Shelter Market Assessment Report

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# BACKGROUND

Over half of the Afghan population live in inadequate housing, with precarious security of tenure or improperly protected from violence and natural hazards. For over a decade, the Norwegian Refugee Council (NRC) shelter teams have been engaged in construction of temporary, transitional and permanent shelters, distribution of cash for rental support; construction, rehabilitation and expansion of schools, active collaboration with the Shelter Cluster and advocacy for shelters to be built to better standards. Since women face particularly strong barriers in Afghanistan, NRC has also integrated gender considerations in programming, working for a widespread acceptance of women's housing, land and property rights.

NRC has been in Afghanistan since 2003, and in the Eastern region since 2005 assisting returning refugees and internally displaced populations. NRC provides Shelter *for the physical protection and privacy of people affected by displacement, allowing them to lead lives in a safe, supportive and culturally appropriate setting.*[[1]](#footnote-1) Traditionally, emergency shelter programing focused on providing tents or constructing transitional and permanent shelter. Recognizing the diverse and changing contexts (e.g. displacement increasingly taking place in urban centers), diversifying approaches is required to meet basic shelter needs.

NRC’ Cash Based Interventions in Afghanistan continue to expand in scope. In 2017 and 2018, NRC increased its support to beneficiaries through Unconditional Cash Transfers (UCT) supporting Cash-for-Rent (CfR), Cash-for-Shelter (CfS) providing households with a cash grant to rebuild or repair damaged shelters[[2]](#footnote-2) as well as Cash-for-Work (CfW). As significance of cash-based interventions (CBI) continues to grow across the shelter program, further evidence is required to support the scaling up of CfR in the current Afghan context. There has been a clear need to conduct a broad assessment of the rental market, to gather evidence to guide future shelter programming.

Among the ‘core values’ of CBI is promoting choice and dignity of beneficiaries: they can set their own priorities, and kick-start local economies through increase of purchasing power. For CfR specifically, these principles mean that families are able — and encouraged — to choose where to live. With CfR families are able to access or retain accommodation within a community network they can rely upon (even if this process might still be challenging for certain groups).

Through CfR a household (HH) receives cash intended to be used for the paying the rent for and accommodation under an agreement with a landlord/landlady, property owner, manager or broker. CfR enables beneficiaries to secure, access and/or retain adequate housing for a determined amount of time. This approach requires accompaniment to protect the security of tenure of beneficiaries, reducing the risk for families to be pushed into debt or evicted. CfR is appropriate where displaced families are already renting accommodation, where housing units are available and mutual acceptance between tenants and landlords exists. In other words, CfR depends on a functional Local Shelter Market.

The amount of cash for rent payments should make it possible for beneficiaries to afford to rent *adequate shelter* unit that meets *minimum standards* – at *the rate of the local market*. CfR depends on an adequate estimate of rental market rates: if the assistance is underestimated, families in vulnerable conditions will still not be able to secure adequate housing, and if it is overestimated, there is a risk at destabilizing local market, provoking price increase in addition to a host of other negative consequences. CfR requires an assessment of the technical condition of the available housing stock.

Therefore, a Shelter market assessment is the first step to set a CfR programme. This report summarizes the findings for the 2018 Shelter Market Assessment conducted by NRC in Easter Afghanistan to assess the adequacy of a CfR intervention.

The timing of this shelter market assessment aligns with the current strategic direction of NRC as well as of the United Nations Human Settlements Programme (UN-Habitat) and the National Emergency Shelter and Non-Food Items Cluster (ES/NFI Cluster) at the national and Global levels.

# SHELTER MARKET ANALYSIS AIM AND SCOPE

This research aims to develop evidence-based guidance for quality shelter programming within Afghanistan with a specific reference to Nanagahar Province. Primarily centered on Cash for Rent (CfR), within the current rental market and developing understanding of the potential impact of shelter upgrades and Occupancy Free of Charge (OFC), cultural considerations within the rental market specific to the districts where NRC operates are also identified and highlighted.

