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An Evaluation of NRC's HLP Programming in Baidoa, Kismayo, Garowe, and Mogadishu Cities, Somalia.

Title: An Evaluation of NRC's HLP Programming in Baidoa, Kismayo, Garowe, and Mogadishu Cities, Somalia. | May, 2026

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Executive Summary

This evaluation, conducted by Samuel Hall between November 2025 and April 2026, assesses how NRC's Housing, Land and Property (HLP) programming has contributed to durable solutions for displacement-affected populations in urban Somalia. It focuses on NRC's HLP programming in Baidoa, Garowe, Kismayo and Mogadishu, where different models have been implemented in response to distinct tenure, eviction and urban governance contexts.

The evaluation examines the contribution of HLP models to tenure security, eviction prevention, access to services and social inclusion; assesses sustainability and inclusiveness; and compares performance, trade-offs and contextual conditions across models. It uses a qualitative, comparative design based on 27 key informant interviews, 16 focus group discussions with 96 participants, four city-level case studies and an extensive desk review. The analysis is structured around relevance, effectiveness, efficiency, impact and sustainability, with tenure security and eviction risk reduction treated as primary outcomes, and access to services and social cohesion as enabling outcomes.

Key findings and conclusions

Across the portfolio, NRC's HLP programming makes a substantial but uneven contribution to durable solutions. It has improved tenure predictability, reduced eviction risk and created better conditions for households to remain, invest and access services. The strongest results are found where tenure is recognised, enforceable, institutionally anchored and linked to settlement development and services. More brokered or rental-based models deliver important protection and stabilisation but are more fragile because they depend on lease renewal, affordability, landlord cooperation and continued mediation.

The main findings by model are:

- **Garowe:** Hoodale is the strongest example of HLP contributing to durable settlement formation. Government-allocated land, title documentation, technical due diligence, settlement planning and service integration created a more secure and recognised settlement. Hoodale also generated a wider demonstration effect, with nearby IDP households purchasing land in Dhagaxley through similar municipal procedures.
- **Baidoa:** The model shows the value of formalising community-led agency. In ADC1, households organised collectively, identified land, purchased it in instalments and then received NRC-supported formalisation through notarial and municipal processes. Baidoa also shows strong results in eviction prevention through municipal leadership, taskforce engagement, eviction guidelines and strengthened documentation systems.
- **Kismayo:** The model is promising where title documentation has been completed, with households reporting stronger tenure security and protection from development-driven eviction. However, where documentation or services remain incomplete, households experience continued uncertainty. The model's durable-solutions potential therefore depends on completing the legal and service pathway.
- **Mogadishu:** Integrated Rental Solutions, negotiated leases, legal aid, landlord engagement and taskforce mechanisms provide vital protection and stabilisation in a highly constrained private-land market. Written and notarised agreements improve predictability and reduce immediate eviction threats, but the model remains time-bound and requires continued attention to affordability, livelihoods, legal aid and transition pathways.

The evaluation also finds that tenure security contributes to increased economic inclusion but is not sufficient on its own. Titled or recognised land can strengthen household assets, support investment and enable longer-term planning, but these gains depend on complementary livelihoods, finance, services and market access. Gender-focused documentation is another important strength of the portfolio, particularly where women are listed as rights holders. However, women's tenure security also depends on legal literacy, dispute resolution, male engagement, social norm changes and post-project enforcement.

Priority recommendations

1. **Align HLP models more clearly with context and tenure pathways.** NRC should distinguish between protection and stabilisation models, such as IRS, rental support and negotiated leases, and models designed to produce longer-term tenure outcomes, such as ownership, long-term allocation and formalised rights. This distinction should guide programme design, resourcing, transition planning and how success is measured.
2. **Systematically incorporate political economy analysis into model selection.** NRC should assess land ownership patterns, gatekeeper roles, municipal leadership, urban plans, eviction risks, tenure status, available durable-solutions land, dispute-resolution actors and local authority capacity before selecting or expanding HLP models.
3. **Prioritise completion and enforceability of tenure processes.** NRC should place greater emphasis on converting temporary certificates, allocation documents and intermediate arrangements into final, enforceable tenure outcomes wherever feasible, particularly where households remain in partial or transitional forms of security.
4. **Combine statutory formalisation with customary and negotiated approaches.** NRC should promote models that combine formal documentation with locally legitimate governance and dispute-resolution mechanisms, so that tenure gains are both legally recognised and socially enforceable.
5. **Strengthen women's tenure security beyond documentation.** NRC should strengthen women's access to land governance committees, administrative systems, legal literacy, referral pathways and dispute-resolution forums, while engaging customary, community and religious leaders on women's rights in widowhood, divorce and intra-household disputes.
6. **Sequence HLP with services, infrastructure and livelihoods.** NRC should ensure that tenure gains are linked to water, sanitation, roads, transport, electricity, schools, health services, markets and livelihood opportunities, so that secure land can translate into viable settlement outcomes.
7. **Strengthen local systems to sustain tenure outcomes beyond NRC support.** NRC should continue investing in community-driven planning, municipal land administration, HLP taskforces, land governance committees, registries and local dispute-resolution mechanisms that can function beyond NRC's direct involvement.
8. **Shift monitoring from delivery outputs to durability and local uptake.** NRC should track not only documents issued or households reached, but whether tenure remains secure over time, disputes decline, women retain rights, and services and investments follow increased tenure security.

Overall, NRC's HLP programming has shown that secure tenure can shift urban displacement responses from short-term survival toward settlement stability, investment and inclusion. The key task ahead is to apply this learning consistently across contexts: knowing when to protect, when to stabilise and when to invest in more durable tenure outcomes.

List of abbreviations and acronyms

3R	Return, Reintegration, and Rehabilitation/Resilience
ADC Zone/ADC1	A designation for specific settlement sites in Baidoa
BRA	Banadir Regional Administration
CDR	Community Dispute Resolution
DACs	Displacement-affected communities
ECHO	European Civil Protection and Humanitarian Aid Operations
EU	European Union
FCDO	Foreign, Commonwealth & Development Office
FGDs	Focus Group Discussions
FGM	Female Genital Mutilation
FSNAU	Food Security and Nutrition Analysis Unit
G&I	Gender and Inclusiveness
GPS	Global Positioning System
HLP	Housing, Land and Property
ICLA	Information, Counselling and Legal Assistance
IDPs	Internally Displaced Persons
IOM	International Organization for Migration

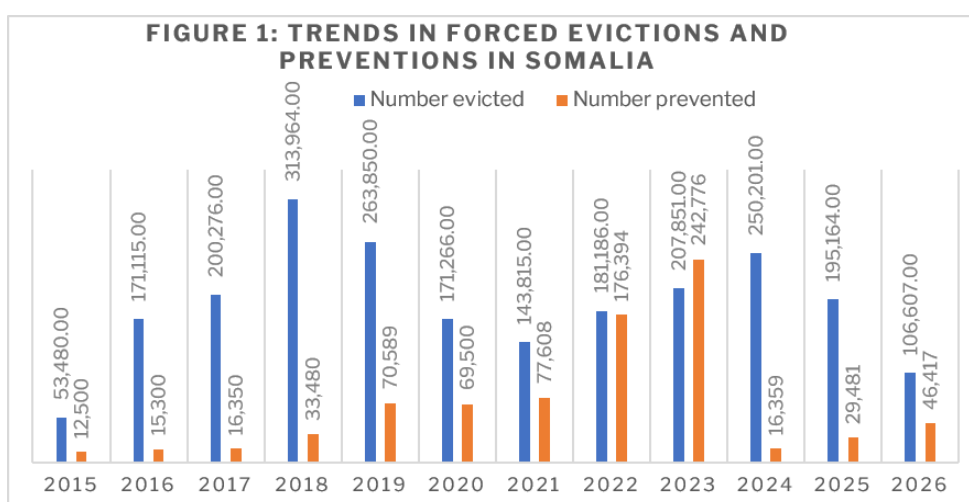
INGO	International Non-Governmental Organization
IRS	Integrated Rental Solutions
JUCRI	Jubaland Commission for Refugees and Internally Displaced Persons
KIIs	Key Informant Interviews
MEB	Minimum Expenditure Basket
MPCA	Multi-Purpose Cash Assistance
NRC	Norwegian Refugee Council
OECD-DAC	Organisation for Economic Co-operation and Development - Development Assistance Committee
SIDA	Swedish International Development Cooperation Agency
SOSH	Somali Shillings
SURP-II CERC	Somalia Urban Resilience Project Phase II - Contingency Emergency Response Component
UNHCR	United Nations High Commissioner for Refugees
USAID	United States Agency for International Development
USD	United States Dollar
VSLA	Village Savings and Loan Association
WASH	Water, Sanitation and Hygiene
YOURS	Youth and Urban Regeneration Somalia

1. Introduction

1.1 Background and Programme Overview

Somalia faces protracted displacement driven by a combination of conflict, climate shocks, and rapid urbanisation. Internally displaced persons (IDPs) are concentrated in cities and peri-urban areas where services are overstretched, governance arrangements are contested, and land markets are highly fragmented.¹ Disaster events have now overtaken conflict as the primary driver of displacement,² with an estimated 304,359 people projected to be displaced between 1st April and 30th June 2026.³ The majority of these displacements are expected to result from drought (41%), followed by flooding (36%) and conflict (23%).⁴ These trends reflect the compounding effects of conflict and climate shocks, as protracted droughts and recurrent flooding reinforce each other and steadily erode community recovery capacity and resilience.⁵ As displaced populations settle in urban areas without secure tenure or adequate services, negative social and environmental externalities deepen existing vulnerabilities.⁶

Total recorded:
2,258,775
 people forcibly
 evicted in +11 years,
 while an additional
 80,675 people were
 prevented from being
 forcibly evicted.



Displaced communities often settle on privately owned land without formal tenure documentation, leaving households exposed to recurrent HLP violations, especially forced eviction.⁷ Forced eviction is not incidental; it is a predictable outcome of insecure tenure amid rapid urbanisation, land commodification, and weak dispute adjudication capacity. Forced evictions remain among the most pressing challenges facing IDPs. By April 2026, monitoring data already recorded 53,807 individuals and 46,417 households affected by eviction. These figures underline that HLP interventions are operating in a context where eviction remains active, large-scale, and recurrent.

The Norwegian Refugee Council (NRC), through its Information, Counselling and Legal Assistance (ICLA) core competency and broader durable solutions programming, has implemented a range of HLP interventions across Somalia. These interventions, largely delivered under the Danwadaag Consortium and supported by key donors including FCDO, the EU, World Bank, SIDA, USAID, and ECHO, are designed

¹ UN Habitat, "Somalia Programme Country Briefing Note", 2020.

² Samuel Hall, 'What Works? Solutions from the Start of Cyclical Climate-Induced Displacement in Somalia.' 2025

³ IOM and DRC Displacement Tracking Matrix, "Multi-Hazard Displacement Projections: April 2026 – June 2026." 2026.

⁴ Ibid: Multi-Hazard Displacement Projections: April 2026 – June 2026

⁵ Ibid: What Works? Solutions from the Start of Cyclical Climate-Induced Displacement in Somalia

⁶ Samuel Hall for IOM and UNEP, 'Assessment to Identify Climate Adaptive Solutions to Displacement in Somalia.' 2021.

⁷ Arab Land Initiative, "Joint Advocacy Paper: Housing Land and Property Rights in Somalia", 2024.

to improve tenure security, prevent forced evictions, and support pathways to urban integration. They are typically delivered as part of multi-sector, area-based approaches that combine HLP support with shelter, WASH, and livelihood interventions.

This evaluation focuses on NRC's HLP programming implemented across key urban centres including Baidoa, Kismayo, Garowe, and Mogadishu. It covers a portfolio of interventions delivered under different projects and models, including:

- Land acquisition and tenure formalisation approaches (e.g. Sites I & II in Baidoa under the YOURS project), involving due diligence, verification, and documentation of land ownership
- Eviction prevention and tenure regularisation, including negotiated agreements between landowners and displaced communities
- Government-led relocation support, combining land allocation, shelter, and service provision
- Shelter-linked HLP interventions, including rehabilitation and owner-driven housing approaches
- Capacity building and legal empowerment, strengthening institutional and community-level HLP systems

Across these interventions, NRC applies a theory of change centred on improving legal, technical/material, and physical safety, as well as social cohesion, recognising HLP as a foundational enabler of durable solutions.

The overall objective of these programmes is to enable displacement-affected households to access and retain land or housing under conditions that are sufficiently secure, recognised, and sustainable to support longer-term settlement and self-reliance. In line with NRC's Self-Reliance and Durable Solutions framing, self-reliance is understood as the social and economic ability of an individual, household, or displaced community to meet essential needs in a sustainable manner and with dignity, at a level comparable to the host community. HLP outcomes are therefore assessed along a continuum from improved legal, physical and material safety that enables access to services and livelihoods, through to fuller durable solutions where displacement-specific needs and protection risks are progressively reduced.

In this evaluation, “contribution to durable solutions” does not mean that NRC's HLP programming is expected to deliver durable solutions on its own. Rather, the evaluation assesses how far different HLP models contribute to durable solutions by strengthening the preconditions for local integration, settlement stability, service investment, social legitimacy, and self-reliance in urban Somalia. This reflects both NRC's own framing of HLP as a foundational enabler of legal safety, material safety, physical safety, and social cohesion, and Samuel Hall's wider body of work in Somalia showing that secure tenure is necessary for gains in shelter, services, livelihoods, and social inclusion to consolidate over time. In this sense, the most relevant durable-solutions pathway assessed in this report is local integration: whether displacement-affected households can remain in urban areas under conditions that are secure, recognised, and viable enough to support longer-term settlement and participation in city systems.

1.2 Purpose of the Evaluation

This evaluation was commissioned to assess the performance of NRC's HLP programming in contributing to durable solutions outcomes in urban Somalia. Specifically, it examines how different HLP models contribute to tenure security, eviction prevention, service access, social legitimacy, and local integration, while recognising that HLP alone is not sufficient to deliver durable solutions. The evaluation therefore focuses on NRC's contribution to the enabling conditions through which durable solutions

become more feasible, rather than on whether HLP interventions can independently resolve displacement.

The evaluation serves three primary purposes:

1. Assess the contribution of HLP models to tenure security, eviction prevention, access to services and social inclusion.
2. Assess the sustainability and inclusiveness of the different models.
3. Analyse relative performance, trade-offs and contextual conditions of the different models.

The findings are intended to be used by NRC, its partners, donors, and government stakeholders to strengthen HLP programming, improve coordination, and support more effective and sustainable responses to urban displacement.

1.3 Scope of the Evaluation

The evaluation covers NRC HLP interventions across four key urban centres: Baidoa (Southwest State); Kismayo (Jubaland); Garowe (Puntland); Mogadishu (Banadir Regional Administration).

The evaluation focuses on activities implemented between 2023 and 2026. In some cases, reference is made to activities that were carried out before 2023 to explain contextual setting.

These locations represent diverse urban displacement contexts, including both established and emerging settlement areas, and allow for comparative analysis across different tenure models and governance environments.

