–2027) [40], which argues that emergency aid alone is no longer sufficient and that the crisis must also be addressed through recovery, resilience, services, livelihoods, and local development planning. Nonetheless, governance remains somewhat nested within an emergency apparatus, rather than being fully reconstituted as a distinct long-term development platform. The SNR-PDICA is centered on four priority axes: (1) access to basic services and decent living environments in areas of return, integration and resettlement; (2) revitalization of local economies and empowerment, especially for women and youth; (3) conflict prevention and peacebuilding in areas of reception and return; and (4) steering and coordination of the strategy.

The SNR-PDICA sits under the Plan d'action pour la stabilisation et le développement (PA-SD), which serves as the overarching stabilization, statebuilding and crisis response framework for all populations affected by the conflict. The PA-SD is the "central instrument" for operationalizing national development policy to respond to the crisis, and has four main pillars: 1) fighting terrorism and restoring territorial integrity; 2) responding to the humanitarian crisis; 3) rebuilding the state and improving governance; and 4) advancing national reconciliation and social cohesion.

Solutions' Strategies Integration of housing and urban development issues

Together, the PA-SD and the SNR-PDICA present the Transitional Government's strategies for effectively responding to the overall crisis. It was growing dissatisfaction with the previous government's handling of the emergency that led to both of the 2022 coups [80]. This makes dealing with displacement both high-profile and high-stakes within the country's national politics.

Recognition of urban issues

- These policies clearly recognize the urban nature of the displacement and the centrality of improved urban management of secondary and tertiary cities and towns for resolving the crisis. From its opening pages, for example, the SNR-PDICA

articulates the centering of displacement on cities and towns, and the radical reshaping of urban space that this has engendered. It focuses on the 49 cities in the country where it estimates that roughly two-thirds of all IDPs are currently located, and provides a detailed overview of how these influxes have greatly strained the current absorption capacity of cities and towns across the country, with important regional centres like Djibo, Ouahigouya and Gorom-Gorom doubling in size-or more-from their pre-crisis populations [40].

- The need to support cities to sustainably absorb, in the short-, medium- and long-term, IDPs is presented as one of the five major challenges to be addressed by the PDICA[36]. Using notably urgent language, the Strategy notes that, "without vigorous action to give cities the functional capacity required to cope with this major sudden demographic growth, their foundations will collapse and bring down the whole country with them."

- Quite positively, the Strategy makes clear reference to the fact that the displacement into urban areas is not merely an emergency but also an opportunity. Specifically, it states that "despite their endemic difficulties, cities display a form of resilience in the face of the security challenge confronting the national territory. Moreover, accelerated urbanization is, in principle, an opportunity conducive to development.[37]" [40]. This relatively enlightened position is highly welcome, and seems to reflect an embrace of the World Bank's recent policy work on Sahelian secondary cities that has sought to recast them not just as nodes of crisis- but also as "centers of migration, refuge, and resilience" [79].

- At the same time, the strategy also displays some level of ambivalence about the desirability and best approaches to achieving greater urban resilience. First, the operational approach to this urban strengthening is described without any direct reference to strengthening the ability of city governments to better oversee municipal governance, municipal finance, land management and urban planning. Notably, the only specific mention of capacity building for municipalities is in their role of

[36] According to the SNR-PDICA, the five major challenges to be addressed are: Major challenges to be addressed: 1) Ensure durable access to basic social services, protection, and an adequate living environment for communities affected by the security and humanitarian crisis; 2) Absorb rapid and exponential demographic growth in cities; 3) Support livelihoods and improve men's, women's, and young people's access to social protection, training, and employment opportunities within a dynamic economic framework; 4) Restore state authority through the return of public administration and strengthen the rule of law in areas facing major security challenges; 5) Restore social cohesion and consolidate peace in areas facing major security challenges. (39)

[37] Unofficial translation from the original French.

monitoring and evaluation of project implementation, and *not* as key leaders of this implementation.

- Similarly, the Strategy appears ambivalent on the desirability of long-term local urban integration of IDPs. On the one hand, the document rightly acknowledges that return is not possible in the near-term scenario, and that most IDPs will remain in current host areas. This represents an improvement from the early years of the conflict, when the authorities generally espoused a strong preference for returns to areas of origin [79] and a marked ambivalence toward the long-term settlement of IDPs in their current urban host localities. At the same time, references to return remain prominent, and likely overestimate the number of IDPs who will wish to return to their areas of origin as the conflict[38] -and their displacement- continues without clear end in sight.

Developmental Orientation

- SNR-PDICA's overall presentation clearly reflects the need to progressively shift from humanitarian to development programming. While recognizing that the ongoing nature of the crisis calls for some emergency assistance, the Strategy forthrightly acknowledges that, "an emergency-only response cannot address the full range of resilience needs of IDPs and host communities, particularly with regard to restoring or strengthening livelihoods and creating opportunities, especially for women and young people.39"

- This developmental slant is even more apparent in the "Plan d'action pour la stabilisation et le développement (PA-SD)", which has strategic pillars not just on the humanitarian response (Pillar 2) but on both state building and improved governance (Pillar 3) and reconciliation and social cohesion (Pillar 4).

- The SNR-PDICA tends to describe meeting urban development needs as an infrastructure delivery project, with less apparent understanding of the large gains that will also need to be made on local governance capacity building, local administration policy reforms and realistic decentralization projects, municipal finance and urban planning without all of which, such infrastructure investments have poor chances of being sustainable. This is somewhat ameliorated in the PA-SD's

[38] For example, the PDICA document references a 2021 analysis of IDPs from border zones, in which 63% expressed a desire to return to their "village of origin". This figure was likely already lower at the time of the drafting of the strategy, and is highly likely to be even lower in 2026.
[39] Unofficial translation from the original French

references to reinforcing state capacity at the local levels, making progress on decentralization, and reforming state administration at multiple governance levels.

- In a final reflection of the developmental characteristics of current Burkinabe policy on durable solutions, plans include substantial treatment of proactively managing host-IDP tensions, and the need to strengthen the social contract between state and society

Housing adequately and appropriately addressed

- Overall, Burkinabe durable solutions and reconstruction policies present a pragmatic, evidence-based approach to meeting the country's substantial affordable housing needs for displaced populations, largely following global best-practice guidance. Housing (in current locations of displacement, areas of return or in resettlement areas) is generally presented not as a stand-alone product to be delivered, but as inherently linked (and in some ways secondary to) a wider recovery package across services, livelihoods, social cohesion, governance, and resilience. Quite importantly, and in marked contrast to policies in several of the other four countries analyzed in this review, the Strategy openly acknowledges that housing for vulnerable IDPs cannot and should not be separated from the pre-existing, structural challenges of adequate housing for the rest of the countries low-income households[40].

- While implementation modalities remain quite general in these high-level documents, the plan notably does not call for a mass housebuilding project with full or substantial subsidization from public coffers or ODA outlays. Instead, reference is made to the broader urban enabling environment, assistance to owner-driven models, and sites and services approaches. These all reflect technically and fiscally feasible approaches that could scale, despite the challenging political and economic context.

- Pragmatism and realism is also displayed in the target number of housing units mentioned in the SNR-PDICA, whose results matrix for the 2025-2029 period calls for facilitated self-construction of approximately 1,400 houses, the construction of another 440 permanent homes with "rights of use" and 700 units of social housing[41].

[40] "The challenge of achieving a durable shelter solution for IDPs arises in a national context characterized by multiple difficulties in providing housing for the broad mass of citizens" (unofficial translation) (39)
[41] The difficulty efficiently implementing and effectively managing social housing given the country's constrained governance context can be questioned, although the country does have a long-running-but quite small-scale-history of social housing (79)

Far from qualifying as a "fantasy plan" as in other countries' planning efforts, these targets are both financially and technically realistic, while still ensuring some tangible results.