### Specific Objectives

This *Shelter* Market Assessment focuses on *affordable housing / rental / secondary units*, and seeks to understand:

1. Whether CfR is an effective way to meet beneficiaries needs – including the need for safe and adequate shelter.
2. What the impact of CfR over specific intervention periods would be.
3. What risks and opportunities are associated with CBIs, how to design interventions to reduce the risk of harming existing markets and to stimulate markets and market-linked livelihoods?

### Key Research Questions

To meet the objectives of the assessment, it is set to answer the following questions:

* 1. *How does CfR meet beneficiary needs and what are the limitations of CfR?*
  2. *Can the housing market respond to an increase in demand as a result of a CBI, in particular CfR?*
  3. *In what way can interventions risk harming existing markets?*
  4. *How can interventions actively support markets and market-linked livelihoods?*
  5. *What impact would up-grade investments in existing properties have on the current rental market?*
  6. *How would the up-grade of shelters effect the current rental market availability and price?*
  7. *What is the optimal period and duration for CfR intervention?*

### Methodology and Scope of the Market Assessment

The Shelter Market Assessment was conducted in 8 Districts and 27 communities in the catchment areas of the NRC Community Centers and Urban Displacement and Outside of Camp (UDOC) Committees in Nangarhar, Kunar and Laghman provinces.

Selected communities fit two criteria: (a) they hosted a significant displaced population, and, (b) had known rental market for housing units. Respondents were selected in a combination of convenience and quasi-random sampling from households that were renting at the time of the survey[[3]](#footnote-3).

Households were identified for interview by approaching one after the other on randomly selected streets. An attempt was made to select as many female as male respondents, and for that NRC organized separate male and female pairs of surveyors. Female respondents do *not* necessarily represent female-headed households (FHHHs) but rather a member of the household that was available at the time of the survey. In total, 768 valid household questionnaires from 382 female and 386 male respondents were collected by NRC Shelter Team between April 18 and May 16.

In addition to a household survey, NRC conducted a survey of key informants, landlords and property agents/brokers, to supplement the perspective of the households. The survey of key informants was limited to Nangarhar province, Jalalabad metropolitan area, where 77 key informants were surveyed in 4 districts between April 21 and May 19. Key informants were selected through convenience sampling in the same communities – either among the landlords living in the same households, or among brokers that were active in the communities.

The survey questionnaires were translated into Pashto and *Kobotools* platform was used for mobile data collection. Staff received training on Shelter Market Assessments and CBI and were coached and accompanied. through the first days of the assessment.

This market assessment builds on previous studies and reports that were instrumental in providing a population analysis, contextualizing the findings, and geographically referencing of the data. In particular, the assessment was designed to test some of the findings of the 2017 Afghanistan Housing Profile[[4]](#footnote-4). A 2017 dataset of IOM Baseline mobility assessment[[5]](#footnote-5), the 2018 REACH Assessment of Hard-to Reach Areas[[6]](#footnote-6) and data provided by Afghanistan Spatial data Center[[7]](#footnote-7) were used to extract demographic data on areas and settlements, as well as for geo-locating the data of the survey.

### Limitations of the assessment and potential bias

While proper random sampling is difficult to achieve in Afghanistan due to limitations of access and absence of reliable demographic data, this assessment achieves a high degree of representation for several of the markets analyzed and offers indicative snapshot for other markets. Since the survey was conducted in communities pre-selected by NRC teams where significant displaced population and operational rental markets were present, the survey has a strong bias towards larger settlements, while smaller locations with less significant or less developed rental markets were not covered. In particular, peripheral rural settlements may be underrepresented.

The assessment survey focuses on rental market that serves displaced population and other groups potentially in need of assistance, therefore it is biased towards poor and low-income households. Upper income/wealthy households were explicitly excluded from the survey[[8]](#footnote-8). Consequently, the current assessment only covers the rental housing market at the service of the poor and vulnerable population.