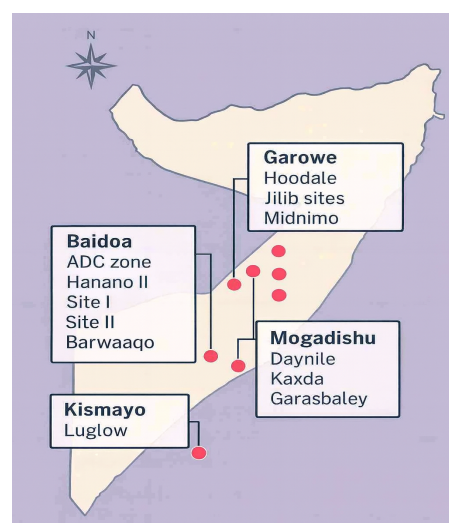


Table 1: HLP Models and Activities by City

City and Model	Key Interventions & Activities
Dayniile; Mogadishu Integrated Rental Solutions (IRS) / Graduated rental model	NRC facilitated negotiated, written and often notarised rental agreements between project participants and private landlords, including through landlord engagement, district verification and taskforce coordination. NRC provided HLP legal aid and case management, including counselling, legal documentation support, mediation, negotiation and referrals to relevant CDR, customary or formal dispute-resolution mechanisms. NRC also supported phased rental assistance, relocation support where required, national ID linkage, livelihood support were bundled with tenure, and engagement with eviction-prevention structures such as the Banadir eviction taskforce
Hoodale; Garowe Government-allocated land & permanent housing (public land allocation)	Land allocation and formal tenure recognition were led by government and municipal authorities. NRC's contribution included technical due diligence, topographic surveying, site suitability and risk assessment, site development, shelter implementation support, participatory relocation support, decentralised HLP help desks, legal information and case management referrals, and capacity strengthening for municipal land administration. NRC also supported community structures and coordination with authorities and partners to strengthen tenure security, service integration and eviction risk reduction.

ADC Zone (Sites I & II), Hanano; Baidoa Community land purchase & ownership / titling model (private land acquisition)	In sites where communities purchased land, NRC did not replace community agency but supported due diligence, plot verification, legal counselling, documentation and formalisation through the municipality and Xaqsoor Public Notary. NRC supported legal awareness and legal assistance through mobile legal clinics, transparent project-participant selection and land verification, coordination with the municipality and public notary, and documentation processes, including women-first or joint documentation where applicable. NRC also supported government-led eviction-prevention mechanisms, municipal land-registry strengthening and links to broader shelter, services and settlement development.
Luglow, Kismayo area Government-allocated land & ownership model with gender-focused documentation	Land allocation and formal title issuance were led by Jubaland government authorities, including JUCRI and municipal actors. NRC's role was to support the relocation and settlement-development process through housing support, legal documentation support, HLP legal aid and dispute-resolution support, engagement with authorities and community structures, and deliberate inclusion of women as primary or joint rights holders. NRC also supported links to the wider return/reintegration approach and mapping of productive land around Luglow for livelihood referrals.

2. Methodology

This evaluation applies a qualitative and comparative design to assess how different HLP land acquisition and tenure models contribute to durable solutions outcomes across urban Somalia. A qualitative approach was selected because the central evaluation questions are explanatory in nature, concerning how and why outcomes emerge across different tenure models, contexts, and intervention types, and because capturing the lived experiences of displacement-affected communities alongside institutional perspectives requires methods that can accommodate complexity, nuance, and contextual variation.

The evaluation uses NRC's four durable solutions safeties, legal safety, physical safety, material safety, and social cohesion, as its organising framework, in line with NRC's HLP Theory of Change and the Durable Solutions/Settlement and Recovery framework within which HLP programming operates. This framing positions HLP as a catalytic input rather than a standalone durable solutions intervention: the evaluation asks not whether HLP programming alone delivers durable solutions, but how far different models strengthen the conditions through which durable solutions become more feasible.

Following discussion with NRC during the inception phase, **the analysis concentrates analytical depth on two primary outcome areas, tenure security and eviction risk reduction**, which map most directly onto legal safety and physical safety, and where NRC's interventions have the clearest theory of contribution. **Access to services and social cohesion are assessed as enabling outcomes, capturing the extent to which tenure security creates conditions for material safety and social integration.** This structure reflects a deliberate choice to allocate analytical weight where the evidence base and the scope of NRC's interventions are strongest, while retaining the full four-safeties framing as the interpretive reference point across findings and recommendations.

Operationally, **legal safety is assessed through tenure documentation**, enforceability, access to legal assistance and dispute resolution, and protection against forced eviction. **Physical safety is assessed through reduced exposure to eviction threats**, coercion, unsafe shelter conditions, and secondary displacement. **Material safety is assessed through the extent to which tenure security enables adequate housing**, consistent service access, household investment, and reduced dependency on humanitarian assistance. **Social cohesion is assessed through participation in community and governance processes**, reduced land-related tensions, IDP-host relations, and the perceived legitimacy of tenure arrangements.

The evaluation also distinguishes between different levels of contribution across the four safeties. Some models primarily generate immediate protection by reducing eviction risk and improving predictability. Others support stabilisation by enabling households to remain in place, invest in their dwellings, and access services more consistently. The strongest models show more direct contributions toward durable solutions pathways where tenure arrangements are institutionally anchored, formally recognised, and linked to settlement planning and local integration. These are not presented as a separate typology, but as gradations of contribution within the four-safeties framework.

The evaluation framework is structured around the OECD DAC criteria, relevance, effectiveness, efficiency, and sustainability and impact, which form the backbone of all analysis and scoring. Each evaluation question was benchmarked against predefined performance standards aligned to these criteria, enabling systematic comparison across locations and HLP models. The full evaluation matrix is provided in the annex.

2.1 Sampling Strategy

The sampling strategy was designed to support comparative analysis rather than statistical generalisation, in line with the evaluation's qualitative methodology. Key informant interviews provide system-level and implementation insights across the range of actors influencing tenure security, while focus group discussions capture lived experience and outcome-level changes from the perspective of displacement-affected communities. Gender quotas and disaggregation ensure that gendered dynamics of HLP access and tenure security are explicitly captured throughout.

A total of 27 Key Informant Interviews (KIIs) were conducted across national (7) and city levels (20), 37% of which were with females. National-level KIIs engaged representatives from the National Centre for Rural Development and Resilience, IOM and the Danwadaag Consortium, NRC, and the Banadir Regional Administration Durable Solutions Unit, providing system-level and policy perspectives. City-level KIIs engaged a diverse set of actors including municipal authorities, customary justice actors, land brokers, notaries, settlement managers, landlords, site leaders, private sector representatives, and NRC staff and partners.

Sixteen Focus Group Discussions (FGDs) were conducted with 48 male and 48 female project participants across key sites, including community-based settlements in Basmale, Hanano, and ADC Zone; rental cohorts in Mogadishu; the government-allocated Hoodale settlement in Garowe; and return and reintegration sites in Luglow and Halgan. FGD participants were mobilised with support from NRC field coordinators in each location, with attention to age, gender, disability, clan dynamics, and nature of displacement. A full list of key informants is provided in Annex 3.

3. Findings

This chapter presents the findings of the evaluation against the defined evaluation criteria and enabling outcomes. It assesses how NRC's HLP models performed across Baidoa, Garowe, Kismayo, and Mogadishu, drawing on primary qualitative evidence supported by project documentation and secondary sources.

3.2 Relevance

3.2.1 Tenure security relevance: fit to the legal and customary context

Evaluation question(s): To what extent does the tenure model match the legal and customary context and address primary drivers of tenure insecurity?

Findings: All four NRC models were relevant to the local tenure context, but strongest relevance was found in Baidoa and Garowe, where tenure pathways moved households from informal or weakly recognised occupancy towards documented, socially legitimate and more enforceable tenure arrangements.

Across the portfolio, NRC's HLP programming was found to be highly relevant because it addresses insecure tenure as a foundational barrier to self-reliance and durable solutions in urban Somalia. Without more predictable and recognised tenure arrangements, households cannot reliably consolidate gains in shelter, education, health, WASH, livelihoods or social inclusion, as these gains remain vulnerable to eviction, dispute or secondary displacement. In line with NRC's Self-Reliance and Durable Solutions framing, the relevance of these models therefore lies not only in improving tenure in absolute terms, but in reducing displacement-specific barriers to land, services, rights and inclusion as compared to host communities. This is clearest in Hoodale, Garowe, where government-recognised land, title documentation, legal identity support, household-level water access, public infrastructure, local representation and municipal recognition have moved residents closer to host-community equivalence. Across other models, the relevance remains strong, but the extent to which tenure gains translate into comparable access to services, livelihoods, civic inclusion and protection varies by context and model design. National stakeholders also described NRC's approach as well aligned with Somalia's durable solutions frameworks, particularly where programming contributes to tenure security, service access, access to justice and eviction prevention rather than treating HLP as a narrow documentation exercise.

The strongest models are not those that replace customary systems with statutory ones, but those that combine the two. Community legitimacy, customary recognition, and local buy-in remain essential in Somalia's plural land governance environment. However, the evaluation finds that where statutory recognition is added through municipal registration, public documentation, or formal title issuance, tenure claims become harder to revoke, more usable in disputes, and more resistant to secondary displacement. The comparative advantage, therefore, lies less in "government control" as such than in the added enforceability that comes from combining customary legitimacy with formal recognition.

In Baidoa, relevance is particularly strong because NRC's programming is closely adapted to how land is accessed, negotiated, and stabilised in practice. The evaluation identifies at least three distinct but related pathways: first, community-led collective purchase and formalisation in Site 1, Site 2,

and Hanano-linked sites; second, the incremental shelter pathway in Hanano II; and third, smaller community-led arrangements where NRC's role was lighter, focused on legal counselling, documentation, and relocation support. This sits alongside the Barwaaqo trajectory, where earlier advocacy and government engagement helped secure public land for relocation and owner-driven shelter support.⁸ This differentiated design is relevant because it responds directly to the actual tenure problem in Baidoa: oral or weakly documented occupation on private or clan-controlled land, recurrent eviction, and weak bargaining power vis-a-vis landlords.

"I chose this land because I own it... those without land can be displaced at any time." (Male FGD, Baidoa)

A key enabling factor in Baidoa was not only the technical design of the HLP model, but the degree of municipal leadership behind it. The evaluation findings show that the Baidoa model was deliberately structured around a statutory three-party process involving NRC, Xaqsoor Public Notary, and the municipality as the registering authority, rather than relying on weaker customary documentation alone. This reflected a broader municipal push to strengthen formal land governance in the city. **In his 2020 reflections, Mayor Abdullahi Ali Watiin describes how Baidoa Municipality invested in urban governance reform, revised municipal legal functions, established a municipal land committee, developed coordination mechanisms for durable solutions, and linked land allocation to wider settlement planning and service provision.** This helps explain why the municipality was able to play a more substantive role in the HLP process than in many other urban settings. At the same time, the evaluation suggests that **Baidoa's strongest achievement was not leadership alone, but the fact that leadership helped institutionalise a system that project participants and key informants now see as more resilient than any single political officeholder.**

A further reason why relevance is especially strong in Baidoa is that NRC's model did not only align with the city's legal and land governance context; in some sites it also aligned with community agency already in motion. In ADC1, for example, households facing the expiry of their lease did not wait passively for relocation or eviction. They organised collectively, formed a land search committee, identified land, negotiated payment in instalments, and mobilised savings to pursue ownership themselves. NRC's role was then to formalise and secure that community-led initiative through surveying, documentation, and title issuance with the municipality. This is analytically important for relevance: the model responded not only to an externally identified tenure problem, but to the strategy that affected households themselves had already identified as the most meaningful route out of eviction risk.

In Garowe, relevance lies less in community purchase and more in a government-led allocation model that fits the city's more institutionalised land governance environment. Hoodale is not simply a relocation site; it is a public-benefit settlement model built through land transfer to the municipality, formal planning, title issuance, and service integration.⁹ A national key informant described this as one of the portfolio's clearest examples of a government-allocated public-land approach in which NRC's role was to add independent due diligence, technical verification, and implementation support rather than to compensate for absent state structures. Garowe's relevance derives from working through the city's statutory system rather than around it, while also reducing exposure to the landlord-driven eviction dynamics that characterise other cities.

Kismayo is also relevant, but in a more conditional way. The Luglow model responds to rapid urban expansion, development pressure, and repeated evictions from private land by moving

⁸ Norwegian Refugee Council. (2020). Case study for cash-based owner-driven shelter response in Baidoa.

⁹ Norwegian Refugee Council. (2024, November). Lessons learned report: The Contingent Emergency Response Component (CERC) of the Somalia Urban Resilience Project – Phase II (SURP-II), October 1, 2022, to August 31, 2024.

households to government-assigned land through a pathway intended to culminate in formal title.

Municipal and national informants emphasised that the model was designed not simply as relocation, but as a government-recognised route to more durable tenure. At the same time, the evaluation finds that relevance depends heavily on implementation follow-through. Based on the field evidence, some respondents still described an uneven endpoint across cohorts, especially where full documentation or complementary support had not yet materialised. During the validation workshop, however, implementers involved in the titling process indicated that distribution may have progressed further than some focus group accounts suggested.

In Mogadishu, relevance must be understood in relation to structural constraint. The city's dominant pattern is private land occupation, disputed ownership, speculative appreciation, repeated eviction, and limited government ability to allocate public land at scale In that context, the evaluation finds the lease-negotiation and IRS models relevant precisely because they do not assume that a public-land ownership solution is currently available at meaningful scale. Instead, they convert oral arrangements into written and often notarised agreements, improve due diligence, and create more predictable terms for some of the most vulnerable urban households. This is a realistic and context-appropriate response, but it is relevant as a protection and stabilisation measure rather than as a full substitute for more durable tenure pathways.

3.2.2 Relevance of design: power dynamics and actor engagement

Evaluation question(s): To what extent have power dynamics been analysed and all relevant actors, including gatekeepers, landowners, customary authorities, meaningfully engaged in tenure negotiations and programme design?

Findings: NRC's programming was relevant where it engaged the actors who shape land access and eviction risk in practice, including municipalities, notaries, landowners, elders, gatekeepers and community leaders. However, women's influence remained weaker in formal negotiation and institutional spaces, especially in Kismayo and Mogadishu.

Relevance depends on whether the model is politically and institutionally grounded. Across cities, the decisive actors include municipalities, land departments, ministries, district authorities, public notaries, landlords, elders, camp leaders, and, in some cases, land brokers and gatekeepers. National informants were clear that stakeholder mapping is now standard practice in NRC design, but they also pointed to persistent gaps in meaningful participation, especially for women, minority groups arriving mid-project, and communities located in peripheral or inaccessible settlements.

Baidoa performs strongly because the model combines municipality, public notary, elders, religious actors, women, and settlement leadership within a relatively dense local process of negotiation and validation. National evidence adds an important layer: clan dynamics and minority exclusion were treated not as background context but as design variables, with transparent selection criteria, legal help desks, and advocacy used to reduce exclusion from land registration and settlement support. This helps explain why Baidoa's relevance is not only legal but political: the programme engaged the actors who could validate, obstruct, or protect tenure gains.

Box 1. Why leadership mattered in Baidoa

Baidoa's HLP model benefited from strong municipal leadership during design and rollout. The municipality helped anchor a statutory approach to land documentation, linked tenure work to wider planning and durable-solutions efforts and supported stronger institutional backing than a narrowly project-led model would have allowed. The evaluation suggests that the model's

longer-term strength now lies in the institutional layers created around it — notary, municipality, ministry and law — rather than in dependence on one political figure.

In Garowe and Kismayo, NRC's programming was relevant because it worked through government-led land and documentation systems in contexts where private-land occupation, urban expansion and weak tenure recognition were central drivers of eviction risk. In Garowe, the Hoodale model responded to these risks by supporting a government-allocated land pathway, with NRC adding technical due diligence, site verification and settlement planning support before households were relocated and issued documentation. This made the intervention relevant not only as an eviction-prevention measure, but as a way of strengthening legal safety through a municipally recognised tenure process. In Kismayo, NRC's support was relevant because it aligned with a government-led relocation and documentation pathway through JUCRI and municipal actors, reducing exposure to repeated eviction from private land while prioritising vulnerable households, including women-headed households. However, Kismayo also shows that state-led relevance does not automatically mean inclusive power engagement. A female community leader involved in land dispute resolution described earlier resistance from speculators and land-related actors and noted that women's participation weakens when decisions move from community structures into formal institutional forums. The evaluation therefore finds that NRC's model in Kismayo was relevant to the main tenure and eviction risks, but that inclusion remained uneven: women's presence as project participants and community-level actors did not always translate into equal influence in formal negotiations.