- The PA-SD continues a much larger proposed housing project; based on publicly available information, it is unclear the cause and consequence of this policy mismatch. Specifically, it includes a large budget line item for "housing support for IDPs" to support them to permanently (re)integrate, either in areas of return or where they are currently displaced. This would provide housing support to a total of 176,000 IDPs, at a cost of approximately

Housing, Land and Urban Policies' integration of Internal displacement

- Both housing and urban development issues have featured prominently in the new government's national policy planning. Since assuming power in mid 2022, there has been a flurry of high-level political and technical plans and strategies specifically addressing urban and housing issues. These are meant to address the existing impacts of the current security and displacement crisis, to make cities and towns more resilient to future security and environmental risks, and to address the country's overall housing deficit, estimated at 400,000 units [81].

- In terms of housing and urban policies[42], A key document in national policymaking around housing and urban policy is the National Urban Reconfiguration Strategy (SNRU), issued in 2024 [48]. The SNRU treats displacement as a central structuring fact of Burkina's current urban condition. This ambitious and detailed document was conceived to respond to the fundamentally urban nature of the current security and displacement crisis. It envisions a wide-ranging state-led program that would fundamentally reorganize the country's cities and towns in terms of their legal status, the infrastructure and basic services they offer and their exposure to risk. The goal is to ensure a new 'spatial organization' of Burkina Faso that is structured around "resilient, accessible and secure urban clusters" [48]. More than any of the other countries examined, Burkina Faso's transitional government has produced a strategy that confronts its urban displacement crisis clearly and forcefully. Whether the ongoing political will and domestic and international financial resources (costed at USD $4.14 billion[43]) will be up to the task remains an open question.

[42] Various documents, including the SNRU, describe the existence of a National Strategy for Housing and Urban Development (SNDHU) effective between 2021-2025. However, the document is not publicly available and has not been assessed as part of this review.
[43] Current USD, based on November 2024 exchange rates (80) for 2,554,175,000,000 FCFA (47)

Ethiopia

Internal Displacement Context

Over the past decade, Ethiopia has been struck by a series of compounded humanitarian shocks that have kicked off multiple waves of internal displacement. These include a long history of clan- and resource-based social and political tensions, disaster-related crises-particularly droughts, and the eruption of serious armed conflict since 2018 [83].

Combined, these crises have made the country home to one of the largest IDP populations on the African continent.

Estimates of IDPs in Ethiopia vary, given their highly politicized nature and the generally data-scarce environment (exacerbated by recent funding cuts). However, according to IDMCs, in 2025 Ethiopia had 3.1 million IDPs-2.37 million of whom were deemed to be conflict-related [84]

The situation, however, is quite fluid. In 2019 and 2020, many conflict-induced IDPs were reportedly returning to their areas of origin, but with concerns over limited planning and consultations to inform these movements [83]

Indeed, these self-settled IDPs stand in marked contrast to the large numbers of IDPs who reside in planned IDP "camps". These camps are often remote, and some are quite large; the largest and highest profile is the Qoloji camp, established in 2016 and currently home to an estimated 79,000 IDPs as of 2020 [85]. These and a handful of other camps like them have been the focus of an inordinate amount of resources and political focus. As discussed below, a large amount of current policy debate and planning is on "decongesting" or "locally integrating[44]" these large and potentially politically volatile sites in the face of ongoing and expected foreign aid cuts.

Given data difficulties (see above) on IDPs in Ethiopia the extent to which the displacement crisis is both urban-centered and protracted in nature is murky. In terms of the urban-rural split of IDPs, the numbers have shifted notably over the past decade. In the mid-2020s, drought-related displacement was the predominate form of displacement in the mid-2010s and locations of IDPs were typically described as centered on rural areas [86]. With the explosion of fighting in Tigray in displacements became much more urban in character [86] Researchers have documented political sensitivities at counting and reporting on urban displacement [86].

[44] As discussed below, the definition of local integration in the Ethiopian context varies considerably from how it is defined in other countries.

The extent to which protracted is similarly affected by these data issues. Indeed, KIIs reported that there is still definitional fluidity around IDP status, particularly involving long-term stays in urban areas. In some instances, IDPs have been removed from displacement totals when they have self-settled in an urban area for a certain amount of time, under the assumption that displaced households that are able establish new residences and lives in cities and towns had, by definition, achieved integration and were no longer "displaced". Nevertheless, recent IOM reports have estimated that just over half of all IDPs in Ethiopia have been displaced for three or more years [87].

Durable Solutions Policy Environment

Overview

Ethiopia's government has been developing detailed policies and programs on durable solutions for nearly a decade. This work began in the Somali region, which issued a durable solutions regional strategy for the 2017-2022 and 2022-2025 periods. This was then followed at the national level in 2019, with the launch of the Durable Solutions Initiative (DSI) [83]. This 'national platform' was designed to address 'humanitarian fragmentation', by bringing both a whole-of-government approach and increased collaboration between national and international actors to collectively provide lasting solutions for both conflict- and disaster-induced IDPs in the country. Led by the Ministry of Peace, day to day operational responsibilities for overseeing the DSI were vested within the National Disaster Risk Management Commission (NDRMC) and its regional bodies. These structures had resulted in improved coordination, but since its creation it has faced funding shortfalls that reduced operational effectiveness [83].

With support from the UN Office of the Special Advisor (OSA) on Internal Displacement and in-country UN agencies, the Government launched the National Strategy to Implement Solutions Pathways to Internal Displacement in Ethiopia [42] in November 2024. This new strategy builds on the earlier DSI, and reflects a Federal government commitment to "strategically shifting from immediate relief efforts toward durable solutions that foster sustainable recovery, reintegration, and resilience for affected populations" [42]. Notably, the Strategy names the Disaster Risk Management (DRM) Council as the operational lead for the Federal Government, with a Federal Durable Solutions Working Group (FDSWG)[45] driving, "government/UN/ NGO strategic planning and operationalization of durable solutions" [42]. However, KIIs described a national-level system that is relatively inactive, meeting less than once a year. In contrast, Durable Solutions Working Groups (DWSG) at

[45] KIIs noted that this body has been largely inactive at the national level over the past 1-2 years, but that a

regional levels have been much more active and influential for on-the-ground programming this is particularly the case in the Somali region, but also in Afar, Amhara, Benishangul Gumuz, Gambella, Oromia, Somali, and Tigray regions [42].

The publication of the National Strategy in 2024 may represent something of a high-water mark for durable solutions strategy in the country, with both political will and donor interest exhibiting signs of cooling. In 2025, a 'national IDP proclamation' was prepared and submitted to the Council of Ministers. However, to date, no official action has been taken on the proclamation, and KIIs reported that its future was very much in doubt.

Solutions' Strategies Integration of housing and urban development issues

Recognition of urban issues

- The current policy environment retains a notably rural focus. Both return and relocation to areas of origin, most of which would be to rural areas, are prominently highlighted in policy and planning. While "local integration" is listed as one of the three voluntary options to achieve durable solutions, the current strategy operationalizes this in an idiosyncratic way. According to the strategy, 'local integration" is not related to facilitating IDPs long-term and equitable settlement into *existing* human settlements; instead, it connotes a situation in which existing (and often remote) IDP camps would be progressively transformed into new cities and towns. This is more akin to the formalization and urbanization of refugee camps [see Earle, forthcoming] than the equitable inclusion of IDPs into existing urban life in the country. The most recent Somali regional strategy originally included brief mention of a fourth durable solutions option -"Support to Urban Relocation" [88]- that is aligned with global best practices on this option. Tellingly, however, in the associated costed plans currently under development for the region, this option has apparently been removed.
- Given Ethiopia's low urbanization rates and continued reliance on agricultural livelihoods, some foregrounding of rural issues and communities undoubtedly makes sense. Nevertheless, with the country's urbanization rates increasing, and with many conflict-induced IDPs reportedly expressing intentions to remain in the cities and towns to which they have been displaced, a greater acceptance of crisis-induced urbanization is likely warranted.

Developmental Orientation

- More positively, the language of the new National Strategy is decidedly developmental. It describes moving away from purely humanitarian responses,

towards an IDP response that is "resilient, inclusive, and development-oriented" [42]. At the same time, the actual budgeting and planning for the durable solutions have retained a decidedly humanitarian inflection. Many of the proposed activities can be viewed as standard humanitarian programming with a focus on short-term needs, a camp-oriented logic, and a clear desire to return populations and the societies in which they live to a pre-crisis status quo.

Housing adequately and appropriately addressed

- At first blush, the policy discourse around housing demonstrates a solid grasp of IDP needs in protracted displacement contexts. It includes a clear and consistent discussion of the need to link emergency shelter needs to more permanent housing [42] and there is prominent mention of the importance of housing solutions to promote IDPs' "lasting recovery, resilience, and self-sufficiency" [42].

- However, the specific content of proposed permanent housing programming has several sub-optimal features. In both of the main modalities proposed for permanent housing-repair and reconstruction of damaged structures in areas of origin, and new construction in greenfield sites -the envisioned approach is mass delivery of heavily or fully subsidized units. These plans are both cost-prohibitive and of questionable sustainability and inclusiveness. While the National Strategy does not include operational specifics or any budget details, draft regional costed plans developed with the support of UNOSA shed light on how housing is being planned, and raise serious questions about the overall strategy. The revised draft plan for the Somali region [88] envisions major housing interventions on 32 "sites" (18 local integration, 3 return, and 12 relocation) on which "shelter/housing" would be delivered. The costs for this proposed work ($87.4 million) represent an extremely high 49% of the total budget. Internal draft plans analyzed during the course of this comparative review include generally similar approaches to housing in the other regions. Extrapolating national level figures from the detailed Somali region IDP caseload and proposed budget[46], $295.2 million for durable housing solutions.

- While details of each of the different locations were not available for this review, information provided by KIIs indicated that the suitability of a number of these sites

[46] The draft costed plan refers to the DTM Ethiopia Site Assessment Round 34 findings, which identified 1,025,535 IDPs in the Somali region, representing 29.6% of the total national IDP caseload of 3,459,881. This extrapolation does not take into account differences in IDP profiles across the regions-which can vary based on environmental, political and economic factors, as well as the primary cause of displacement-but it provides a useful order of magnitude estimate in the absence of complete published figures.

has already been questioned by various stakeholders. Without additional due diligence, the chance that (in the absence of potentially hundreds of millions of dollars in as-of-yet unidentified development funding) these plans are a high risk of failure (in terms of scalability, sustainability and transformational potential).

- Finally, there is very little language in the document recognizing housing value chain approaches, or that current inefficiencies or bottlenecks in the housing value chain will need to be overcome for *all* lower-income or vulnerable Ethiopians in order for IDP housing to be scalable and (economically and politically) sustainable. Similarly, there is virtually no mention of strengthening urban governance systems, urban planning, land management systems, or financial systems and products related to the supply and demand of housing.

Housing and Urban Development Policy Environment

- Ethiopia's policy environment for housing and urban policies is still in its relative infancy. Until early 2026, the country did not have a stand-alone national housing policy in force. This was corrected with the release of the Housing Development Policy [49]. Following international best practice, the document presents Government's role as creating an "enabling environment" that can unlock small, medium and large private sector actors to rapidly and efficiently work to meet the country's estimated housing deficit of over 1,000,000 units. This strongly market-oriented and developmental approaches makes clear mention of unlocking land market constraints, scaling up housing finance for both owners and developers, improving housing construction technologies and techniques, and formalizing housing and zoning regulations. The policy envisions the creation of a new National Housing Development Council, under the Office of the Prime Minster and with the Ministry of Urban and Infrastructure serving as the Secretariat. KIIs explained that
- Housing had previously been included under the Federal Government's, Resilient, Green and Inclusive Urban Development Policy, issued in 2005 and updated in 2013. UN-Habitat continues to classify this framework as an explicit national urban policy in the implementation phase. It articulates a multi-level governance architecture, at the city, regional and federal levels-with a strong role for municipalities. Similar to the Housing Development Policy, it envisions Government at various levels providing an agenda-setting and enabling role, but achieving actual urban development through incentivizing and partnering with a range of private sector, civil society and international partners.

- Problematically, neither document makes *any* explicit reference to IDPs or forced displacement. Attention to low-income and vulnerable groups is briefly mentioned in both documents, but is far from being a primary issue. Lack of attention to crisis-induced and sped-up urbanization resulting from forced displacement is a clear policy lacuna in these documents. While the Urban Policy discusses rural to urban migration, disaster and conflict are not referenced as drivers. The Housing Policy makes no reference to the particular needs of displaced households, although it does stress the need for affordable housing for low- and middle-income groups, including social housing for people with extremely low or no income.

Mozambique

Internal Displacement Context

Mozambique has experienced substantial displacement over the past decade, from both violent conflict and the country's endemic vulnerability to extreme weather[47] events. The current displacement crisis began in 2017 with the eruption of fighting in the North between the government and non-state armed groups. A series of serious cyclones in recent years have compounded the situation with waves of disaster-related IDPs. At the end of 2024, IDMC estimated that 718,000 were displaced across the country, 580,000 of which were conflict-induced in the north and especially in Cabo Delagdo province, where 70% of all IDPs are currently residing, and the remainder linked to disasters [89].

IDPs in Mozambique are found in a range of settlement types: including planned relocation/resettlement sites[48], temporary sites or transit centers, and host community extensions [90]. Of the total displaced population, an estimated 48% were residing within host communities, while 52% remained in displacement sites. This national-level breakdown conceals significant cross-regional differences in settlement type; in northern provinces, the split between host community and displacement site residence was 61% and 39%, respectively. In central and southern provinces (where disaster-induced displacement was predominant) only 8% were in host communities [91].

The rate of urbanization of displacement also varies greatly by region. In Cabo Delgado, 53 per cent of IDPs were in urban or peri-urban settings, with the provincial capital of Pemba having almost doubled in population due to a large influx of IDPs. In another center of displacement in the north, Nampula, over 70% of IDPs live in urban or peri-urban settings. But displacement in the central and southern provinces is largely to rural zones. Analysis by JIPS and others indicates that significant percentages of IDPs in urban zones will likely seek to remain there [92].

The extent to which displacement in Mozambique should be considered "protracted" is difficult to assess. This is directly related to the fluidity of the current situation displacement situation: recent DTM reports have noted large "pendular" movements of IDPs, with tens of thousands of households returning to areas of origin in multiple districts when fighting subsides but being displaced again whenever there is a resumption of hostilities. Moreover,

[47] According to PEGDi Action Plan Mozambique experienced 13 droughts, 27 cyclones, and 36 floods between 1980 and 2022.

[48] Publicly available data lacks specificities on the boundaries between more temporary relocation sites, and more permanent resettlement sites, especially given at least some displacement sites being converted into "resettlement neigborhoods".

the extent to which "returns" should be seen as a "durable" solution to displacement is highly contingent, with a recent UNHCR report finding that many returnees were struggling in precarious conditions, with insufficient access to shelter, basic services and reliable livelihoods opportunities.