In Mogadishu, relevance is enhanced by the fact that NRC has worked through district offices, dispute-resolution structures, and the Banadir eviction task-force architecture rather than solely through project-level agreements. Yet national and city-level evidence also suggests that the power environment remains highly unstable. Staff rotation, shifting municipal leadership, fragmented coordination, and the influence of private landlords and gatekeepers all reduce the depth of institutional anchoring that can be achieved within a single project cycle. Engagement through the taskforce has included sustained negotiation with landlords and gatekeepers to secure longer-term (3–5 year) lease agreements and improve accountability through registration and formalisation efforts; however, under conditions of land pressure, these actors may still refuse renewal, forcing settled communities to relocate. NRC and the BRA have partially mitigated this by identifying and setting aside alternative land for contingency resettlement, but these dynamics nonetheless reinforce the fragility of tenure gains. This does not make the model irrelevant, but it does mean that relevance in Mogadishu is inherently more contingent than in Baidoa or Garowe.

3.2.3 Eviction risk reduction relevance: fit to local drivers of displacement

Evaluation question(s): Does the model address the primary eviction drivers in each location? Does the model address gendered and intersecting eviction vulnerabilities: minority clans, widows, divorced women, female-headed households, and disability?

Findings: All four models were relevant to the main eviction drivers in their respective locations, including informal tenure, landlord pressure, weak documentation, development-related land value increases and lease insecurity. Relevance was strongest where the model addressed the structural source of eviction risk, rather than only its immediate effects.

The strongest relevance finding across the portfolio is that NRC's models generally target the right eviction drivers in each location, but they do so with differing levels of structural reach. In Baidoa, the central driver is insecure occupancy on land owned by others, often under oral permission or weak agreements. Community purchase, formalisation, and taskforce backed eviction prevention

therefore strike directly at the root of the problem. In Garowe and Kismayo, the principal relevance lies in reducing exposure to landlord pressure and urban development displacement by relocating households onto government-recognised land. In Mogadishu, the relevance of the model lies in addressing immediate vulnerabilities within a structurally hostile land market, even where the intervention includes wider support through the Integrated Rental Solutions (IRS) approach. The core constraint is not the absence of accompanying services or livelihood support as such, but the fact that lease expiry, land appreciation, ownership contestation, and development pressure continue to shape the city's deeper eviction economy in ways the current model can mitigate but not fully remove.

Women, especially widows, divorced women, and female-headed households, remain more exposed where documents are not in their names, where they have less voice in dispute resolution, or where relocation increases safety and mobility burdens. The evaluation therefore finds that the models are broadly relevant to the main tenure and eviction risks, but not always equally relevant to the gendered and intersecting vulnerabilities that mediate how those risks are experienced in practice.

A cross-cutting relevance gap, however, concerns gatekeepers. The evidence suggests that programmes did not simply ignore this dynamic, particularly in Mogadishu, where NRC and the BRA used the eviction taskforce to move beyond informal mediation toward more formalised engagement with landlords and gatekeepers through written and notarised 3–5 year lease agreements, registration and accountability measures for camp managers, and contingency land identification for onward relocation where agreements failed. However, these measures only partially mitigated the problem. Gatekeepers continued to operate as both a protection interface for highly marginalised households and a source of targeted eviction risk, and under conditions of land pressure or rising land values, landlords and gatekeepers could still refuse renewal, forcing communities to move again.

Box 2: From Savings to Title Deed: How 254 Families Bought Their Freedom

In ADC1, one of the IDP settlements in Baidoa, a community facing the expiry of their seven-year lease agreement made a decision that changed everything: rather than wait to be evicted, they would buy the land themselves.

One year left on the lease and a decision

The lease on their land was due to expire. They had lived there since 2011 and had built a functioning community. But they had learned what happened to people without ownership: they could be moved at any time. With one year remaining, they called a community meeting.

"When only one year remained on the agreement for the land where we were staying, we held a meeting. We agreed that we should look for land that we could own ourselves. However, we did not have the money at the time. We formed several committees, including one specifically tasked with searching for land. That is how we eventually found this land."

— Male FGD, ADC1

The land search committee

Seven community members formed a dedicated land search committee. They found a plot, negotiated a price, and arranged to buy it on credit — paying in instalments from whatever income community members earned. The repayment was recorded in a book, instalment by instalment.

Not everyone could afford a full plot. Those with less paid for half plots. Those who could not pay at all moved to other camps, but some later joined and now own land in the settlement. Women were among the most active buyers:

"There are also women who took the lead in purchasing land, and today they own property here. Many mothers bought land themselves and now own both their houses and plots."

—Male FGD, ADC1

NRC's role: documentation, not dependency

NRC did not fund the land purchase. The community bought it themselves. NRC's contribution was to formalise what they had achieved: engaging the notary to survey, measure, and document each plot, and working with the municipality to issue 254 individual title deeds — one per household, delivered free of charge.

This is a critical distinction. The community's agency preceded NRC's involvement. NRC amplified and secured it.

The result

Today, 254 families hold title deeds. Dispute resolution is handled by an NRC-trained committee. Land boundaries are documented and enforced. No secondary displacement has occurred. When asked what could make them leave, community members cited only conflict and drought — not eviction.

"We collected money through Village Savings and Loan Association (VSLA) and purchased this land together. This shows you how they trust one another."

— Male FGD, ADC1

This story illustrates why the Baidoa model was highly relevant: it built on a community-led route to permanence that households themselves had already begun to pursue, with NRC acting as an enabling rather than leading actor.

3.3 Effectiveness

3.3.1 Tenure security effectiveness: credible and recognised protection

Evaluation question(s): To what extent has the model delivered credible, recognised tenure security to target households?

Finding: All four models improved tenure security for targeted households, but effectiveness was strongest in Baidoa and Garowe, where documentation was recognised by government, accepted by communities and usable in dispute resolution. Kismayo was effective where title documentation had been completed, while Mogadishu delivered more time-bound tenure protection through rental and lease agreements.

The evaluation finds that effectiveness depends less on the issuance of a document per se than on whether that document changes the practical balance of power around land. **Across the portfolio, the most effective models are those in which documentation is recognised by the government, accepted by communities, and usable in dispute resolution or eviction prevention.** This is where NRC's contribution is strongest.

Baidoa provides the clearest evidence of effective tenure delivery across multiple sub-models. Municipal, community, and notarial respondents consistently described the documentation process as legitimate and practically useful, and project participant groups reported very high confidence in their ability to stay. National evidence strengthens this conclusion. One key informant referred to a multi-year tenure database covering Baidoa sites and described December 2025 follow-up confirming that most households remained in place, with only a very small number of sales and those linked to compelling household shocks rather than programme failure. This is further supported by field verification on Sites I and II, which found that 92.5% of households had retained their shelters, while the minority of sales

were mostly distress- or shock-related rather than opportunistic.¹⁰ Taken together, the evidence suggests that Baidoa's HLP pathways have generated credible tenure security at a meaningful scale, while also allowing communities to consolidate into functioning settlements rather than temporary relocation sites.

Baidoa is also where the evaluation finds some of the strongest evidence that women's documentation can have practical effect, not only symbolic value. Community participants described dispute-resolution cases in which committees ruled in women's favour in inheritance and post-divorce disputes, while a national key informant cited a case where a woman retained her shelter against her husband's attempt to displace her because her name was on the ownership document and case management backed her claim. The evaluation therefore finds strong effectiveness in improving women's formal standing, while also agreeing with national respondents that joint titling and women-first documentation need to be treated more systematically to avoid nominal rather than substantive inclusion.

"After NRC, everything has changed. If two people have a disagreement on land ... we just ask them to bring their documents." (Male Customary Justice Actor, Baidoa)

Box 3. Baidoa's eviction prevention: a good practice in effectiveness

Between 2017 and 2026, Baidoa recorded over 220,000 evictions — yet an estimated 62,000 were prevented through a sustained, institutionally grounded response. The turning point came in 2020, when NRC-led advocacy secured an Eviction Moratorium and established an Eviction Taskforce that was subsequently transitioned to government leadership under the Southwest State Commissioner for IDPs and Refugees. This government ownership, combined with the institutionalisation of Somalia's first-ever Eviction Guidelines — formalising procedures, introducing landlord reporting requirements, and limiting the use of force — drove evictions to a historic low of just 1,158 in 2021 from 20,000 people evicted annually.

While urban expansion and rising land values triggered renewed eviction pressures in 2022–2023, the system held: the taskforce prevented nearly as many evictions as were carried out (16,140 prevented against 16,272 evicted in 2022), and communities developed their own coping mechanisms including communal land buying and site-level lease agreements. By 2026, with 1,446 evictions already prevented in the early months of the year, the Baidoa model demonstrates that effectiveness is no longer dependent on NRC's direct presence — it is embedded in government systems, legal frameworks, and community practice, making it a replicable and scalable good practice

Garowe shows the strongest single-site effectiveness in the portfolio. Hoodale combines government allocation, municipality-led documentation, clear site planning, and integrated services in a way that removes the most common source of urban insecurity: dependent occupancy on someone else's land. National informants described Hoodale as a functioning settlement of 1,000 households with permanent housing and formal title, while city-level respondents and project participants described very high confidence in ownership security and a sharp reduction in fear of eviction. The evidence therefore supports classifying Garowe as the strongest case in the portfolio of de jure and de facto tenure security moving together.

Kismayo is effective for households that complete the full pathway, but the evaluation finds a more uneven picture at cohort level. For households holding title deeds, tenure security appears strong, recognised, and substantively comparable to host-community documentation. Municipal and private-sector respondents explicitly treated title deeds as decisive proof of secure landholding, and

¹⁰ Norwegian Refugee Council Baidoa Field Team. (2025, September 11). NRC field verification report on shelter sales in ADC Zone-Site One and Two.

wider evidence from Kismayo points to the value of government-recognised tenure in a context of rising urban pressure. At the same time, fieldwork captured continued uncertainty among some respondents who reported that their protection remained incomplete without final documentation. During the validation workshop, this point was qualified by participants involved in titling, who indicated that distribution may have advanced further than some FGD accounts reflected. The most defensible final judgement is therefore that the model is highly effective where the legal endpoint has been reached, while the completion status for all Luglow cohorts should be confirmed against updated records before the final rating is fixed.

“My future here is not protected because I do not yet have a title deed.” (Male FGD, Kismayo)

In Mogadishu, district and community respondents consistently described written lease agreements, notarisation, and the IRS model as having materially improved households’ sense of security and predictability relative to oral arrangements. National informants reinforced this view, noting that agreements can change the landlord-tenant relationship itself by forcing direct negotiation and creating evidence that can be used in disputes. **However, the evaluation also finds that effectiveness is time-bound and incomplete.** Coverage is not citywide, some project participants have been re-evicted before documentation could be completed, and short-duration agreements are vulnerable to being overridden when land values rise or ownership disputes intensify. **Mogadishu therefore demonstrates meaningful within-project effectiveness, but not the same degree of durable tenure transformation seen in Baidoa or Garowe.**

3.3.2 Eviction risk reduction effectiveness: reduction in incidents and threats

Evaluation question(s): To what extent has the model reduced eviction incidents and threats?

Findings: All four models reduced eviction threats for targeted households, but in different ways. Baidoa and Garowe were strongly effective because ownership or government-backed tenure reduced landlord discretion; Kismayo was effective for documented relocation cohorts but uneven for lease-based groups; and Mogadishu was effective as a temporary protection and stabilisation model in a volatile private-land market.

On eviction reduction, the clearest pattern in the evaluation is that models are most effective where they alter the underlying tenure relation rather than only regulate it. Baidoa and Garowe perform strongly because they reduce or remove landlord power over occupancy. Kismayo performs strongly where relocation is matched with title. Mogadishu reduces immediate risk but does not fundamentally change the broader eviction economy. Available data show the scale of positive effects in selected sites, including 1,000 households in Hoodale, Garowe, and documented tenure gains in Baidoa and Kismayo. However, the evaluation cannot calculate the percentage of supported households that remain at risk of eviction because comparable post-intervention risk data are not available across all models and sites.

In Baidoa, respondents across government, community, and service-provider interviews described a substantial reduction in evictions in programme-supported areas, with a clear contrast between locations covered by HLP support and those outside the model. Secondary evidence on Baidoa’s forced eviction trend also shows the role of the moratorium, formalised procedures, and strengthened task-force response capacity in reducing arbitrary evictions, even as wider land pressures later resurged.¹¹ This suggests that effectiveness in Baidoa is not only a household-level outcome but also a system-level one.

¹¹ Norwegian Refugee Council. (n.d.). Baidoa case study: Eviction trends in Baidoa / Baidoa forced evictions trend analysis; Norwegian Refugee Council. (2024). Loss and damage: Cost analysis of losses in investments and infrastructure due to forced evictions in Somalia and other regions.

“All areas of the HLP program have less evictions compared to other areas because it is difficult to evict people like us who have their own legal land.” (Male Gatekeeper, Baidoa)

Garowe’s eviction-reduction effect is structural, as the shift from insecure rented or informally occupied land to municipality-backed plots in Hoodale largely removed the recurring threat of landlord reclamation. Participants framed the change not only as legal protection but as freedom from the uncertainty and repeated displacement that had previously defined their lives. This is one reason Hoodale stands out in the portfolio: it demonstrates that where the underlying land relation changes, eviction reduction becomes a built-in outcome rather than a continuously mediated one.

Kismayo shows a similar but less even pattern. Households on government-assigned land with completed title report much greater protection from the development-driven evictions that characterised earlier settlement experiences. However, the evaluation should be careful not to equate relocation alone with full eviction reduction. The validation workshop discussion confirmed that the legal endpoint remains decisive: where title is complete, protection appears strong; where respondents still understood documentation to be pending or uneven, perceived security was lower. The validation workshop also raised the possibility that title issuance had advanced after some of the field evidence was collected.

In Mogadishu, the evaluation finds partial but important success. Written agreements, district verification, notice standards, and task-force engagement have reduced some arbitrary eviction practices and improved accountability for camp managers and landlords. A national key informant highlighted the Mogadishu taskforce as producing at least one significant operational standard - the two-month eviction notice - while city-level evidence also points to better ownership verification and more formal agreements than before. Yet structural eviction drivers continue to outpace programme gains. National respondents consistently identified land appreciation, development pressure, government repossession, and fragmented coordination as drivers that the current model cannot fully address. The most defensible evaluation judgement is therefore that the Mogadishu model reduces threats and delays harm but does not in itself resolve the underlying pattern of repeated urban eviction.

“NRC is always in between the landlord, caretaker, and the displaced person... if the organisation leaves, the displaced person will have to vacate.” (Landlady, Mogadishu)

3.3.3 Effectiveness in strengthening institutions and systems

A further effectiveness finding is that NRC’s portfolio has produced results not only for households but also for institutions. **Several national informants pointed to tangible improvements in municipal land registration capacity, digitalisation, documentation systems, and government ability to engage in HLP processes, especially in Baidoa and Kismayo.** These gains matter because the evaluation is assessing not only whether households received documents, but whether the local machinery for producing and defending tenure has become stronger.