Durable Solutions Policy Environment

Overview

Since the emergence of the conflict, and associated large-scale displacements, in 2017, the Government has published several planning instruments to guide coordinated response[49]. The 2021 Policy and Strategy for Internal Displacement Management (Política e Estratégia de Gestão de Deslocados Internos - PEGDi) [50] is the primary articulation of the State's current approach to the crisis. The plan is organized around five pillars: prevention and mitigation; preparedness; (emergency) response; and, reconstruction and recovery.

The Government's continued commitment to responding to internal displacement is reflected in the recent publication of an official 'Action Plan' meant to operationalize the PEGDi policy. As a pilot country for the UN's Office of the Special Advisor on Internal Displacement, the PEGDi Action Plan represents Mozambique's effort to respond to international calls to put more IDPs' on "pathways" to overcoming their displacement. The Action Plan operationalizes the broad approaches articulated in the 2021 Policy and Strategy, presenting a detailed programming matrix that would cost an estimated $773 million to fully implement. Together, the two documents are designed to form a comprehensive national displacement-management framework that ensures coordination across government offices and partner organizations. Institutionally, they have been developed and are owned by the National Institute for Disaster Risk Management and Reduction (INGD).[51]

Interestingly, the PEGDi plans have a heavy focus on disasters, disaster risk management and disaster-related displacement, all despite the fact that the majority of the country's IDPs have been induced by conflict in the North. The original strategy was drafted by disaster-risk specialists, and there is substantial discussion of disaster-related programming and planning (such as early warning systems, topographic mapping for flooding, community-

[49] In addition to the PEGDi National Strategy and associated PEGDi Action Plan discussed in more detail below, other directly relevant normative instruments include the Programa de Resiliência e Desenvolvimento Integrado do Norte de Moçambique (PRDIN) and the Plano de Reconstrução da província de Cabo Delgado (PRCD)

[50] (91)

[51] *Instituto Nacional de Gestão e Redução do Risco de Desastres (INGD)* in Portuguese

based natural resources management, etc.) while there is comparatively little on themes more related to conflict-induced displacement. The reverse is true for the PRDIN strategy document, which was based on a Recovery and Peacebuilding Assessment (RPBA) methodology [94] and proposes a much larger investment in peacebuilding, reconciliation and social cohesion activities. Publicly available information does not offer insights into which plan takes precedence and/or how they complement each other in practice. This review prioritizes the PEGDi plans, given their more direct links to international best practices and UN-led policymaking on durable solutions for internal displacement.

Solutions' Strategies Integration of housing and urban development issues

Recognition of urban issues

- The PEGDi strategies include only minimal reference to the urban-specific features of Mozambique's displacement, or the particular needs of IDPs in urban areas. This is a notable lacuna given the large percentages of IDPs who have taken up residence in urban areas in northern provinces. PEGDi's near-complete silence on urban displacement is particularly notable given the contrast with the PRDIN, where the urban-centric nature of much of the internal displacement in the North is recognized and where urban centric issues like informal settlements planning, affordable housing finance, and owner-driven home repairs and construction are alluded to.
- Local integration -including in urban areas- is mentioned in the PEGDi, but the establishment of rural resettlement villages is clearly the preferred option. Indeed, while reference is made to international best practice on internal displacement allowing for three types of durable solutions (local integration in displacement areas, reintegration in return areas and integration in other areas of the country) the document provides a definition for the concepts of "return" and "resettlement" in its glossary, but none for "integration".

Developmental orientation

- The high-level discourse within the plans is *superficially* developmental. The language frequently emphasizes durable solutions pursued through systematic, integrated programming, and that engages in triple nexus thinking. It argues for tying displacement response with poverty reduction and livelihoods activities, and to access to basic social services such as education, health, sanitation, water supply, social inclusion and social protection. Doing so, according to the plans, entails combining "displacement-specific" programming i.e. that focuses exclusively on

displaced households, with other interventions that are "displacement inclusive" and cover both hosts and displaced communities. The discourse within PEGDi thus closely follows Global Framework guidance on addressing the needs of the entire "displacement affected community".

- However, the plan retains a strong camp-centric and resettlement orientation, which belies a strong humanitarian-inflected conception of displacement response. IDPs are seen as inherently moveable communities that can be shepherded to entirely new areas with limited consequences for beneficiaries. Indeed, a fundamental aspect of the Government's approach to the crisis is the creation of hundreds of relocation sites for tens of thousands of IDPs. Alternatively referred to as "resettlement neighborhoods" (Bairros de Reassentamento), "sustainable villages", or "resettlement sites"[52], the PEGDi plans call for creating 452 such neighborhoods to be mapped, plotted and opened for accepting resettlement IDPs. This would more than triple the 135 resettlement neighborhoods that the plan lists as already having been created for disaster-related IDPs [43].
- While not necessarily foregrounded in the text of the plans, these resettlement sites represent by far the single largest line item in the associated budgets (see below). This suggests a much stronger programmatic weight than that assigned to upgrading of existing urban and peri-urban areas.
- The publicly available information sheds insufficient light on the extent to which these sites are located on marginal or spatially isolated land. The sheer number of sites implemented and planned by the Government indicates a strong commitment to the approach, and that these may represent something more than mere "fantasy plans". Nevertheless, cautionary tales of greenfield resettlement efforts gone awry from other countries highlight the need for paying careful attention to the long-term viability and desirability of these locations for vulnerable populations.

Housing adequately and appropriately addressed

- Housing is clearly and consistently presented as an essential need for IDPs and a central component of the Government's response. Lack of adequate housing to respond to massive population inflows is associated with "the emergence of informal and unplanned settlements, resulting in a lack of infrastructure, distortions in the real

[52] Public documentation on these sites sometimes seems to conflate "relocation sites" which have a temporary character, with "resettlement sites", which imply at least partial permanence. This is further complicated by the fact that some temporary relocation sites are slated for upgrading into permanent resettlement sites under PEGDi and related programming (42).

estate market, and a shortage of adequate housing"[53] [94]. These dynamics are in turn seen as contributing to increased vulnerabilities of IDPs and further deterioration of social cohesion.

- However, government plans envision housing and shelter outcomes being achieved either through provision of shelter kits, or mass construction of permanent housing. The former risks being little more than an emergency or transitional shelter program that results in at best medium-term durability, while the latter would entail enormous costs if scaled and questionable sustainability.
- PEGDi's planned housing-related programming discusses construction of transitional and permanent homes for tens of thousands of households. Construction is envisioned to take place in areas of origin, local integration areas, resettlement areas, and host communities. However, given the large number of resettlement sites and the fact that available information suggests these are typically greenfield or largely vacant plots, most shelter and housing spending would likely be directed there.
- These activities are substantial. The PEGDi action plan mentions $213 million (28% of the total plan budget) for permanent housing construction [43], including in new resettlement sites. It budgets another $202 million (26% of the total) [43] for distribution of construction materials to vulnerable households and tools to local artisans. Combined, 54% of the total PEDGi budget ($415 million) is thus dedicated to shelter and housing.
- Remarkably, the plan envisions very little collective basic-service infrastructure. This is especially surprising given poor general development indicators across Mozambique's displacement-affected regions.
- Across the government's durable solutions policies, housing is conceptualized as a product to be delivered directly by the government and its partners. There is virtually no sign that larger housing systems have been considered in the plans, as there is no mention of alternative (and more sustainable and scalable approaches) like rental subsidies, informal settlement upgrading, incremental formalization of land tenure or unlocking of finance for housing developers or homeowners.

[53] Unofficial translation

Housing and Urban Development Policy Environment

Urban Policy

- The most relevant normative instrument for housing and urban policy in Mozambique is the recently released "Urbanization Policy" (*Política de Urbanização*) [50], the goal of which is to promote planned urbanization as a driver of development, producing cities marked by social equity, spatial inclusion, and prosperity for all.
- At a general level, the strategy does discuss internal displacement as an important dynamic driving rapid urbanization, particularly in the conflict-affected North. It also presents the 2021 PEGDi policy as one of the six main normative instruments that it is founded upon [50]. It's treatment of displacement should not, however be seen as positioning forced displacement as a central issue, but rather as reflecting one among many themes impacting the strategy's goals of social equity and spatial inclusion.
- More pointedly, the policy includes a strong critique of the existing approach to resettlement/relocation in Mozambique, arguing that as this resettlement has been practiced to date has often led to sub-optimal urban forms and further disadvantaging already vulnerable displaced groups. The burdens it places on resettled households include "the loss of livelihoods, the breakdown of social networks, solidarity, and survival mechanisms in urban areas" as well as job loss, all of which "generate further poverty and inequality." [50]. To address this, the policy argues for intervening directly in the urban informal settlements where IDPs tend to congregate through, inter alia, in situ upgrading of informal settlements and the promotion of housing solutions that increase density in the settlements. While not necessarily highlighted in the document, this is a strikingly strong policy position that actors engaging on urban internal displacement could leverage to argue for more progressive and technically sound responses to dealing with IDP inflows.

Housing Policy

- The latest clearly identifiable formal national housing policy located in official sources is the 2011 National Housing Policy and Strategy [95][54]. The Strategy makes no reference to internal displacement, crisis-induced urbanization, or even disasters. To a certain extent, this can be attributed to the age of the publication (which predates

[54] Secondary sources suggest that Mozambique moved toward a newer National Housing Strategy in 2018, though the 2011 Política e Estratégia Nacional de Habitação remains the most clearly documented formal national housing framework

international policy attention on the issue of internal displacement) and its brevity. More surprising, however, is the fact that it includes only one mention of rural-to-urban migration.

- More positively, the policy promotes upgrading and formalization of informal settlements and the enactment of programming that resembles a sites and services approach. Other priority areas include Land management, access to infrastructure, housing promotion, sources of financing and funding, capacity building and technological development, and institutional organization

Nigeria

Internal Displacement Context

Nigeria has a large, complex and dispersed internal displacement situation, with 3.4 million conflict- and criminality-induced IDPs and 350,000 disaster-induced IDPs in the country at the end of 2024 [96]. This displacement varies greatly across Nigeria's different zones. The northeast, comprising Borno, Yobe, Adamawa, Gombe, Bauchi & Taraba, remains the "epicenter" of internal displacement [44], with 2.3 million total IDPs currently estimated to be in the six states (Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe states) [97]. Here, the vast majority of IDPs have been forced from their areas of origin due to the ongoing armed insurgency in the region. Borno state, where the Boko Haram crisis has been centered, holds by far the largest IDP caseload; it's total of 1.7 million represents 48%[55] of the national total.

The drivers of internal displacement in the other "geopolitical zones" of the country [44] vary considerably. The area stretching across the North-west and North-central regions has another 1.3 million IDPs across 10 states [98]. In these zones, the displacement is a complex mix of banditry, insurgency, and inter-communal clashes [44]. Disaster-related displacement-particularly from serious flooding-is the predominant trigger for the much smaller IDP caseloads in South-south, South-east and South-west [44].

National-level figures capturing the country's displacement profile are difficult given this wide geographic variability. As such, this review has relied on information on the North-east (and particularly Borno state), and the Nort-west/North-central region to provide illustrative information on the country's displacement profile. In terms of protractedness, internal displacement in Nigeria -particularly that related to conflict- is described as having morphed from a short-term crisis into a long-term challenge that [99] plan, that is stretching beyond ten years [98]. Conflict and associated displacement began in the North-east in 2014, while the North-west/North-central crisis has been escalating since 2016. In Nort-west/North-central, as of July 2025, 43% of IDPs were found to have arrived in their areas of displacement between 2014 and 2021 [100].

The settlement typology for IDPs across the country is complicated and diverse. Documentation shows a complex set of fluid and not-easily categorized living arrangements, from formal and informal camps, to collective centers and communal shelters of varying duration, to dispersion within host communities. Camps are particularly prominent in the

[55] Author's calculation. Note that this percentage is derived from the DTM compendium (96), whose national total of 3.6 million IDPs differs slightly from IDMC's numbers. Given that IDMC does not make regional breakdowns publicly available, DTM's data on IDPs in Borno state and nationally are used for this calculation.

North-east, with IOM estimating 73% living in camps or camp-like settings, 18% residing in host communities, 6% “integrated” IDPs and another 3% “relocated” [98]. By contrast, in the North-west and North-central, only 17% are reported to reside in camps, with nearly 80% in host communities [98].

The urban nature of the displacement is difficult to precisely document, as concrete urban/rural percentages are mostly absent in publicly available documents. But there are strong indications that displacement is intimately linked to urbanization. The NUDP, for example, explicitly notes that insecurity has produced large numbers of IDPs whose settlement needs must be addressed in secondary cities, peri-urban areas, and towns [51]. Intentions surveys highlighted by the government indicate that many people would wish to return; however, given the difficulties inherent in solving the insurgency and the fact that displacement continues to lengthen, it seems likely that Nigeria’s displacement will become ever more urban in character.

Durable Solutions Policy Environment

Overview

Since 2021, Nigeria has had a dedicated policy framework for internal displacement, in the form of the National Policy on Internally Displaced Persons [101]. It provides a dedicated policy framework that is explicitly foregrounds the need for durable solutions to internal displacement. Prior to its publication, the policy is forthright about the fact "in the absence of a policy framework on internal displacement in Nigeria, the response to the plight of IDPs has remained largely fragmented and uncoordinated" and that response to root causes "has been very poor and ineffective" [101].

Unlike in the other countries analyzed as part of this review, durable solutions strategies fall within state institutions that have a focus that is broader than simply emergency response. The lead government agency responsible for durable solutions is the National Commission for Refugees, Migrants and Internally Displaced Persons (NCRMI), which falls under the Federal Ministry of Humanitarian Affairs and Poverty Reduction. These entities inclusion issues of migration and poverty reduction alongside treatment of forcibly displaced populations is notable.

The 2021 IDP policy has been operationalized through the recent development and publication of the country’s National Strategy for Durable Solutions to Internal Displacement (2026–2030) [44]. More specifically, the strategy translates NCRMI’s mandate into a five-year action plan with pillars, KPIs, governance structures, financing mechanisms and an SOP.

Unlike the majority of the other strategies assessed under this review, Nigeria's National Strategy does not include a costed plan or even indicative budget. There are, however, a series of "state action plans on durable solutions" (SAPs) that have been recently developed with the involvement of the UNOSA [102]. State plans that were accessible during this review included those for Borno, Benue, Katsina, Adamawa, Zamfara, and Yobe.

Solutions' Strategies Integration of housing and urban development issues

Recognition of urban issues

- There is very little emphasis on urban issues in the normative instruments for Nigeria examined in this review. The particular features of urban forced displacement receives virtually no mention in either the National IDP Policy or the new National Strategy for Durable solutions. The only relevant mention of urban development issues in either document is a single reference in the to the need to "regularize" informal settlements as part of local integration of IDPs [44]. Housing (as discussed in more detail below) is framed primarily as delivery of new housing units on resettlement sites, as opposed to the creation of livable, sustainable human settlements.
- Interestingly, state plans do make relatively more detailed references to the urban locations and aspirations of IDPs. This is particularly prominent in the Borno SAP, which discusses the significant expansion of the city of Maiduguri to "accommodate people that may wish to locally integrate in the city" [99].