This institutional dimension is especially visible in Baidoa and Kismayo, where key informants described NRC support to land registries, software, computers, training, and more routinised municipal engagement in title issuance. Garowe also demonstrates strong institutional effectiveness through its municipality-led model and the role of technical due diligence in shaping a more viable settlement. In Mogadishu, institutional gains are present but more fragile. The BRA eviction task force, landlord-tenant structures, and district-level engagement are meaningful achievements, but national respondents were clear that leadership turnover, weak staffing continuity, and under-resourcing continue to limit consolidation.

The evaluation therefore finds that government engagement is not only a relevance issue but one of the strongest predictors of effectiveness. **Where government systems are embedded early and carry real operational responsibility, the gains are more credible and more likely to persist beyond the life of a project. Where engagement remains dependent on individual relationships or project-funded facilitation, effectiveness remains more vulnerable to reversal.**

Box 4: 'The Village of Women': How Luglow Named Itself

In most humanitarian programming, 'women's inclusion' means women were consulted, or that a women's group was invited to a meeting. In NRC's Luglow programme, inclusion produced something visible enough that the community gave it a name.

How it happened

Project Participant selection for the Luglow permanent housing programme explicitly prioritised female-headed households, widows, persons with disabilities, and the most vulnerable IDP families. When title deeds were issued, registration followed the household head and in Luglow, the majority of household heads were women.

The result is observable and has been named:

"Most of the houses built by NRC are registered in women's names. Some people even call this place 'the village of women.'"

— FGD, Male IDP participant

What the women themselves say

The women in FGDs describe their previous situations in concrete terms: three to four evictions each, threats from landlords, armed men entering shelters at night, years in tents in Dalxiska camp. One respondent places NRC's support in the context of a multi-year relationship:

"NRC has supported me several times. They helped me in relocating from Yemen to Somalia, gave me a tent, where I lived for so many years, finally they gave me a house and a plot of my own. If it weren't for them we could have probably died, me and my children."

— FGD, Female IDP participant:

3.4 Efficiency

3.4.1 Tenure efficiency: implementation burden relative to durability

Evaluation question(s): What level of complexity, time, and institutional support is required to deliver tenure security?

Findings: Tenure-security delivery was most efficient where land ownership was uncontested, boundaries were clearly identified, authorities were engaged early and documentation systems were already functioning or could be strengthened. Baidoa and Garowe show that higher up-front legal and institutional effort can still be efficient when it produces durable, recognised tenure outcomes, while Mogadishu requires more continuous facilitation because protection depends on negotiated lease arrangements.

The evaluation finds that efficiency is best understood through the relationship between implementation burden and the durability of the tenure outcome. Across the national KIIs, this distinction was made repeatedly. A consortium partner argued that HLP support compares favourably

to higher-cost shelter construction when considered per project participant and in terms of the protection it offers to later investments, while also cautioning that municipal fiscal weakness remains a structural bottleneck. A second consortium partner similarly stressed that the value of HLP lies not only in the number of households reached, but in its multiplier effect: where land and occupancy are secured, later investments in services, livelihoods, and infrastructure are less likely to be lost to eviction.

In Baidoa, efficiency varies by sub-model rather than by city alone. The most resource-intensive pathway is the community purchase and formalisation model used in Sites I and II and related interventions, where NRC has to support due diligence, plot verification, municipal engagement, public-notary processing, and, in one documented case, a restitution mechanism to compensate households left without plots after redesign of the site. This is not a light process, and local actors also highlighted that formal documentation fees remain far beyond the reach of most IDP households; one community key informant put the cost of a title deed at approximately USD 120. According to The Food Security and Nutrition Analysis Unit (FSNAU) market monitoring data, the full Minimum Expenditure Basket (MEB) for Bay region was approximately 3,418,502 Somali Shillings in March 2026, equivalent to around USD 105 at the prevailing exchange rate of 32,433 SOSH per USD. A title deed cost of USD 120 therefore exceeds the entire monthly MEB for a displacement-affected household in Baidoa. For further context, the Somalia Cash Working Group and Food Security Cluster's September 2024 transfer value review found that the most vulnerable households in Bay region faced a gap of approximately 60% between their economic capacity and the full MEB, with a recommended MPCA transfer value of USD 100 per month to bridge that shortfall. A title deed fee of USD 120 is thus not only more than a full month's subsistence costs but also 20% above what humanitarian actors consider sufficient to cover the basic needs gap of the most vulnerable households in the area, making unsupported formalisation effectively inaccessible to most IDP households.¹² Municipal and notary respondents confirmed that households could not absorb these costs without project support. At the same time, Baidoa also demonstrates that efficiency improves markedly where communities have already mobilised around land. In ADC1, for example, NRC did not finance acquisition itself but formalised a community-led purchase and supported the issuance of 254 individual title deeds, effectively converting strong community agency into legally recognised tenure at relatively lower programme cost than a fully donor-financed acquisition model.

Garowe combines high complexity with comparatively strong delivery efficiency because coordination was unusually well aligned. Hoodale was developed through a government-led architecture under the SURP-II CERC, with land allocation, due diligence, settlement planning, shelter construction, drainage, road works, water connections, solar lighting, and social infrastructure all sequenced within one planned site.¹³ The resulting programme was not simple; it involved the Federal Ministry of Public Works, the Project Implementation Unit, Garowe Municipality, NRC, IOM, and other actors. Yet the same integrated structure also reduced duplication and produced scale effects: 1,000 households were resettled at a site of 38.8 hectares, with each household allocated a titled 13m by 13m plot, a 5.1 km access road, drainage systems, 1,000 water connections, a school, community infrastructure, and other services. In efficiency terms, Garowe therefore demonstrates that a high-transaction model can still perform strongly when institutional roles are clear and the settlement outcome is large-scale and durable.

¹² FSNAU, Cash-Based Intervention Cost of Minimum Expenditure Basket, Urban Main Markets, March 2026; MEB Review and Gap Analysis Task Force (SNBS, CWG, FSC, FSNAU, REACH, FAO, WFP), Identifying Gaps in Households' Economic Capacity to Meet Essential Needs and the New CVA Transfer Value Recommendations, September 2024

¹³ Norwegian Refugee Council. (2024, November). Lessons learned report: The Contingent Emergency Response Component (CERC) of the Somalia Urban Resilience Project – Phase II (SURP-II), October 1, 2022, to August 31, 2024.

Kismayo sits between Baidoa and Garowe. The government-land model in Luglow avoided one of the largest transaction costs in Somali urban HLP programming - contested private acquisition - because the land was donated by the Jubbaland government and processed through JUCRI rather than purchased on the open market. This significantly improved the model's procedural efficiency. However, the evaluation also finds a distinct efficiency loss at the back end of the programme. Where GPS registration, relocation, and house construction have taken place, but title deeds remain incomplete, the investment has not yet been fully converted into the legal outcome that justifies the model. This is particularly important for the approximately 250 UNHCR-built units and the more recent Halgan cohort, where participants reported continued occupation without completed title documentation. The model is therefore procedurally efficient in its acquisition pathway, but less efficient in closure where the final legal step remains unfinished.

Mogadishu is the most operationally deployable model in the portfolio. NRC does not need to wait for public land allocation, undertake full site development, or finance community purchase before support begins. Instead, the integrated rental solutions model converts oral or weak occupancy arrangements into written, notarised agreements and combines this with rent support, relocation assistance, dispute-resolution structures, and, in some cases, livelihoods support. This gives Mogadishu a clear short-run efficiency advantage in a fast-moving eviction environment. However, the evidence also points to a hidden inefficiency. The model may require repeated negotiation with landlords, continued monitoring, subsidy sequencing, and renewed coordination once agreements expire. The evaluation therefore finds that the model is operationally efficient for emergency stabilisation, but less efficient when judged over a longer horizon because protection remains dependent on continuing mediation and affordability rather than on a completed tenure transformation.

3.4.2 Eviction protection efficiency: coordination burden and affordability

Evaluation question(s): What resources, including financial resources e.g. fees with registries or notaries, and coordination are required to achieve eviction protection?

Findings: Eviction protection was most efficient where ownership, title deeds or formal agreements reduced the need for repeated mediation. Lease-based and rental models remained operationally useful, especially in Mogadishu, but required more sustained coordination, landlord engagement and follow-up to maintain protection over time.

The second efficiency question concerns the resources and coordination required to achieve eviction protection. Here again, **the evidence points to sharp differences between models. In Baidoa, eviction protection through lease agreements was described by local actors as comparatively manageable once communities approached NRC and minimum conditions were met.** A notary key informant reported low resistance from landlords in many cases, while a private-sector informant stressed that NRC's insistence on leases of at least five years acted as a practical efficiency threshold: below that point, the investment of time and coordination did not justify the outcome. The same Baidoa evidence also highlights an important efficiency distinction between instruments. Title deeds are costly up front, but they are essentially one-time processes. Lease agreements are cheaper to establish, but they require renewal and can reintroduce transaction costs later. Evidence that some Baidoa leases have already expired and been renewed confirms that the renewal burden is no longer hypothetical.

This efficiency question also needs to be read against the financial cost of inaction: when eviction prevention fails, earlier investments in shelter, WASH, infrastructure and household recovery are often lost.

In

Box 5. The Cost of Inaction: Financial Losses from Forced Evictions in Somalia, 2022–2024

NRC’s loss and damage analysis across Somalia’s major displacement-affected cities documents USD 19.18 million in confirmed losses linked to forced evictions between 2022 and 2024. These losses include humanitarian investments, community infrastructure and other recorded household and settlement-level losses and are rooted primarily in insecure land tenure.

Yea	Locations Covered	Humanitarian Investment Lost	Community Infrastructure Lost	Total Confirmed Loss
2022	Mogadishu, Baidoa, Kismayo, Garowe, Bossaso, Galkacyo, Somaliland	USD 2,612,100	USD 2,080,600	USD 4,692,700
2023	Somalia (Mogadishu, Kismayo and Baidoa, and Garowe multiple locations)	USD 1,867,000	USD 1,921,000	USD 3,788,000
2024	Mogadishu, Baidoa, Kismayo, Hudur, Jowhar, Hiiraan	USD 1,265,075	USD 4,145,209	USD 10,700,931
Total		USD 5,744,175	USD 8,146,809	USD 19,181,631

“Note: Total confirmed loss includes additional recorded loss categories beyond the humanitarian investment and community infrastructure columns shown in the table.”

These figures are conservative. They do not fully capture household livelihood losses, repeated displacement, longer-term disruption to education, or psychosocial costs. In 2024 alone, the analysis recorded more than 4,100 children affected by education disruption, with Mogadishu accounting for USD 8.9 million of the recorded losses. Income disruption was also severe in Baidoa and Hiiraan.

The evidence strengthens the economic case for HLP due diligence and eviction prevention. Investments in tenure security, land verification and eviction-risk reduction can protect earlier investments in shelter, WASH, infrastructure and household recovery. Conversely, infrastructure or service investments made without HLP due diligence remain highly exposed to loss if households are later evicted.

Mogadishu, efficiency in eviction protection depends heavily on collective coordination mechanisms. National and city-level respondents repeatedly identified the eviction task force, the landlord-tenant association, and the NRC-as-guarantor mechanism as the main innovations that reduced negotiation costs for individual households. The evaluation finds that these mechanisms matter because they shift part of the bargaining burden away from individual IDPs and onto structured interfaces that landlords and authorities recognise. At the same time, the same respondents emphasised that coordination requirements remain substantial: private landlords, district authorities, legal professionals, community structures, and in some cases gatekeepers all need to be engaged, while federal-member-state tensions can require repeated investment in relationship-building across jurisdictions. **Mogadishu is therefore not a low-resource model; it is a fast-response model with a heavy coordination package.**

“Rental support ... is appreciated, but the stability and sustainability are weak, especially if NRC leaves.” (Landlady, Mogadishu)

Efficiency is not only about the amount of coordination required, but about who carries that coordination burden and whether the structure can continue once NRC scales down. In both Mogadishu and, to a lesser extent, other cities, the evidence suggests that some of the most effective coordination functions still depend on NRC or other external actors to convene landlords, legal actors, district authorities, committees, and task-force structures. This does not negate the value of the model, but it does mean that future efficiency should also be judged by the extent to which these functions are progressively embedded in local authorities, community institutions, and standing coordination mechanisms rather than remaining externally driven.

Coverage is the other major efficiency issue. Several national respondents were explicit that the number of evictions in places such as Mogadishu far exceeds the caseload that programmes can realistically absorb. The evaluation therefore does not interpret rising evictions during implementation as evidence that the model is ineffective or inefficient in itself. Rather, the more accurate interpretation is that the model performs within its programme scope, but the scale of need exceeds the resources committed to it. This distinction matters for how NRC frames efficiency in the final report: household-level efficiency should not be conflated with population-level coverage.

Gender and inclusion again affect efficiency. Women and vulnerable households can face extra burdens in navigating documentation, negotiation spaces, and follow-up procedures, even where the overall model performs well.

Box6: They Were Asked Whose Name Goes on the Certificate. They Said: The Women.

The Garowe HLP model has a feature that does not exist in any other city in this evaluation: the project participants built their own houses. NRC and the government provided the land, the legal documentation, and \$1,500 per household (disbursed in three \$500 instalments). The project participants provided the labour and managed the construction themselves.

This is not a detail of implementation. It is the architecture of the model's ownership dynamic.

How the construction worked

Before a single wall was raised, each household was brought to their plot (13 × 13 metres) and shown its GPS-marked position. They saw the land that would be theirs. Then the first \$500 arrived and they laid foundations. NRC engineers supervised and advised. By the time the houses were complete, each family had invested time, physical work, and a material stake in the building they owned.

One respondent, who spent over \$3,000 of his own money in addition to NRC's \$1,712 contribution, describes the dynamic that this created:

"Women were the centre of all this support. They were the target. They had more information than we had."

— FGD, Male participant

The consultation that produced the 85–90% figure

Before the ownership certificates were issued, NRC consulted the community on a specific question: whose name should be on the document? Multiple primary data sources confirm that community members themselves proposed that women should be the registered holders.

One respondent describes his own reasoning, which he presented to NRC:

"NRC also consulted us on whose name the tenure certificate should be issued in. We suggested that the tenure certificate should be issued in the name of women." — FGD, Male participant

A key informant describes the programme logic as she understands it:

"A lot of houses that were offered by NRC were registered in the names of women. This was to secure women and guarantee tenure security. In this instance, the husband will not be able to claim or interfere with the property since the NRC made sure that the land would be considered as being owned by the woman whose name is represented on the certificate."

— KII, Female community head and mediator

Why this story matters

The community-driven construction model and the women-first title registration are not incidental features. They are the two design elements that most directly distinguish the Garowe programme from how IDP housing has historically been done in Somalia through clan structures, through top-down allocation, through systems that gave men control and left women exposed. The fact that the community itself proposed the women-first approach when asked is the most important finding in this dataset about community readiness for equitable tenure design.

3.5 Impact

3.5.1 Household and settlement investment: from legal safety to material change

Evaluation question(s): Has tenure security enabled household investment, livelihood stability, and reduced displacement vulnerability? **Findings:** Tenure security generated positive impact in all four cities by increasing household confidence to remain, invest and plan beyond immediate eviction risk. Impact was strongest in Baidoa and Garowe, where tenure security was linked to shelter investment, settlement formation and wider service or infrastructure gains; it remained more limited where livelihoods and services did not keep pace with tenure gains.

Impact is visible not only in reduced eviction, but in what households and settlements begin to do once tenure is perceived as sufficiently stable. In Baidoa, this transition is particularly clear. Community participants repeatedly described ownership as a turning point that changed both behaviour and planning horizons. One project participant explained that choosing to own land was a deliberate response to the experience of repeated displacement; once the land was theirs and the shelter was built, the calculation changed from short-term survival to longer-term settlement. Notary and community evidence also indicates that households then began investing in more permanent housing, small businesses, livestock, and home-based trade, while expecting that their children would remain on the same land in future.