Developmental Orientation

- The 2021 IDP policy, while mentioning durable solutions, is thoroughly grounded in a humanitarian-oriented and rights-based logic. The mission statement of the document is to "provide a framework for national accountability and responsibility to protect, promote and fulfil the rights of internally displaced persons, families and host communities as well as adopt strategic measures for coordinated gender-sensitive response to all types and phases of internal displacement in Nigeria". While there is reference to durable solutions being a gradual and complex process that extends from relief to long-term development, the policy details are heavily oriented around establishing how international humanitarian law around displacement applies in Nigeria. As such, it generally sees displacement through an emergency-inflected lens.

- A small but important shift in the policy language can be perceived in the 2025 National Strategy document. In addition to international human rights laws and humanitarian laws, the Strategy also prominently ties durable solutions policymaking to the National Migration Policy of 2025 and medium- and long-term national development plans. There is also a dedicated pillar on livelihoods and economic resilience that is implicitly more developmental and long-term than language in the 2021 policy. State plans, such as the Borno SAP also reflect a more developmental orientation, centering the fact that durable solutions is about “building resilience” and that such efforts need to be integrated into the state’s broader 10-year and 25-year development plans. By linking to these quarter-century timescales, the plan thus makes clear the long paths that IDPs and host communities will need to follow to achieve truly durable results. Quite interestingly, Borno state’s overarching vision in the SAP is for a "secured, competitive agri-business and commercial hub anchored on prosperous people" by 2045”-language that is thoroughly developmental in character. The document also explicitly (and refreshingly) frames IDPs as future productive economic actors, not as mere passive recipients of aid.

Housing adequately and appropriately addressed

- The treatment of housing and settlements issues within Nigeria’s normative instruments raises a number of serious concerns. Both the National IDP Policy and the National Durable Solutions Strategy provide little operational detail on housing, but in general the point towards a conceptualization of housing as a product or basic service that needs to be provided, rather than as an ecosystem that needs to be nurtured. The 2025 National Strategy also makes the worrying call for “resettlement cities”-ostensibly greenfield sites, the brief description of which brings to mind a camp-based logic as opposed to flourishing human settlements (they are defined as “Planned, climate-resilient settlement with services, roads, water, power.”) [44].

- The state plans, and in particular the one for Borno State, highlight the negative consequences of these higher-level policy orientations that treat housing as a product to be delivered as a purely public good, as opposed to a private, market-based asset to be subsidized. As such, the Borno state plan is unusually focused on an extremely large number of government-delivered permanent housing units. While there are also considerations for more holistic approaches to housing, such as rental support, housing construction and site preparation represent the largest single cost of the overall plan, representing 2.12 billion of the 2.77 billion total price tag. These eye-watering budgets would finance the construction of approximately 84,000 housing blocks, each consisting of 4 units of 2-bedroom houses. The per block price

tag is roughly $28,000, and these structures are envisioned for construction primarily in areas of IDP return. While Nigeria has by far the highest per capita GDP and government budgets of the five countries, these figures (and the lack of associated of technical details) raise concerns that these proposals fall squarely within the realm of “fantasy plans”.

- A national budget figure for Nigeria is not publicly available for the national strategy. KIIs reported that the federal government was developing its own plan, but that it was not yet ready. This review uses the Borno state figures to extrapolate a total national durable solutions budget of $6.16 billion, $4.71 billion of which (%) would be dedicated to permanent housing.

Housing and Urban Development Policy Environment

- The 2023 National Urban Development Policy (NUDP) [51] does a generally excellent job of framing the impacts that internal displacement is having on the country’s urbanization trajectory and the urban policies it needs to harness the “urban dividend” that these societal transformations can offer. While mention of internal displacement is brief, they are prominently highlighted and discussed in technically-informed ways.
- First, it notes that the country’s urbanization trajectory cannot be separated from the current national crises. Instead, it argues placing forced displacement and the underlying sociopolitical dynamics that drive it “front and center” [51] in the overarching NUDP analysis.
- The NUDP notes that there is an inherent feedback loop between urbanization and insecurity; it notes that on the one hand, “Insecurity is directly and indirectly connected to urban transformation as millions of Internally Displaced Persons have migrated to secondary cities, peri-urban areas, and towns” [51]. At the same time, “poorly managed cities contribute to the vulnerabilities and anxieties that drive conflict and violence” [51].
- Also positively, the NUDP makes clear that urban planners and municipal leaders need to address both short-term emergency needs and permanent housing and settlements issue for displaced populations.

Somalia

Internal Displacement Context

Somalia has a long and pronounced history of internal displacement and one of the largest caseloads in the world, especially when considered as a share of the total population. According to IDMC, at the end of 2024, the country registered 3.1 million conflict-induced and 733,000 disaster-induced IDPs across its territory. These totals represent roughly 16% and 4% of the total, respectively. Over each of the past six years, Somalia has ranking in the top 5 globally in terms of percentage of the total population internally displaced[56].

The recurring challenge of internal displacement is linked to both the political instability and conflict that have engulfed substantial areas of the country since the fall of the central government in 1991, and Somalia's extremely high levels of vulnerability to extreme weather events. Most prominent of these are large-scale seasonal flooding in urban areas and -most significantly- recurrent droughts. A recent IOM assessment [104] estimates that the primary reasons for displacement across the country were evenly split between conflict- and disaster-induced displacement, albeit with important regional differences and shifts over time.

This displacement is highly urbanized, and "site[57]" based. According to the DTM, an estimated 95% of IDPs live in urban settings, compared to only 5% in rural areas. As a result, forced displacement is now[58] widely recognized as a major driver of rapid urbanization. This predominantly urban nature is highlighted by the extreme case of Mogadishu – which is home to an estimated 30% of all Somali IDPs, with over 1.2 million individuals scattered across approximately 2,000 IDP sites. Combined with economic in-migration and normal population growth, this makes Mogadishu one of the fastest-growing cities in the world. Displacement is also generally protracted. According to the World Bank and UNHCR [106], more than half of IDPs in Somalia were displaced from 2016 onwards following five consecutive failed rainy seasons in much of the country. Protracted displacement is even more likely to define the lives of urban IDPs, with an estimated 82% reporting living in protracted displacement [106].

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[56] Author's calculations, based on IDMC displacement data (101) and WB population data.

[57] A significant note of caution is, however, merited on this point. The definition of what is and is not a site versus a host community is often a subjective one, and data from original sources such as IOM and UNHCR note that field-level assessments on this issue have no standardized methodology. For a broader discussion on the difficulties of assigning clear definitions to IDP settlement types (103).

[58] See below on the fact that there has been a marked evolution on the discourses around this from Somali government officials, who various KIIs described as until relatively recently (rhetorically) embracing this reality. Whether this rhetorical shift has been accompanied by actual policy change is also discussed below.

Generally, IDPs-much like large percentages of the rest of the Somali population-confront the daily challenge of living in extreme poverty. Research by the World Bank which showed that 63 percent of IDPs and 45 percent of the host population in Somalia are identified as multidimensionally poor [107]. An estimated 80% of all IDPs and host communities live in unimproved shelters; over half of all IDPs in urban IDP "settlements" are reported to live in traditional mud huts [107].

Another troubling feature of internal displacement in Somalia is the ever-present threat of evictions for displaced households [108, 109]. Recent DTM data recorded over 200,000 people evicted in Somalia in 2023 alone [104]. This risk is the product of a complex set of sociocultural and political economy factors, and a reflection of the economic precarity and social and political marginalization of many IDPs.