Baidoa provides some of the clearest evidence of settlement-level multiplier effects. A municipal actor explicitly linked legal documentation to later investments in education, health, water, latrines, and solar lighting by INGOs and government, arguing that such actors are more willing to invest on documented land where the risk of demolition is lower. An NRC key informant described how Sites I and II triggered adjacent real-estate activity, kiosks, pharmacies, shops, and further household-led improvements such as fencing, painting, and gardening, while another Baidoa case shows 254 families converting a seven-year lease expiry into a community purchase that NRC then formalised through municipal and notarial support. The evaluation therefore finds that in Baidoa, tenure security has had effects that go beyond individual plots and into the wider spatial and economic life of the settlement.

Garowe demonstrates the broadest settlement-level impact in the portfolio. Hoodale is not only an HLP intervention; it is a site of urban extension. The lessons-learned report records that roads, drainage, water connections, solar streetlights, a school, a community centre, a sports field, a police post, and other facilities were integrated into the settlement design, while the road itself attracted

electricity expansion and regular transport links between Hoodale and Garowe city.¹⁴ Community and municipal evidence confirms that the effect was not merely technical. Participants described major improvements in safety, shelter quality, dignity, sanitation, and freedom from eviction, while local actors linked the new site to Garowe's urban growth and to increased land values around it. The evaluation therefore considers Garowe the strongest example of HLP generating higher-level spatial and urban-development impacts.

Kismayo's impact profile is different. The most immediate effects described by participants concern dignity, privacy, and safety rather than visible service or infrastructure transformation at the same scale as Garowe. Across the Luglow FGDs, residents repeatedly contrasted the current settlement with previous camp life in Dalxiska and other insecure sites, stressing the value of planned space, private household toilets, stronger shelters, and the improved recognition that came with women-centred documentation. The evidence also points to a longer-term economic logic. A national NRC informant linked earlier Kismayo models, especially Midnimo under the 3R approach, to dramatic land appreciation - from approximately USD 500 per plot in 2017-18 to USD 10,000-15,000 - and to the emergence of a functioning town with markets and road networks. The evaluation treats this as important evidence that where title is completed and settlement consolidation occurs, Kismayo can generate durable material value. However, the Luglow-specific evidence remains more mixed because title issuance and services are still incomplete for some cohorts.

Mogadishu shows real but more conditional impact. National and city-level respondents indicated that where written agreements hold for three to five years and are linked to the integrated rental solutions package, families become more willing to invest in small businesses, home improvements, and children's schooling than those still facing imminent eviction. Secondary materials¹⁵ on the IRS model also describe a package combining rental subsidies, legal identity documentation, consumption support, and tailored livelihoods support, and report strong post-project rent continuation in earlier rental subsidy pilots. However, the evaluation does not find evidence that Mogadishu routinely produces the same durable, settlement-level investment effects seen in ownership- and title-based models. The core reason is structural: occupancy remains time-bound, urban land values continue to rise, and repeated evictions still destroy years of accumulated household and humanitarian investment.

3.5.2 Safety, dignity, gendered impacts, and broader system effects

Evaluation question(s): Has eviction risk reduction contributed to settlement stability and reduced secondary displacement?

Findings: Eviction risk reduction improved settlement stability and physical safety across the portfolio, particularly where households were removed from landlord dependency or where eviction procedures became more predictable. The strongest impact was found in Baidoa and Garowe, while Mogadishu and parts of Kismayo remained more exposed to renewed displacement risks linked to lease expiry, affordability and incomplete documentation.

Impact is also visible in the way HLP changes everyday safety and dignity, especially for women. In **Garowe**, women participants described pre-intervention living conditions as unsafe, unsanitary, and highly gendered: weak shelters, no toilets, darkness, and fear of rape or harassment

¹⁴ Norwegian Refugee Council. (2024, November). Lessons learned report: The Contingent Emergency Response Component (CERC) of the Somalia Urban Resilience Project – Phase II (SURP-II), October 1, 2022, to August 31, 2024.

¹⁵ Norwegian Refugee Council. (2022, July). Cost analysis of losses made due to forced evictions in Mogadishu; Norwegian Refugee Council. (2024). Loss and damage: Cost analysis of losses in investments and infrastructure due to forced evictions in Somalia and other regions.

when going outside at night. In **Kismayo**, the move from communal to private toilets was the single most consistently cited improvement across multiple FGDs, and women linked it directly to privacy, menstrual hygiene, breastfeeding, and safety after dark. In **Mogadishu**, women associated written agreements and rental housing with lockable doors, improved privacy, and reduced exposure to sudden displacement, even where affordability remained the main concern after subsidy exit. These are not marginal effects. They demonstrate that the impact of HLP extends beyond legal status into bodily safety, dignity, and the reduction of protection risks.

There are also signs of broader system effects. **National respondents argued that NRC's HLP work has contributed not only to direct household outcomes but also to stronger municipal systems, improved land-registration practices, and greater policy attention to durable solutions and eviction prevention.** In Garowe, the legal clinic linkage and municipal registry functions suggest that project investments are supporting a wider institutional ecology around land governance. In Mogadishu, the task force, national-ID linkage, and landlord-tenant platform point to smaller but still meaningful system changes, especially in accountability and dispute handling.

"It has reduced conflicts over land because everyone has clearly defined land with boundaries."
(Land Dispute Committee, Garowe (Male))

At the same time, the evaluation also identifies clear limits and unintended effects. First, secure tenure contributed to the conditions for increased economic inclusion but was not sufficient on its own to ensure it. In Baidoa, Kismayo and Garowe, titled or recognised land strengthened households' asset base, reduced displacement risk and created opportunities for investment, borrowing and longer-term planning. This was visible in reported increases in land values after tenure formalisation, including in Kismayo's Midnimo site and Garowe's Hoodale settlement. However, these gains depended on complementary factors, including livelihoods, access to finance, service provision, market connectivity and protection from distress sales. Secure tenure should therefore be understood as an enabler of economic inclusion, rather than as a stand-alone livelihood outcome.

Box 7: After Hodale, IDPs Started Buying Their Own Land

The Hodale site (Hawlwadaag village, 12th official village of Garowe city) was designed to house 1,000 IDP families on government-donated land. It did that. Disputes reduced. Women held title deeds. Families built their own rooms. Police were deployed. Running water was installed.

Then something happened that no programme document anticipated.

A key informant describes what the Hodale project produced beyond its direct project participants:

"IDPs now psychologically believe they can own land and a house for which they do not fear forced evictions. So, the HLP project became a good example that encouraged people to buy land and own it. Now IDPs are more encouraged to purchase land since the procedure for owning it is clear, and they consider it a form of protection."

— Municipal Government Representative, Garowe (Male)

Dhagaxley illustrates Hoodale's multiplier effect beyond direct project participants. IDP families still living in adjacent camps have begun voluntarily purchasing 13 × 10 metre plots near Hoodale, following the same GPS registration and municipal certification process and receiving digital ownership certificates. Dhagaxley is not an NRC programme; it is a community-led response to seeing the Hoodale model work. NRC did not directly create the site, but its support to tenure systems, municipal registration and recognised ownership helped create the conditions that made this replication possible. According to KII12, the municipality is now working with NRC on more than 2,000 additional houses linked to IDP land purchases near Hoodale. Some families have secured land but not yet built shelters, highlighting both the strength of the ownership pathway and the continued need for complementary support such as latrines and basic services.

3.6 Sustainability

3.6.1 Tenure sustainability: validity, enforceability, and the durability of the protection function

Evaluation question(s): To what extent will tenure arrangements remain valid and enforceable without external support?

Findings: Sustainability was strongest where tenure rights were formally recognised, locally enforceable and embedded in municipal or statutory systems. Garowe and Baidoa showed the strongest sustainability prospects, Kismayo was promising but uneven where title distribution remained incomplete, and Mogadishu was more fragile because tenure protection depends on lease renewal, affordability and continued mediation.

The evaluation finds that tenure sustainability depends not only on the tenure instrument selected, but on how well each model anticipates and manages the risks that can reverse gains after delivery. Sustainability is strongest where tenure rights are formally recognised, locally enforceable, institutionally anchored and supported by clear completion planning. It is weakest where tenure gains depend on subsidy, lease renewal, landlord cooperation, incomplete documentation, or continued NRC mediation. This makes risk management part of HLP model quality: in Kismayo, the main risk is incomplete titling or documentation; in Mogadishu, affordability, lease expiry and landlord incentives remain central risks; across government-linked models, political turnover and competing claims can weaken continuity; and across all models, women and marginalised groups remain more exposed where post-project dispute resolution and inheritance protection are uneven.

The analytical test that emerges across sources is therefore straightforward: can the tenure arrangement remain valid and enforceable if NRC is no longer mediating, paying rent or convening the process?

Garowe performs strongest on this test. Hoodale rests on public-benefit land, municipal documentation, titled plots, integrated planning, and a settlement that is already part of a broader urban-extension logic.¹⁶ Key informants reinforce this by describing Garowe as one of the locations where households now hold permanent land and where the settlement is likely to continue as a functioning town or village even after project closure. The municipal and community evidence points in the same direction: documentation is recognised, disputes have reduced, and the core tenure function no longer appears to rely on day-to-day NRC involvement.

Baidoa follows closely but with greater internal variation. The strongest sustainability is visible where community purchase has been fully converted into documented ownership and where municipal, notarial, and community recognition all reinforce one another. National respondents were explicit that Baidoa municipality is likely to continue providing these services beyond individual projects, while external partners considered gains in land-registry capacity to be increasingly institutionalised rather than purely project-based. **The evaluation nonetheless notes an important distinction between title-based and lease-based instruments in Baidoa.** Community purchase and title deed models appear durable. Lease-based protections are more fragile because they require renewal, affordability, and ongoing coordination with landlords. Evidence that some Baidoa leases have already expired and needed renewal is therefore a live sustainability signal, not a future risk only.

Kismayo also shows a bifurcated sustainability picture. For households with completed title deeds on government-donated land, the sustainability case is strong. Records are held by JUCRI,

¹⁶ Norwegian Refugee Council. (2024, November). Lessons learned report: The Contingent Emergency Response Component (CERC) of the Somalia Urban Resilience Project – Phase II (SURP-II), October 1, 2022, to August 31, 2024.

dispute-resolution structures exist, and the five-year sale restriction was deliberately introduced to avoid the earlier pattern in which project participants sold houses and returned to camps. However, the same cannot yet be said for the larger population still living under lease agreements or for cohorts occupying houses without final title issuance. A community leader from Luglow described households on lease arrangements continuing to face threats from landowners and argued that the tenure agreements should be stronger, while FGD participants in Halgan and other incomplete cohorts clearly understood that living on the land without the title deed left them in legal limbo. The evaluation therefore finds that Kismayo's sustainability is potentially high, but currently uneven because completion has not yet caught up with design.

Mogadishu is the weakest model on sustainability by design. This does not mean it lacks value; rather, the value it delivers is more conditional. National respondents consistently described the sustainability of Banadir arrangements as dependent on continued NRC presence or on active, under-resourced government follow-through. A consortium partner characterised the planned handover of the landlord-tenant association and conflict-resolution platform to the BRA eviction task force as a deliberate sustainability mechanism, but also acknowledged that it remains untested. The same body of evidence highlights key threats: staff rotation, new mayors resetting relationships, incomplete administrative capacity, and land-value escalation that can quickly override negotiated agreements. **For Mogadishu, therefore, the issue is not whether the model works during the project period; it is whether the institutional and financial scaffolding around it can survive once project support recedes.** The evidence suggests this remains uncertain.

3.6.2 Institutional sustainability, community ownership, and the limits of handover

Evaluation question(s): To what extent are tenure arrangements likely to withstand political transitions, shifts in local power dynamics, and competing claims?

Findings: Tenure arrangements were more likely to withstand political and local power shifts where they were backed by multiple institutional layers, including municipalities, notaries, land registries, dispute-resolution actors and community recognition. Women's rights were less resilient where documentation was not in their name, where joint titling was not systematic, or where formal institutions remained difficult for women to access.

A second sustainability finding concerns the type of institutionalisation NRC has achieved. **The strongest evidence lies in locations where capacities, records, and procedures have become embedded in municipal systems rather than remaining with individual staff or with NRC.** This is clearest in Baidoa and Kismayo, where key informants highlighted strengthened land registries, government-held records, and municipalities that are increasingly able to continue service delivery beyond individual projects. Garowe adds a somewhat different pathway: public land allocation, government implementation ownership, and linked service infrastructure together create an institutional environment in which the tenure outcome is more deeply anchored from the outset.

Community ownership is a second sustainability mechanism. Baidoa offers the clearest example: NRC often entered after communities had already decided to remain, mobilised savings, or identified land, which means the programme reinforced rather than substituted for community agency. That distinction matters because it reduces the likelihood that settlements collapse once external support ends. The ADC1 case, where families organised themselves around a land search committee, instalment-based purchase, and later formalisation of 254 title deeds, is a good illustration of why some Baidoa sites appear more likely to endure than sites built entirely around project delivery. In Garowe, a similar sustainability effect is visible in the owner-driven construction approach and in the fact that households have already begun extending, fencing, and adapting their plots after relocation.

Even so, the evaluation does not find that handover alone is enough. **Several key informants warned that government engagement remains vulnerable to staff turnover, intergovernmental contestation, weak budgets, corruption, gatekeeping, and dependence on donor-financed systems.** One respondent described the municipal fiscal trap clearly: municipalities need external investment to build registration systems before they can generate the tax revenue that would later sustain those systems. A further respondent cautioned that even where relationships are strong, they can be reset when leadership changes, especially in Mogadishu. The sustainability lesson is therefore not simply to ‘work with government’, but to embed procedures, records, and institutional mandates deeply enough that they can withstand personnel turnover and political change. At the same time, this requires continuous attention to shifting political economy dynamics, which must be regularly reassessed to ensure that gains remain viable within an evolving power landscape.

3.6.3 Risks to sustainability: affordability, services, and women’s post-project protection

Evaluation question(s): Will eviction protection persist after NRC exit?

Findings: Eviction protection is likely to persist most strongly for title deed holders and households on government-recognised land. It is more fragile for households relying on lease agreements, rental subsidies, landlord cooperation or NRC-supported mediation, with women and minority groups facing higher risks where their protection is not independently documented or enforceable.

The evaluation also identifies three recurrent threats to sustainability across models. The first is affordability. In Mogadishu, the distinction voiced by women project participants is particularly stark: written agreements offer legal protection but rent still has to be paid after subsidy exit. The same concern is reflected in city and national KILs, which note that affordability, medical shocks, and unstable income can erode the practical value of tenancy rights once the programme ends.

The second threat is incomplete service and livelihood integration. Garowe and Kismayo both show that secure tenure can stabilise households without yet fully making the settlement viable. Garowe participants still reported weak access to markets, secondary education, and income opportunities, while Kismayo municipal and community evidence repeatedly described services as partial or minimal beyond the core housing package. This does not negate the tenure gain, but it does affect whether households can sustain themselves in place.

The third threat concerns women’s post-project protection. Across locations, documentation in women’s names is one of the portfolio’s strongest practices, but the evidence also shows that the security this creates can still be undermined by widowhood, divorce, household appropriation, or women’s weaker access to institutional forums after project closure. This is most visible in Kismayo’s lease-agreement settings and in Mogadishu’s mediation-heavy model, where women without a document in their own name remain more dependent on external support. Sustainability for women therefore depends not only on whether they appear on paper, but on whether the post-project system recognises and can defend those rights in practice.