Durable Solutions Policy Environment

Overview

- Not only has Somalia experienced one of the largest internal displacement crises it has experienced one of the largest and most sustained efforts to provide durable solutions for IDPs in the world. Since the mid-2010s, the country has received substantial resources and technical assistance to scale up durable solutions programming, governance and legal frameworks. Between 2016 and 2019 alone, an estimated $90M was allocated to durable solutions-related programming [110]. As discussed below, this has meant a substantial series of on-the-ground investments.
- The current guiding document-developed with the support of the OSA and linked to a national costed plan-is the National Solutions Pathways Action Plan (2024–2029). It is closely linked to the earlier National Durable Solutions Strategy (NDSS), which the Solutions Pathways Action Plan treats the NDSS as the overarching strategic reference point.
- The large amounts of donor and UN interest in internal displacement in Somalia have not only directly contributed to large durable solutions projects and programming, but also seem to directly linked to high levels of policy ambition with respect to IDPs:
    - First, as articulated in the National Solutions Pathways Action Plan, the country and its partners have adopted a relatively maximalist definition of when a durable solution to displacement is achieved. Per this plan, IDPs achieve a durable solution when they, "have access to *adequate standards of living*," [45, emphasis added] as measured by access to basic services,

livelihoods and respect of their rights. This formulation seems to abandon a relative framing of durable solutions in the original Guiding Principles, in which material or access deprivations are only considered if they are "displacement related"[59]. This is particularly striking given that such a high percentage of non-displaced Somalis-both hosts and broader Somali society-lack this access.[60]

- Second, and relatedly, Somalia's policy framework adopts an expanded, country-specific definition of internal displacement. Building on the standard international definition, it explicitly includes some forced evictees and displaced pastoralists, and adds development projects and clan-based insecurity to the recognized causes of displacement [110].
- Third, the country has become a global "leader" in the drafting and adoption of laws, policies, and initiatives to address internal displacement[61]. The extent to which these *de jure* laws and framework have meaningfully affected concrete governance or programming an active debate amongst KIIs involved on Somalia solutions programming.

- Finally, inflows of ODA resources for durable solutions has spurred national-level political contestation around control of this domestically important portfolio. KIIs reported that there has been consistent political jockeying between different sections of the Federal government, including the Durable Solutions Unit within the Ministry of Planning, Investment and Economic Development (MoPIED) and the NCRISS. With the recent passage of the national "IDP Act", this balance seems to have shifted decisively to the National Commission for Refugees and IDPS (NCRI), but KIIs reported uncertainty about the ultimate influence of the law in practice.

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[59] Per the Guiding Principles, "a durable solution is achieved when IDPs no longer have specific assistance and protection needs *that are linked to their displacement* and such persons can enjoy their human rights without discrimination resulting from their displacement" (109, emphasis added)

[60] The differentiation between host and non-host urban resident are arguably even harder to operationalize than distinguishing between IDPs and hosts. The global recommendations from IGRIS for dealing with this leave much to be desired [Ward and Earle forthcoming]. Recent work by the Daanwadag consortium has provide a contextually grounded and evidence-informed methodology to address this difficulty, which they call the Derinsimo approach-see below.

[61] For example, the NDSS lists no less than 28 different "key legal and policy frameworks from which the NDSS draws" (NDSS, p. 31). Many are directly related to specific aspects of internal displacement, including "These include the National Policy on Refugee-Returnees and IDPs, the Interim Protocol on Land Distribution for Housing Eligible Refugee-Returnees and IDPs, the National Eviction Guidelines, and the National Resilience and Recovery Framework. The legal and policy instruments at the sub-national level include the Southwest State Land Law, the Puntland Local Integration Strategy, and the Banadir Regional Administration Durable Solutions Strategy, among others." (44).

Solutions' Strategies Integration of housing and urban development issues

Overall, Somalia's internal displacement policy environment is one of the strongest among the five countries at effectively addressing housing and urban issues. This seems to result from a combination of the highly urbanized and protracted nature of the context, making it hard to ignore, and consistent advocacy and resourcing on the part of the UN and other international actors to highlight urban-related needs.

Recognition of urban issues

- Somalia's main internal displacement policies consistently and prominently recognize the deeply urban nature of its displacement situation. From its opening pages, the National Solutions Pathways Action Plan frames the entire displacement context as urban in nature, noting that "the ongoing scale and pace of displacement have been a driver of rapid urbanization and significant rural-urban migration" [45]. The Action Plan also unequivocally states that this context "necessitates a shift in humanitarian, development, and peace and security programming to address the challenges of an increasingly urban displaced population" [45].
- There are also clear indications that this and other policies forthrightly recognize a oif important features of this displacement: 1) that it cannot be separated from larger urbanization forces reshaping the country, 2) that a majority of displaced households wish to remain in the cities and towns they now call home; and 3) the changes to Somali economy and society resulting from these tectonic shifts are largely irreversible.
- Less progressively, the policy environment still seems to frame this displacement-induced urbanization as a crisis that needs to be managed, rather than as an opportunity to be seized.
- This is less pronounced than in other policies among the five countries, in that there is little policy language or specific programming recommendations that pretend it should be reversed. But a careful reader would come away with the impression that policymakers perceive very little silver lining in the sped-up urbanization that they are confronted with.

Developmental orientation

- Overall, Somalia's displacement policies have strongly embraced a development-oriented discourse around internal displacement. The Action Plan clearly explains

that “the Federal Government of Somalia (FGS) views displacement as primarily a development issue with humanitarian elements” [110] and that the Government is “spearheading a developmental rather than a humanitarian approach to solving displacement issues in Somalia” [45]. The type of programming it tends to recommend also frames interventions as developmental in nature, with the recent Solutions Pathways Action Plan as a step toward “rebuilding lives and transforming the socio-economic landscape” [45].

- The policy framing is not about meeting immediate needs, but rather providing the conditions in which state actors and market forces can ensure that IDPs are “resilient”. Indeed, the first of the policy framework’s five strategic priorities is to “Increase the resilience of displacement-affected communities by ensuring equitable access to basic services, housing with security of tenure, and social safety nets” [45]. There is also ample concern for ensuring that these goals are sustainable over the long-term; as such, there is an important focus on capacitating local governments to be able to provide services to both IDPs and their wider citizenry in perpetuity.
- Current policies are much less clear about shifts in humanitarian programming that need to be undertaken to unsure that they are being carried out in a “no regrets” [4] manner that does not frustrate future developmental efforts.

Housing adequately and appropriately addressed

- Housing as a sector and issue area is moderately prominent in Somalia’s current policy framework. The housing sector is central to the first Strategic Objective of the Action Plan, which calls for ensuring that IDPs have, “equitable access to public services, *housing with security of tenure*, and social safety nets through a rights and needs based approach” [110 emphasis added]. This strategic objective connects housing to services and other issues such as “challenges spanning their safety, health, dignity and livelihoods” [110]. It also talks about housing in straightforwardly development-focused, systems-oriented way that requires governance reform of the sector to meet the scale of the challenge. It proposes the need for a national housing policy (currently under development) and makes reference (albeit at a very high level) to the need for “ensuring an effective enabling environment for affordable housing production, such as land supply, housing finance, infrastructure development, affordable materials, technical standards, etc., and respective roles of private sector and public sector” [110]. This reflects an acknowledgement of the need for broader

market-based, value chain-oriented approaches, but it provides little specificity on how to achieve it.

- Interestingly, in a subtle, but potentially important shift, the more recent Action Plan removes any direct reference to housing in the pathway related to "Access to basic services". Instead, housing is restricted to a standalone section on **"**Legal Documentation, Housing, Land and Property (HLP)" [45]. While undoubtedly important, the HLP paradigm is generally humanitarian in nature, seeking to ensure that displaced populations have their fundamental (humanitarian) rights respected and are compensated for losses from crisis or disaster. This is considerably different from a true development orientation, housing-systems approach, centered on land supply, infrastructure, finance, regulation, and market shaping. In this way, land tenure-focused programming is often treated as providing evictions protections to existing IDP settlements, or to ensuring that 'relocation'/'resettlement' sites have full land tenure documentation and are 'protected' from evictions. This is far from society-wide, structural reforms that would represent a true developmental orientation.