3.7 Enabling outcomes for durable solutions

This section brings together the wider durable-solutions contribution of NRC’s HLP programming by examining what model performance means in practice for service access, dispute reduction, settlement legitimacy, and social integration. In that sense, it functions as the bridge between tenure security and local integration.

3.7.1 To what extent does tenure security enable improved access to WASH, health, education, and infrastructure?

Evaluation question(s): To what extent does tenure security enable improved access to WASH, health, education, and infrastructure?

Findings: Tenure security enabled improved service access where documented and recognised settlements gave authorities, agencies and private actors confidence to invest. This was clearest in Garowe and Baidoa, more uneven in Kismayo, and more limited in Mogadishu, where rental agreements improved household protection but did not necessarily create settlement-level conditions for permanent service investment.

The evaluation finds a clear but qualified enabling effect between tenure security and improved access to services. **Across the portfolio, stronger tenure does not automatically deliver WASH, health, education, or infrastructure, but it does change whether public and private actors, development partners, and households themselves are willing to invest in a site.** National stakeholders were consistent on this point. One key informant described secure tenure as the precondition for all infrastructure investment, while another explained that tenure due diligence had become a practical gatekeeping mechanism within consortium programming: if the land is not secure, other actors should not build on it. This is an important finding for NRC because it shows that HLP is often functioning as an enabling layer for wider service delivery, not only as a protection output in its own right. This finding is directly aligned with NRC's HLP Theory of Change as set out in the inception report: due diligence and technical support are part of the legal empowerment pathway, and tenure security and eviction risk reduction are treated as catalytic inputs that enable material safety, physical safety and social cohesion by reducing the risk that service and infrastructure investments are lost through eviction, land disputes or contested claims.

This logic is most visible in Garowe. Hoodale is not simply a housing site where services happened to follow; it is the clearest example in the portfolio of tenure security creating the conditions for planned service investment at scale. The evidence shows that, once government land allocation and documentation were secured, the site could support permanent infrastructure including household water connections, drainage, roads, solar streetlights, a school, police presence, and community facilities. Municipal informants and project documentation both point to the same conclusion: the reason these investments became feasible was that Hoodale had moved beyond temporary occupancy into a formally recognised settlement integrated into Garowe's urban planning logic. In this sense, Hoodale demonstrates the upper end of HLP's service-enabling potential when land, government ownership, and settlement planning are aligned.¹⁷

Baidoa also provides strong evidence that tenure security can enable services, although the pathway is more varied across sites. In Sites I and II, ADC1 and related ownership-linked locations, the evaluation found that secure or formalised land provided the basis for water systems, latrines, road improvements, lighting, and shelter investment. Community participants repeatedly linked the presence of documentation to the willingness of agencies to provide services, and local informants described how legal recognition made it more rational to invest in water, education, and sanitation because the improvements were less likely to be lost to eviction. Women and girls also described specific safety gains associated with lighting and safer sanitation in documented settlements. At the same time, the Baidoa evidence does not support an over-claim. Several groups still reported water shortages, weak ambulance access, and visible inequalities in service package quality across sites. The evaluation

¹⁷ Norwegian Refugee Council. (2024, November). Lessons learned report: The Contingent Emergency Response Component (CERC) of the Somalia Urban Resilience Project – Phase II (SURP-II), October 1, 2022, to August 31, 2024.

therefore finds that tenure in Baidoa has materially improved the basis for service access, but the resulting gains remain uneven.¹⁸

Kismayo shows a partial but still important enabling pathway. In Luglow and earlier Midnimo-linked experience, secure land and planned relocation clearly contributed to improving housing quality, privacy, spacing, household toilets, and perceived dignity. Women linked these changes to improved safety and everyday wellbeing. National and city-level evidence also indicates that, once land is secure, adjacent private and community investment can follow, including markets, roads, schools, mosques, and pharmacies. However, the Kismayo evidence is also more cautious than in Garowe. Key informants noted that houses were constructed while wider service provision remained limited or incomplete in some areas, and FGD participants identified persistent gaps in secondary schooling, electricity, hospital access, and protection services for women. Kismayo therefore illustrates an important distinction for the report: tenure can unlock meaningful improvements in living conditions well before full urban service inclusion is achieved, but the two should not be conflated.

In Mogadishu and the wider Banadir districts, the enabling effect is more constrained by the structure of the model itself. The IRS and negotiated lease arrangements in Kaxda, Daynille, and Garasbaley can improve households' access to daily life supports by moving them from camp-like settings into rental housing with doors, utilities, and better proximity to schools or markets. Several respondents described improved sanitation, improved school access, and a stronger sense of living "like other people in the city." National actors also noted that NRC's due diligence tools include service adequacy checks and that eviction alerts are intended to trigger referrals by other service actors. **The evidence suggests that these tools have worked better as risk-screening and coordination mechanisms than as reliable triggers for service delivery or eviction prevention. Eviction alerts can notify partners and authorities, but responses remain inconsistent because partners often lack resources, settlements remain temporary, and neither authorities nor providers can assume long-term occupancy. As a result, the Banadir model can delay, mediate, or reduce some eviction threats through written agreements, notarisation, district verification and taskforce engagement, but the evaluation does not find evidence that service referrals themselves systematically stopped evictions.**

A further enabling effect concerns documentation and identity. In Mogadishu, national ID support within the IRS package was intended to help households enter formal rental agreements, access services and be identifiable in crises. National respondents confirmed that this pathway was relevant in a context where legal and administrative invisibility compounds tenure insecurity. However, the evaluation evidence is not sufficient to confirm how consistently this translated into improved service access or protection outcomes across supported households, or whether it was equally inclusive for women, minority groups and households facing deeper administrative exclusion. While this is a narrower service pathway than the infrastructure effects seen in Hoodale and Baidoa, it remains important for understanding how HLP contributes to access indirectly through documentation, not only through land status

3.7.2 To what extent has HLP programming reduced land-related disputes, exclusion risks, and IDP-host tensions?

Evaluation question(s): To what extent has HLP programming responded to and reduced IDP-host tensions and exclusion risks, and improved social cohesion?

Findings: HLP programming contributed to social cohesion in all four cities by clarifying tenure

¹⁸

Norwegian Refugee Council. (2020). Case study for cash-based owner-driven shelter response in Baidoa;

claims, reducing land-related disputes and strengthening legitimate dispute-resolution channels. The contribution was strongest where documentation was combined with inclusive community engagement and functioning local dispute mechanisms, but social cohesion outcomes were also shaped by clan dynamics, leadership, settlement location and wider urban political economy.

The evaluation finds that NRC contributes to social cohesion through both direct pathways, particularly CDR and community dialogue, and indirect pathways linked to improved tenure security, while recognising that wider social cohesion outcomes depend on factors beyond HLP programming alone. The evidence shows that HLP contributes to social cohesion by reducing land- and housing-related triggers of conflict, while deeper urban exclusion, resource competition and wider tensions between displaced and host communities require broader multi-sectoral and governance responses. When occupancy is documented, boundaries are clear, and settlements gain greater legitimacy, one of the most persistent triggers of conflict — land and housing insecurity — becomes easier to manage. National stakeholders confirmed that NRC has deliberately incorporated social cohesion mechanisms into programme design, including the 70/30 IDP-host targeting model, community dialogue and community dispute-resolution training. At the same time, they also stressed that resource scarcity and broader social hierarchies continue to generate tension beyond what HLP programming can realistically address.

Baidoa provides the strongest evidence of land-related dispute reduction and practical community-level cohesion. Across the Baidoa sites, documentation, municipal recognition, and NRC-supported dispute-resolution committees have made land and family disputes more rule-bound and less dependent on raw power, oral histories, or gatekeeper influence. This is not only evident in abstract terms. Community participants described functioning committees of seven to fourteen members, including women, that resolve boundary disputes, inheritance-related claims, and family disagreements. The strongest examples concern rulings in favour of women, including cases where a divorced woman and a deceased woman's mother retained rights to NRC-supported housing against male claimants. These cases matter because they show that HLP-related governance mechanisms are not symbolic; they are being used to arbitrate real disputes and, in some cases, to reinforce fairer norms around women's rights. Baidoa also offers a broader social-cohesion example through the VSLA-based land purchase model, where households collectively saved and purchased land, turning tenure security into a shared economic and social project.¹⁹

“Women are truly the backbone of the IDP community structures.” (Land Broker, Baidoa (Male))

Garowe shows a different cohesion pathway. In Hoodale, the strongest social effect appears to come from the way planned resettlement, formal boundaries, and integration into the city's master plan reduce day-to-day land conflict and create a stronger sense of recognised belonging. Municipal actors reported that ownership certificates and clearly demarcated plots reduced disputes over land boundaries and increased confidence among displaced households. Secondary evidence further indicates that the settlement was designed with mixed community structures and community committees, supporting a more integrated site identity rather than a purely temporary “beneficiary settlement”. Yet the Garowe evidence is not unqualified. FGD participants still referred to tribalism, favouritism, and tensions around scarce resources. The evaluation therefore finds that Hoodale has clearly reduced land-related conflict and strengthened settlement-level cohesion, while deeper inclusion in governance remains less fully evidenced.²⁰

¹⁹ Norwegian Refugee Council. (2020). Case study for cash-based owner-driven shelter response in Baidoa.

²⁰ Hoodale lessons-learned report: NRC Lessons Learned Report from Durable Solutions Project Hoodale, Garowe 2024.

*“It has reduced conflicts over land because everyone has clearly defined land with boundaries.”
(Land Dispute Committee Member, Garowe (Male))*

In Kismayo, NRC’s contribution to social cohesion is most visible within Luglow itself, but it should be understood as an enabling contribution NRC-supported elements included relocation to government-recognised land, housing support, title documentation through JUCRI, engagement with municipal actors, and engagement with local dispute-resolution arrangements. These measures helped create a more predictable settlement environment in which residents could live with reduced eviction pressure. Within that environment, however, several sources of cohesion were internal to Luglow and not directly created by NRC, including shared displacement histories, similar plot sizes, common religious and community practices, and everyday mutual support among residents. Several respondents indicated that disputes are often resolved locally through committees rather than escalating to formal authorities. The evaluation therefore finds that NRC helped establish the tenure and institutional conditions for localised cohesion, but the evidence is stronger on cohesion within the relocated settlement than on transformed relations with the wider host community or city. There are also clear inclusion caveats: key informants noted that marginalised groups and persons with disabilities should have been more deliberately included in negotiation and dispute-resolution structures, and women’s post-NRC ability to defend claims remains stronger where their names appear on title documents than where households remain on lease-based arrangements.

Mogadishu represents a distinct HLP pathway rather than a reduced version of ownership-based models. In a context where public land is scarce, private-land dynamics are dominant, and eviction pressure is immediate, NRC’s Integrated Rental Solutions model has enabled households to secure time-bound but formalised protection through written and notarised agreements, rent support, relocation assistance, and dispute-resolution mechanisms. Its main contribution lies in providing rapid stabilisation in an extreme urban protection environment. At the same time, the evaluation finds that these gains remain narrower and more fragile than in ownership- or title-based models, because security is still mediated through landlords, affordability, and continued institutional follow-up rather than through a completed tenure transformation.

4. Conclusions and Recommendations

4.1 Comparative summary

This evaluation finds that NRC's HLP programming makes a substantial but uneven contribution to durable solutions across urban Somalia. The evaluation does not find that any one tenure pathway is inherently superior across all settings. Performance reflects how well a given model fit the local drivers of eviction, the prevailing land governance conditions, and the degree of institutional anchoring that was achievable in each context. **The table below distils the key findings across the different cities into a comparative summary, applying the traffic-light scoring system described in the methodology.**²¹ The table is intended to make patterns of relative performance visible at a glance, and to support the conclusions set out above, and recommendations that follow. These comparative judgements are context specific.

Table 2. Summary comparative assessment of NRC HLP models

Evaluation criterion	Mogadishu IRS and private-land leasing	Baidoa community purchase	Garowe government allocated	Kismayo government allocated
Relevance	Medium-High	High	High	Medium-High
Effectiveness	Medium-High	High	High	Medium-High
Efficiency	Medium	Medium	Medium	Medium
Sustainability	Medium-Low	High	High	Medium-High
Overall assessment	Context-specific protection model	Strong hybrid model with scale potential	Strong scale model where state conditions exist	Promising model with completion risks

4.2. Conclusions by evaluation criteria

Relevance. NRC's HLP programming is most relevant where it addresses insecure tenure as a foundational barrier to local integration, settlement stability, and durable solutions in urban Somalia. Across the portfolio, the strongest relevance was found where models aligned with local land markets, governance systems, and the main drivers of eviction risk. Baidoa and Garowe show the clearest relevance because their tenure pathways moved households from informal or weakly recognised occupancy towards documented, socially legitimate, and more enforceable arrangements. Mogadishu is also relevant, but in a different way: the IRS and negotiated lease model responds to a context where public land is scarce and private-land dynamics dominate. Across sites, relevance was strengthened where NRC engaged the actors who shape land access and eviction risk, including municipalities, notaries, landowners, gatekeepers, and community leaders. However, relevance was more uneven for women and marginalised groups where they had weaker influence in formal negotiation or institutional spaces.

Effectiveness. NRC's HLP programming was most effective where documentation was recognised by government, accepted by communities and usable in dispute resolution or eviction prevention. Baidoa

²¹ The detailed scoring table is provided in the Annex. The summary below presents the overall comparative judgement by evaluation criterion, while the annexed table retains the more granular outcome- and gender/inclusion-level scoring. Each rating reflects the aggregated weight of evidence gathered across key informant interviews, focus group discussions, and programme documentation at each site, with Green (High) indicating strong and consistent performance against the predefined benchmarks, Amber (Medium) indicating partial or mixed performance, and Red (Low) indicating significant gaps or challenges.

and Garowe show the strongest effectiveness because ownership, title deeds or government-backed tenure reduced landlord discretion and made eviction protection more structural. Kismayo was effective where title documentation had been completed, but more uneven where households remained in partial or transitional forms of security. Mogadishu delivered important time-bound protection through written and notarised rental or lease agreements, legal aid, mediation, and taskforce engagement, but these gains remain more dependent on continued coordination, affordability, and landlord cooperation. Women-first and joint documentation approaches were particularly effective in strengthening women's formal standing, but they require more systematic post-project support to ensure that women can defend their rights over time.

Efficiency. Efficiency cannot be assessed only by speed or cost per household. It depends on whether the coordination and institutional effort required by each model produces a durable and enforceable tenure outcome. Baidoa and Garowe show that higher up-front legal, technical, and institutional effort can still be efficient when it results in recognised, investable, and locally enforceable tenure. Delivery was most efficient where land ownership was uncontested, boundaries were clearly identified, authorities were engaged early and documentation systems were functioning or could be strengthened. Mogadishu is operationally efficient as a rapid protection and stabilisation model, but less efficient over the longer term because it requires repeated landlord engagement, monitoring, subsidy sequencing, and follow-up once agreements expire.

Impact. Tenure security generated positive impact across all four cities by increasing households' confidence to remain, invest and plan beyond immediate eviction risk. Impact was strongest in Baidoa and Garowe, where tenure security was linked to shelter investment, settlement formation, service access, and wider infrastructure gains. Kismayo showed important improvements in dignity, privacy, and safety, particularly for women, but impact remained more limited where title issuance and services were incomplete. Mogadishu showed meaningful household-level gains through improved privacy, safer rental housing, and more predictable occupancy, but did not generate the same settlement-level effects as ownership- or title-based models. Across the portfolio, secure tenure contributed to increased economic inclusion by strengthening household assets and enabling investment and longer-term planning, but these gains depended on complementary livelihoods, finance, services, and market access.