- The policy framework also speaks directly to the need to empower and capacitate local governments, noting, "The underlying assumption of these initiatives argued that if local governments were capacitated to deliver services in settlements, creating a link of accountability with displaced persons and improving social cohesion between displaced and host communities, then state legitimacy would be strengthened as displaced persons would feel less marginalised." [110].

- *More problematically*, the Solutions Pathways Action Plan includes mention of at least 8 'relocation' sites across the country that have been opened or are in the process of being developed. These are designed for the resettlement of "primarily IDPs [sic] who are at risk of eviction", and would providing these IDPs with both access to land and, ostensibly, a permanent home. Curiously, while the text of the plan does not dwell on them, the associated "National Costed Action Plan," is heavily centered on this approach, with an estimated 23%[62] ($476 million) of the overall $2.09 billion price tag needed to achieve this one objective. This would provide some minimal (albeit undefined) level of servicing to these greenfield sites, as well as fund the "construction of permanent and durable houses (at least 2 rooms with veranda, toilets, kitchens) that can accommodate at least a family consisting of 6 individuals)"

[62] The budget breakdowns in the Action Plan do not allow for full disaggregation of sectoral budgets. This review has assumed that 90% of the total envelope of $528 million (i.e. $476 million) for the "Housing, Land and Property (HLP) sector would be dedicated to development of the relocation sites and the associated permanent housing. This represents 23% of the total $2.09 billion budget.

[45]. Home typologies vary, but KIIs indicated that current costs or existing prototypes on the Barwaaqo and Old Grible sites cost approximately $5,000 per unit (exclusive of site infrastructure). KIIs described that many of these sites are located at a far remove from existing informal IDP sites[63], with long (and relatively expensive) commutes and few services or livelihoods opportunities in the new locations. Based on the documentary review and KIIs, these plans appear to be the result of an unfortunate confluence of three factors: 1) local and national government officials' strong desire for rapid and tangible interventions for IDPs[64]; 2) an implicit assumption on the part of humanitarian and durable solutions actors that IDP households will fare better if relocated to a "permanent" site -however remote or poorly connected - than if they are evicted from an informal site and forced to find another spot within the city**;** and 3) the belief that these sites will be able to attract additional development funding for infrastructure.

- All these factors raise major red flags regarding the appropriateness and cost-effectiveness of these relocation sites. Local leaders' preferences should most certainly be taken into account, but investments of this scale demand international actors have a deep and nuanced understanding of the local political economy before being enacted. Multiple KIIs reported concerns that such investments could be instrumentalized for the private financial gain of local officials, or employed to manipulate spatial distribution of clans to benefit politically. The assumptions driving international responses to evictions also need to be carefully and empirically verified, considering vulnerable IDP households' prospects for viable livelihoods opportunities, sustainable and affordable access to basic services, and political and socioeconomic inclusion in their new homes. Finally, based on KII with donor representatives in Somalia, there are strong reasons to question the realism of hopes for follow-on investments for many of these sites coming from development actors. Without clear signals that such funding will materialize, the relocation sites thus begin to drift into the realm of "fantasy planning" that is discussed -and criticized- in the framework above.

Housing and Urban Development Policy Environment

- The policy environment for housing, land and urban policies is much less developed in Somalia-relative to both its own policies on durable solutions (see above) and to

[63] KIIs noted that the closest site was approximately 3 kilometers from existing urban infrastructure, but that others were up to 30 kilometers away.
[64] KIIs also noted concerns that international investments.

the policy environment in the other four target countries. Indeed, the Federal Government currently lacks national policies on the issues of housing, land[65] and urban management. This dearth of policy guidance reflects the three decades of conflict, political instability and disasters that have both deeply eroded state capacity and constrained international development investment in the country, as well as the high level of reliance Somalia has had on humanitarian assistance over this period.

- Happily, this does appear to be beginning to change. For example, an advanced draft of the National Housing Policy is currently in development with resources from the IDSF and technical support from UN-Habitat[66]. The National Transformation Plan also recommends putting in place a national "Land Zoning Strategy" that would provide a comprehensive urban zoning framework. At the same time, per KIIs, urban land continues to be an issue that is treated with political caution. Despite the Federal Constitution calling for a national land policy, an "up-to-date" policy does not yet exist [110], and land continues to be informally managed and highly politicized throughout much of the country. Perhaps reflecting these challenges, while the NDSS called for a National Land Policy, given land's deep interconnections with durable solutions programming, the more recent National Solutions Pathways Action Plan is silent on this topic[67].
- Given this dearth of relevant policies, this comparative review analyzed the new National Transformation Plan [52] to assess policy priorities in the housing and urban development sectors, and the extent to which it recognizes and proactively addresses internal displacement. The NTP exhibits several quite positive features:
    - The NTP appropriately frames housing as both a social priority and an urban development lever, linking housing need to rapid urbanisation and displacement and proposing large-scale delivery (affordable apartments, civil-servant housing, and shelters for IDPs/refugees) alongside basic urban infrastructure and planning measures. Reflecting its importance, the issue of housing (and related urban planning, urban management and urban service delivery issues) is accorded its own stand-alone chapter (Chapter 17).

[65] State-level land laws do exist for Southwest State and Jubaland State (44)
[66] KIIs noted that initial drafts of the policy did *not* include specific mention of displaced households or communities, but that IDPs have been added as a target market segment in the current version.
[67] There is a brief mention of development of "land management laws" for three states, albeit with no additional explanation (44)

- When discussing housing, the Plan also makes reference to a broader ecosystem of "enablers of adequate housing", including *secure land tenure, urban planning, housing finance systems and strengthening governance systems for effective urban planning and policy implementation*. *The Plan recommends the establishment of a National Housing Authority* to strengthen governance and help address land-use disputes. It even identifies land governance weaknesses (poor records and an outdated legal framework) as drivers of conflict and barriers to private investment and housing development, implying that tenure reform is central to scaling housing solutions.

- Nevertheless, other aspects of the Plan raise questions about whether current policy around housing is sustainable, scalable and inclusive:

  - While the challenges of dysfunctional land tenure governance are noted, the Plan does not propose tackling the underlying political economy of informal land markets, but merely stresses improved zoning regulations.

  - Most problematically, the Plan proposes public sector-led housing and shelter construction as a prominent -and costly- solution to the country's housing challenges. Indeed, the NTP proposes to construct "410 apartment blocks, 1,000 villas, 2,000 low-cost housing units, and 20,000 shelters in major cities" [52]. This is problematic on several fronts. First, mass delivery of housing will entail large outlays of scarce public resources on a small fraction of the total population; this plan represents a very high opportunity cost relative to other development interventions. Second, the Somalia state currently lacks the capacity and governance systems to ensure that the construction, distribution and ongoing management of these projects is undertaken transparently, cost-effectively and inclusively.

  - The proposal to continue constructing transitional shelters for IDPs as part of developmental plan are similarly sub-optimal. Shelters, by definition, will only temporarily address vulnerable households' needs. While potentially impactful for recently displaced households, they come with high costs and uncertain benefits for IDPs in protracted urban displacement. Given current ODA funding shortfalls in Somalia and around the world, construction of temporary/transitional shelters in major urban centers does not appear defensible, as they represent the worst of both humanitarian and development programming approaches. Instead, more cost-effective short-term approaches (such as cash grants [4] or graduated rental subsidies [65])

could be paired with more innovative efforts that have the potential to sustainably improve existing land and housing markets and basic services in informal settlements.

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