Sustainability. Sustainability was strongest where tenure rights were formally recognised, locally enforceable and embedded in municipal or statutory systems. Garowe and Baidoa showed the strongest sustainability prospects because tenure outcomes were supported by multiple institutional layers, including municipalities, notaries, land registries, community recognition, and dispute-resolution actors. Kismayo has strong potential where title documentation is complete, but sustainability remains uneven where households are still awaiting final documentation or services. Mogadishu is more fragile because tenure protection depends on lease renewal, affordability, landlord cooperation, and continued mediation. Across all models, women's tenure rights are less sustainable where documentation is not in their name, joint titling is not systematic, or formal institutions remain difficult for women to access.

Overall, the comparative judgement is not simply about which city performed best, but about the type of contribution each model makes and the conditions under which it performs. Where NRC has been able to align community legitimacy, government recognition, credible documentation and settlement planning, the evidence points to stronger local integration and more durable gains. Where NRC operates in constrained private-land markets, the gains remain important but narrower, more fragile, and more dependent on continued mediation and follow-up.

4.3. Recommendations

1. Align HLP models more clearly with context and tenure pathways

NRC should distinguish more clearly between protection and stabilisation models, such as IRS, rental support and negotiated leases, and models designed to produce longer-term tenure outcomes, such as community purchase, government allocation, and formalised rights. In Mogadishu and similar private-land markets, NRC should treat IRS and rental support as time-bound protection instruments, with clearer transition or exit pathways, including referral to longer-term tenure options where feasible. In Baidoa, Garowe, Kismayo and similar contexts, NRC should prioritise models that enable long-term tenure security, recognised settlement formation, and durable local integration.

Lead responsibility: NRC Somalia ICLA/HLP team, Area Offices, Programme Development and Grants.

Timeframe: Immediate, starting with the next programme design cycle.

2. Systematically incorporate political economy, tenure, and eviction-risk analysis

HLP outcomes depend not only on technical documentation, but on how land, power and authority operate in each city. Stronger analysis can help NRC select models that are feasible, equitable and sustainable. Before selecting or expanding HLP models, NRC should assess land ownership patterns, gatekeeper roles, municipal leadership, urban plans, eviction hotspots, tenure status, available durable-solutions land, dispute-resolution actors, community vulnerabilities, social exclusion risks, and local authority capacity. The analysis should also consider municipal development priorities and whether the selected model may reinforce or reduce existing power imbalances.

Lead responsibility: NRC ICLA/HLP team, Advocacy, MEAL, Area Offices, and local authorities.

Time: Before new project design or expansion; updated annually.

3. Prioritise completion and enforceability of tenure processes

Incomplete documentation weakens household confidence, limits investment and leaves households exposed to renewed disputes or eviction. Completion and enforceability are central to whether tenure gains last beyond NRC support. NRC should place greater emphasis on converting temporary certificates, allocation documents, and intermediate arrangements into final, enforceable tenure outcomes wherever feasible. This is especially important where households remain in partial or incomplete forms of tenure security. Future programming should prioritise completion, enforceability, and institutional anchoring over expansion alone.

Lead responsibility: NRC ICLA/HLP team, Area Offices, municipal authorities, notaries, and relevant land institutions.

Timeframe: Within 6–12 months for existing caseloads where feasible; ongoing for new programming.

4. Combine formal documentation with customary, negotiated and community-based systems

In Somalia's plural land-governance environment, tenure security depends on both formal recognition and social enforceability. Documentation alone is less effective if local leaders, community structures, and dispute-resolution actors do not recognise or uphold it. NRC should continue promoting models that combine formal documentation, such as IDs, land records, leases, certificates, and title deeds, with locally legitimate governance and dispute-resolution mechanisms. This should include CDR actors, customary and religious leaders, municipal authorities, and community committees.

Lead responsibility: NRC ICLA/HLP team, CDR actors, municipal authorities, customary and religious leaders, and community committees.

Timeframe: Integrated into all new HLP designs within 6 months.

5. Strengthen women's tenure security beyond documentation

NRC should ensure that women can retain, exercise and defend their HLP rights over time. This should include women's access to land-governance committees, administrative systems, legal literacy, referral pathways, and dispute-resolution forums. NRC should also create gender-separate spaces at strategic moments where these support meaningful participation, and engage customary, community, and religious leaders on women's rights in widowhood, divorce, inheritance, and intra-household disputes.

Where relevant, NRC should link women's tenure security to savings, finance, livelihoods, and broader investment opportunities, including partnerships with financial institutions, savings and loans groups, livelihood actors, and financial literacy support.

Lead responsibility: NRC ICLA/HLP team, Protection/Gender focal points, MEAL, women's groups, and local dispute-resolution actors.

Timeframe: Immediate integration, with post-project monitoring within 6–12 months.

6. Sequence HLP with services, infrastructure, livelihoods, and urban investment

Secure land is necessary but not sufficient for local integration. Tenure gains are more likely to become durable when households can access services, maintain livelihoods and remain connected to urban systems. NRC should sequence HLP interventions more deliberately with services, infrastructure, and livelihood support so that tenure gains translate into viable settlement outcomes. This includes stronger links to water, sanitation, roads, transport, electricity, schools, health services, markets, and livelihood opportunities.

NRC should also use secure and enforceable tenure as a platform to mobilise wider investment from local authorities, development actors and, where feasible, private-sector actors. This could include housing and shelter-related investment, inclusive financial services, service provision, infrastructure partnerships, and market-based approaches that reinforce settlement viability.

Lead responsibility: NRC ICLA/HLP, Shelter/WASH, Livelihoods, Area Offices, local authorities, development partners, and private-sector actors where appropriate.

Timeframe: Integrated into area-based planning within 6–12 months.

7. Strengthen local systems to sustain tenure outcomes beyond NRC support

Tenure outcomes are more sustainable when local systems can manage land records, disputes and eviction risks without NRC acting as the main guarantor. NRC should continue investing in community-driven and institutionally anchored processes that can function beyond NRC's direct involvement. This includes municipal land administration, HLP taskforces, land-governance committees, registries, community-based planning, boundary, and land-use mapping, locally held records, and local dispute-resolution mechanisms involving municipal authorities, traditional and religious leaders, women, and IDP representatives.

Lead responsibility: NRC ICLA/HLP team, Area Offices, municipal authorities, relevant ministries, and community structures.

Timeframe: Over the next 12 months and continued through future programming.

8. Shift monitoring from delivery outputs to durability and local uptake

NRC should track not only documents issued or households reached, but whether tenure remains secure over time, disputes decline, women retain rights, services and investments follow, and local systems continue to manage HLP issues after NRC support reduces. Monitoring should include follow-up on enforceability, dispute resolution, women's post-project tenure security, service uptake, investment effects, and institutional ownership.

Lead responsibility: NRC MEAL, ICLA/HLP team, Area Offices and Programme Quality.

Timeframe: Revise indicators in the next MEAL review, with follow-up monitoring at 6–12 months after support.

5. Lessons: what works, for whom, and under what conditions

Protective contributions work best where HLP reduces immediate eviction risk and makes tenure more predictable. In Mogadishu, converting oral arrangements into written and notarised agreements improved predictability, introduced clearer notice periods and gave households stronger evidence in disputes. Taskforce engagement, landlord-tenant platforms, legal aid and district verification also helped reduce arbitrary eviction practices. However, protection remains fragile where it depends on subsidy, landlord cooperation or continued mediation, especially in a speculative private-land market.

Stabilising contributions work best where households begin to feel secure enough to remain, invest and plan. In Baidoa and Garowe, credible documentation and recognised tenure encouraged households to improve shelters, fence plots, start small businesses and use services more consistently. Community-led ownership in ADC1 and owner-driven construction in Hoodale were especially strong because households had a material stake in the settlement. Women-first and joint documentation also contributed to stabilisation by strengthening women's formal standing. However, stabilisation weakens where title documentation is incomplete, services are limited or livelihoods do not keep pace with tenure gains.

Durable-solutions contributions work best where HLP changes the underlying land relation and anchors tenure locally. Baidoa's community purchase and title-deed pathways, and Garowe's public land allocation and documentation model, reduced landlord discretion and made eviction protection more structural. These models were strongest where municipal systems, notaries, community recognition and dispute-resolution actors reinforced one another. Recognised tenure also made settlements more investable, enabling roads, drainage, water, lighting, schools and other services. Durability remains weaker where legal endpoints are delayed, as in parts of Kismayo, or where tenure remains dependent on affordability and lease renewal, as in Mogadishu.

Overall, the strongest lesson is that secure tenure is necessary but not sufficient. HLP creates the foundation for protection, stabilisation and local integration, but durable outcomes require completed documentation, enforceable rights, functioning local systems, women's post-project protection, and links to services, livelihoods and infrastructure.

Annexes

There are six annexes to this evaluation:

- Annex 1: The terms of reference
- Annex 2: Key Informants List
- Annex 3: Bibliography
- Annex 4: Extended Methodology
- Annex 5: Evaluation Matrix
- Annex 6: Research Team Biographies

The first three annexes are provided as separate documents to manage the report's length, while the following annexes are included here to provide essential context for the evaluation's findings.

Annex 4: Extended Methodology

1. Research and Scoring Approach

The evaluation is grounded in three approaches:

- First, a **participatory and people-centred approach**, which locates findings in the direct experiences of displacement-affected households while engaging the full range of institutional actors shaping tenure outcomes.
- Second, a **gender-responsive and intersectional approach**, which examines how HLP access and tenure security are shaped by gender alongside displacement status, socio-economic conditions, clan dynamics, and local norms, with particular attention to barriers faced by women and female-headed households.
- Third, a **culturally and context-sensitive approach**, adapted to each of the four cities and designed to minimise barriers to participation related to literacy, mobility, and disability.

To enable structured comparison across sites and models, the evaluation applies a traffic-light scoring system, Green (High), Amber (Medium), and Red (Low), applied consistently across both the OECD-DAC criteria assessments and the gender and inclusion sub-questions. Green denotes strong performance against the stated benchmarks, supported by consistent evidence across multiple sources. Amber indicates partial or mixed performance, with moderate evidence and notable gaps, trade-offs, or contextual constraints. Red reflects weak performance, systematic challenges, or insufficient evidence to assess positively.

The benchmarks for each rating level were established in the evaluation matrix during the inception phase, in response to NRC's request for a degree of performance measurement to complement the qualitative design. For each evaluation question, the matrix specifies what constitutes high, medium, or low performance. **In practice, data from key informant interviews, focus group discussions, and document review were coded and entered a structured scoring matrix, with each respondent's answers assessed against the relevant benchmark descriptors. Scores were assigned per respondent per question and then aggregated. The final rating for each question was determined by the most frequently assigned score across respondents.** Where, for example, eight of seventeen respondents on a given question clearly satisfied the majority of the green benchmarks, six partially met

them and were rated Amber, and three fell below the threshold and were rated Red, that question receives a final green rating. **The final scores for each question are presented in the table below.**

2. Ethical Considerations

The evaluation adhered to strict ethical standards, guided by the Do No Harm principle. Informed consent was obtained from all participants, confidentiality was maintained throughout, and all data collection tools and processes were designed to minimise risk and ensure safe participation, particularly for vulnerable groups. Engagement was culturally sensitive and adapted to local contexts across all four cities.

3. Data Collection and Analysis

Data collection was conducted concurrently across all four cities between 16 and 26 February 2026, with support from trained enumerators. A hybrid deductive-inductive coding process was applied, with predefined benchmarks from the evaluation matrix complemented by themes emerging from the data. Findings were systematically disaggregated by city, tenure model, and gender, and assessed using the traffic-light scoring system to identify good practices, promising approaches, and structural constraints. Triangulation was central throughout, with findings validated across data sources, stakeholder groups, and locations to ensure robustness and reduce reliance on single perspectives.

4. Limitations

Several limitations are acknowledged. Cross-model comparability is constrained by significant contextual differences across cities and interventions, including differences in model design, timeline, partner arrangements, and governance conditions, which limit direct equivalence and mean findings should be read accordingly. Informant bias and selective recall were mitigated through triangulation and the inclusion of diverse respondent groups, including community members, implementing staff, government actors, and non-implementing voices, though social desirability effects cannot be entirely excluded. The evaluation focuses on early signals of contribution to durable solutions outcomes, and longer-term sustainability and impact cannot be fully established within this timeframe. Variability in document availability and monitoring data across projects required reliance on multiple evidence sources and transparent acknowledgement of evidence gaps. Overall, findings should be interpreted as contextual and indicative, but sufficiently robust to inform strategic programming decisions and cross-model learning.

Applying the scoring above to qualitative data carries some methodological limitations. Qualitative responses cannot be easily ranked, and benchmark descriptors usually involve interpretive judgement: two analysts assessing the same interview excerpt may reach different conclusions about whether it satisfies most of the green criteria or only some. Social desirability bias, recall limitations, and the varied positionality of respondents, NRC staff, community members, municipal officials, and landowners each describe the same intervention from a different vantage point, introduce variations that aggregation alone cannot resolve. **The traffic-light system nonetheless serves a legitimate analytical function within this evaluation.** It provides a structured and replicable framework for synthesising qualitative evidence across multiple sites and criteria and enables cross-model comparison that purely narrative analysis cannot deliver as efficiently. The ratings should be read as evidence-informed assessments of the weight and direction of evidence assembled across respondent groups, triangulated across methods and assessed against pre-agreed criteria, rather than as precise metrics derived from standardised data.

Table 1. Comparative performance of NRC's HLP models across cities

Dimension/ Outcome	Mogadishu IRS and private-land leasing	Baidoa Community purchase	Garowe Government allocated	Kismayo Government allocated
RELEVANCE				
Tenure Security	Medium	High	High	High
Eviction Risk Reduction	Medium	High	High	High
Inclusiveness (G&I)	High	High	High	Medium
EFFECTIVENESS				
Tenure Security	High	High	High	High
Eviction Risk Reduction	High	Medium	High	High
Inclusiveness (G&I)	High	High	High	Medium
EFFICIENCY				
Tenure Security	Medium	Medium	Medium	Medium
Eviction Risk Reduction	Medium	Medium	Medium	Medium
Inclusiveness (G&I)	High	High	Medium	Medium
IMPACT				
Tenure Security	Medium	High	Medium	Medium
Eviction Risk Reduction	Medium	High	High	High
Inclusiveness (G&I)	High	High	Medium	High
SUSTAINABILITY				
Tenure Security	Medium	High	High	High
Eviction Risk Reduction	Low	High	High	High
Inclusiveness (G&I)	High	High	High	Medium
ACCESS TO SERVICES				
Performance	Medium	Medium	High	Medium
Inclusiveness (G&I)	High	High	Medium	High
SOCIAL INTEGRATION				
Performance	Medium	High	Medium	Medium
Inclusiveness (G&I)	High	High	Medium	Medium
Overall assessment				
Overall assessment	Context-specific protection model	Strong hybrid model with scale potential	Strong scale model where state conditions exist	Promising model with completion risks

Annex 5: Evaluation Matrix

OECD Criteria	Outcome / Enabling Outcome	Key Evaluation Question	Gender and Inclusion Specific Sub-Questions	Performance Benchmarks (Traffic-Light System)	Key Indicators / Signals	Data Sources & Methods
RELEVANCE	Tenure security	To what extent does the tenure model match the legal and customary context and address primary drivers of tenure insecurity?	• Are women's and vulnerable groups customary tenure rights recognised in the model? • Does documentation protect women's rights in inheritance/divorce?	 HIGH: Model aligns with both statutory and customary systems; documentation recognised by government AND community; addresses primary tenure insecurity drivers; women's and minority groups' rights explicitly protected  MEDIUM: Model aligns with ONE system (customary OR statutory); partial recognition; addresses some tenure risks; women's and minority groups' rights partially protected  LOW: Model misaligned with local systems; documentation not recognised; does not address key risks; women's and minority groups' rights not protected	• Type of tenure documentation produced (customary/statutory/hybrid) • Alignment with local land governance systems • Stakeholder assessment of appropriateness	• Desk review (due diligence reports, legal frameworks) • KIIs (municipal land officials, customary authorities) • FGDs
		To what extent have power dynamics been analysed and all relevant actors including gatekeepers, landowners, customary authorities, meaningfully engaged in tenure negotiations and programme design?	• Were women and marginalised groups included in stakeholder mapping? • Do women have a meaningful voice in negotiations with powerful actors?	 HIGH: Comprehensive power analysis; all actors meaningfully engaged from design; inclusive negotiations; women actively participated  MEDIUM: Basic stakeholder mapping; key actors engaged but gaps exist; women consulted but limited decision-making  LOW: Limited/no power analysis; key actors excluded; top-down design; women excluded	• Evidence of stakeholder/power analysis • Actors engaged (by type/gender) • Consultation documentation • Women's participation in negotiations	• Desk review (stakeholder analysis, meeting minutes) • KIIs (NRC staff, officials, landowners, gatekeepers, women's groups) • FGDs (who was/wasn't consulted)

	Eviction risk reduction	Does the model address the primary eviction drivers in each location?	Does the model address gendered and intersecting eviction vulnerabilities (minority clans, widows, divorced women, female-headed households, disability)?	 HIGH: Model directly addresses documented primary eviction drivers; design reflects local patterns; protects vulnerable groups including women  MEDIUM: Model addresses some but not all drivers; partial alignment with local risks; some protection for vulnerable groups but gaps remain  LOW: Model does not address primary drivers; misaligned with local patterns; does not protect vulnerable groups	- Alignment between model design and documented eviction risks (land speculation, informal tenure, rent disputes) - Stakeholder assessment of model's fit to eviction context - Evidence of express protection of vulnerable groups in design	- Desk review (eviction tracking data, risk assessments) - KIIs (municipal officials, eviction taskforce)
EFFECTIVENESS	Tenure security	To what extent has the model delivered credible, recognised tenure security to target households?	- Share of women listed as sole or joint rights holders on tenure documents - Do female-headed households report the same tenure confidence as male-headed?	 HIGH: most households received formal/recognised documentation; strong confidence (4-5/5 scale); no tenure disputes; beneficiaries feel "very secure"  MEDIUM: many received documentation; moderate confidence (3-4/5); some disputes but generally resolved; feel "somewhat secure"  LOW: few received documentation; low confidence (<3/5); ongoing unresolved disputes; persistent insecurity	- share of households with tenure documentation - Reported willingness by authorities to intervene in case of infringement - Reported confidence in ability to resist eviction (scale 1-5) - Number of tenure disputes post-intervention	- FGDs (male/female separate) - KIIs (NRC staff, settlement leaders, local authorities) - Document review (tenure certificates issued) - Case studies
	Eviction risk reduction	To what extent has the model reduced eviction incidents and threats?	Are vulnerable groups including women and female-headed households equally protected from eviction as dominant groups and male-headed households?	 HIGH: Zero or near-zero evictions post-intervention; most report low eviction threat; written agreements with enforcement; women and vulnerable groups equally protected  MEDIUM: Reduced evictions but some incidents occur; many report moderate threat; oral/informal agreements; women and vulnerable groups somewhat protected but more vulnerable	- Number of eviction incidents pre/post intervention - households reporting eviction threat (high/medium/low) - Female-headed households' eviction experiences vs male-headed	- NRC eviction tracking data - FGDs - KIIs (settlement leaders, NRC protection staff) - Case studies

				● LOW: Evictions continue at similar/higher rates; few report low threat; no effective agreements; women at high eviction risk		
EFFICIENCY	Tenure security	What level of complexity, time, and institutional support is required to deliver tenure security?	Do women and vulnerable groups face additional documentation barriers (literacy, mobility, legal representation)?	● HIGH: Simple process (<5 steps); rapid delivery (<12 months); low/moderate external support; replicable with existing capacity; minimal barriers for women and minority groups ● MEDIUM: Moderately complex (5-10 steps); moderate timeframe (12-24 months); significant external support; requires capacity building; women and minority groups face some barriers ● LOW: Highly complex (>10 steps); protracted (>24 months); continuous external support essential; not replicable without major investment; women and minority groups face systematic barriers	- Number of procedural steps required - Average time from intervention start to tenure documentation - Level of government/donor support needed (high/medium/low) - Technical capacity requirements	- KIIs (NRC staff, implementing partners) - Programme documentation review - Comparative timeline analysis across models
	Eviction risk reduction	What resources (including financial resources e.g. fees with registries or notaries) and coordination are required to achieve eviction protection?	Do women and minority groups require additional support to negotiate eviction protection?	● HIGH: Simple negotiation process; rapid results (<6 months); low external mediation; replicable with local capacity; minimal or no financial costs for households (e.g. waived or subsidised registry, notary, or documentation fees); women and minority groups access on equal terms ● MEDIUM: Complex negotiations with multiple stakeholders; moderate timeframe (6-18 months); significant external mediation; requires capacity building; moderate financial costs associated with registration, notary, or administrative processes that may require project or third-party support; women and minority groups need additional support	- Complexity of negotiations required (landlord/government/commu nity) - Time required to establish eviction protection - Reliance on external mediation (high/medium/low) - Financial resources required to secure eviction protection (e.g. registry fees, notary costs, legal or administrative charges, informal payments) - Affordability of these costs for households without project support	- KIIs (NRC staff, partners) - Programme documentation - Comparative analysis

				● LOW: Protracted negotiations; long timeframe (>18 months) or no resolution; continuous external mediation essential; not replicable; high or recurring financial costs (e.g. registry fees, legal charges, informal payments) that are unaffordable without sustained external subsidy; women and minority groups systematically excluded		
IMPACT	Tenure security	Has tenure security enabled household investment, livelihood stability, and reduced displacement vulnerability?	• Do women and minority groups report increased economic agency due to tenure security? • Are female-headed households able to leverage tenure for livelihoods?	● HIGH: Strong evidence of household investment in shelter improvements; reported access to credit/economic opportunities; most intend to remain 5+ years; women and minority groups report increased economic agency ● MEDIUM: Moderate evidence of investment; some reported economic opportunities; many intend to remain 3-5 years; women and minority groups report some increased agency ● LOW: Weak/no evidence of investment; no reported economic opportunities; few intend to remain <3 years; women and minority groups report no change in economic agency	• Reported household investment in shelter improvements • Reported access to credit/economic opportunities • Intention to remain in settlement (next 2-5 years)	• FGDs • Case studies • KIs (community leaders, landlords)

	Eviction risk reduction	Has eviction risk reduction contributed to settlement stability and reduced secondary displacement?	• Do women and minority groups report increased safety and reduced stress due to eviction protection?	 HIGH: Strong residential stability; most intend to remain long-term (5+ years); no secondary displacement documented; households report increased safety; women and minority groups report reduced stress  MEDIUM: Moderate stability; many intend to remain medium-term (3-5 years); minimal secondary displacement; some predictability with concerns; women and minority groups report modest improvements  LOW: Weak stability; few intend to remain long-term; secondary displacement documented; continued insecurity; women and minority groups report persistent stress	• Reported residential stability (intention to stay) • Evidence of reduced secondary displacement • Household perception of safety and predictability	• FGDs • KIIs • Comparison with eviction data trends
SUSTAINABILITY	Tenure security	To what extent will tenure arrangements remain valid and enforceable without external support?	• Can women and minority groups defend their tenure rights in case of household change (death, separation)? • Are women and minority groups able to access dispute resolution mechanisms?	 HIGH: Formal government recognition + functioning dispute resolution; strong institutional ownership; tenure legally enforceable; women's and minority groups' rights protected in household change  MEDIUM: Customary recognition but weak formal status; dispute mechanisms exist but underutilized; moderate institutional ownership; partially enforceable; women's and minority groups' rights vulnerable to household change  LOW: No formal/customary recognition; no functioning dispute resolution; weak/no institutional ownership; unenforceable; women's and minority groups' rights unprotected	• Evidence of government ownership/continuation • Presence of dispute resolution mechanisms • Type of tenure documentation (formal/customary)	• KIIs (government officials, community leaders) • Desk review (policy frameworks) • FGDs (community perception of tenure stability)

		To what extent are tenure arrangements likely to withstand political transitions, shifts in local power dynamics, and competing claims?	• Are women's tenure rights resilient to household power shifts? • Can women and marginalised groups defend rights against powerful actors without external support?	● HIGH: Protected by multiple institutional layers; resilient to political/leadership changes; independent enforcement; women's rights protected against family/clan pressure ● MEDIUM: Some protection but vulnerable to political shifts; enforcement dependent on individual officials; women's and marginalised groups' rights vulnerable to challenge ● LOW: Dependent on current power holders; highly vulnerable to political change; women's and marginalised groups rights not resilient to power shifts	• Multiple institutional backing layers • Evidence of surviving past political transitions • Independent oversight mechanisms • Women and marginalised groups defending rights against powerful actors	• Desk review (legal frameworks, historical records) • KIs (government, legal experts, women's rights orgs) • FGDs (scenario-based: "What if X changes?") • Case studies
	Eviction risk reduction	Will eviction protection persist after NRC exit?	• Are women's and minority groups' eviction protections more fragile than men's (due to discrimination, weaker legal status)?	● HIGH: Formal legal protection with government enforcement commitment; written agreements registered; strong institutional mechanisms; women's and minority groups' protection legally guaranteed ● MEDIUM: Written agreements but weak enforcement; informal institutional mechanisms; moderate government commitment; women's and minority groups' protection partially guaranteed ● LOW: Oral agreements only; no institutional enforcement; weak/no government commitment; women's and minority groups' protection not guaranteed	• Type of tenure arrangement (formal/informal) • Government capacity/willingness to prevent evictions • Evidence of continued functioning post-NRC exit	• KIs (government, landlords) • Desk review (policy/legal frameworks) • FGDs (community confidence in protection)

ENABLING OUTCOME	Access to basic services	To what extent does tenure security enable improved access to WASH, health, education, and infrastructure?	• Do women, girls, and minority groups experience differential service access benefits from tenure security? • Women's reported access to services vs. men's • Gender-specific service needs addressed (e.g. safe sanitation for women)	 HIGH: Strong evidence that tenure enabled WASH/health/education access; services infrastructure developed on secured land; most report improved access; women, girls, and minority groups benefit equally or more  MEDIUM: Moderate evidence linking tenure to services; some improvements but gaps remain; many report improved access; vulnerable groups benefit but not equitably  LOW: Weak/no evidence linking tenure to services; no improvements despite tenure security; few report improved access; vulnerable groups do not benefit	• Reported improvement in service access post-intervention • Evidence that tenure security facilitated service provision (e.g. WASH infrastructure on secured land)	• FGDs • KIIs (WASH/service providers) • Desk review (integrated programme documentation)
ENABLING OUTCOME	Social integration	To what extent has HLP programming responded to and reduced IDP-host tensions and exclusion risks, and improved social cohesion?	• Are women and minority groups able to participate in dispute resolution and community decision-making? • Share of women and minority groups participating in dispute resolution • Women and minority groups satisfaction with dispute outcomes • Women and minority groups participation in settlement governance	 HIGH: Strong evidence of reduced IDP-host tensions; most report improved cohesion; land/housing disputes significantly reduced; IDPs participate in community governance; women and minority groups actively participate in dispute resolution and decision-making  MEDIUM: Moderate evidence of improved cohesion; many report somewhat improved relations; some disputes persist but manageable; limited IDP participation; women and minority groups participate but face barriers  LOW: Weak/no evidence of improved cohesion; few report improved relations or relations worsening; disputes ongoing or increasing; IDPs excluded from governance; women and minority groups excluded from dispute resolution and governance	• Reported reduction in land/housing disputes • Perceived improvement in IDP-host relations • Participation in community governance structures	• FGDs (IDP and host community members) • KIIs (community leaders, dispute resolution actors) • Desk review (CDR records)

Annex 6: Research Team Biographies

Role	Name	Biography
Team Leader	Dr. Nassim Majidi (She/Her)	Nassim is the Founder and Director of Samuel Hall and a research and policy expert with over 17 years of experience leading research and sector assessments in migration, displacement, housing, land, and property (HLP) rights, and access to justice in complex humanitarian and development contexts. She has worked extensively in Somalia for the past 10 years applying rigorous mixed-methods approaches to evaluate migrants' conditions in urban informal settings including evaluating HLP issues in urban areas. Nassim's work is known for its participatory, conflict-sensitive, and gender-responsive methodologies, with particular expertise in assessing rental agreement disputes, forced evictions and housing insecurity
HLP Expert	Sophie Crozet (She/Her)	Sophie Crozet is an international protection and durable solutions specialist with over 20 years of experience working at the intersection of displacement, legal protection, and capacity strengthening. With extensive expertise in law and policy, housing, land, and property rights, and durable solutions, she has worked with UNHCR, IDMC, IOM, NRC, and UNDP across Africa, Asia, the Caribbean, and Europe. Sophie's technical contributions to the NRC HLP assessment are grounded in her nuanced understanding of protection risks, participatory methods, and the structural barriers displaced populations face in accessing secure housing and tenure in urban and informal settings
Senior Research Manager	Irina Mosel (She/Her)	Irina is a senior policy analyst with over 15 years of experience leading research and policy analysis on humanitarian and development issues in fragile and conflict-affected states, including extensive work in Somalia. Her expertise spans migration and displacement, urban displacement, durable solutions, and conflict-sensitive programming. She has directed multi-country and multi-stakeholder studies for leading organisations such as ODI, UNHCR, NRC, and ReDSS, bringing strong qualitative and mixed-methods expertise. Irina's work is recognised for its policy relevance and actionable recommendations in complex contexts
Senior Researcher	Lisa Pfister (She/Her)	Lisa is a senior researcher at Samuel Hall based in Nairobi, where she oversees strategic direction and project leadership across diverse geographies. She has seven years of experience in policy-oriented research and evaluation, primarily focused on migration and displacement-affected contexts in East and West Africa, and the Middle East. For the NRC HLP evaluation in Somalia, Lisa served as a Research Manager, leveraging her extensive expertise in qualitative research design, multi-stakeholder engagement, and policy translation. She holds an MSc in Globalisation and Development from SOAS University of London and a BA in Nonprofit, Social, and Health Care Management.
Project Lead	Lelei Cheruto (She/Her)	Lelei is a lawyer and researcher with over 8 years of experience working in human rights, gender, and humanitarian programming across Africa and the Middle East. She has led research and evaluation work for clients including UNICEF, the Aga Khan Foundation, and WUSC, and brings particular depth in qualitative methodology, knowledge production, and evidence use. Her contributions to this project are grounded in her experience designing knowledge systems that connect evidence generation to programme adaptation, and her understanding of the legal, gender, and institutional dimensions shaping outcomes for communities affected by climate-induced displacement and conflict.
Area Coordinator	Ilyas Mohamud (He/Him) Based in Somalia	Ilyas is a National Researcher and Area Coordinator at Samuel Hall with over a decade of experience in monitoring, evaluation, and research across Somalia. He has authored or contributed to more than 80 research and evaluation reports for organisations including WFP, World Bank, ILO, IOM, UNICEF, and NRC. His expertise spans survey design, mobile data collection, field team management, and both qualitative and quantitative analysis (STATA, SPSS, Power BI, NVivo). With extensive experience leading large-scale fieldwork across Somalia, Ilyas ensures the contextual accuracy and quality of data collection in fragile environments



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