### Level of analysis

This market assessment was conducted and analyzed at the level of *markets (market areas),* which are contiguous built-up areas of settlements or villages, that constitute separate housing markets and share similar characteristics (*Table 1*). Housing market areas only partially coincide with administrative divisions since built-up areas and settlements span across district and provincial borders. Every such market may include one or several settlements.

This market assessment was conducted in Afghanistan Eastern region focusing on Jalalabad and surrounding settlements: all of the markets analyzed are either part of, or connected to, the **Jalalabad city region**, a group of settlements centered around Jalalabad[[9]](#footnote-9) (see Figure 1). Within this area, the following markets were identified and assessed:

1. **Jalalabad urban area**[[10]](#footnote-10)where the analysis offers statistically reliable[[11]](#footnote-11) results and which is treated as a single market for rental housing (a contiguous area of interconnected settlements).

The Jalalabad urban area housing market, is further subdivided into three sub-markets, which are also analyzed separately. These correspond to three 3 districts, and for each of these districts the assessment offers a representative picture[[12]](#footnote-12):

* 1. The area of Jalalabad district proper
  2. South-eastern Behsud district
  3. North-western Surkhrod district.

Outside of Jalalabad urban area the assessment covers several smaller peripheral locations:

1. **Kabul camp,** Central Rodat district, where the assessment offers a representative snapshot of housing rental market[[13]](#footnote-13)
2. The newly established settlement of **Chamtala** (on the border between Surkhrod and Khogyani districts), which is predominantly rural, and mostly populated by displaced people[[14]](#footnote-14)
3. **Bar Shegi,** a group of adjacent rural settlements in central Kunar province (Asadabad and Watapur districts)14
4. **Harchar** settlement in the center of Mehtarlam district, Laghman province6.

Some of these market areas are further subdivided in communities (separate settlements or villages). When appropriate, these further subdivisions are presented to illustrate differences within markets.

A close up of a map

Description generated with high confidence

Figure 1 Location of markets analyzed in the assessment

While the assessment data is analyzed on the level of separate shelter markets, it could be indicative on the district and provincial level as well. Three of the districts, parts of which are covered in the assessment - Surkhrod, Khogyani and Watapur, are areas defined as Hard-to-Reach, either from security or terrain perspective[[15]](#footnote-15), where access remains a challenge for humanitarian actors. Whenever appropriate, the Hard-to-Reach Areas are analyzed separately.

*Table 1 Number of responses collected for the assessment: household survey and survey of key informants – by Shelter Market*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **Household survey** | | | **Key informant interviews (all male)** | **Population of the market area (estimate)** |
| **Market** | **Sub-market** | **female** | **male** | **Total respondents** |
| **JAA urban area\*** |  | 302 | 258 | 560 | 77 | over 360 000 |
|  | Behsud | 53 | 68 | 121 | 25 | under 200 000 |
|  | Jalalabad | 157 | 119 | 276 | 44 | 120 000 |
|  | Surkhrod\* | 92 | 71 | 163 | 6 | under 80 000 |
| **Chamtala\*** |  | 23 | 28 | 51 |  | 48 000 |
| **Kabul camp** |  | 46 | 74 | 120 |  | 10 000 to 15 000 |
| **Bar Shegi (Kunar) \*** |  | 2 | 14 | 16 |  | under 10 000 |
| **Harchar (Mehtarlam)** |  | 9 | 12 | 21 |  | under 10 000 |
| **Total** |  | 382 | 386 | 768 | 77 |  |
| *\* Markets are fully or partially situated in hard-to-reach districts* | | | | | | |

# FINDINGS

## Demographics

Afghanistan's population in 2018 is estimated at 36.37 million. It is unclear how accurate these estimates may be, given that the last census took place nearly 40 years ago and only covered 67% of the districts in the country[[16]](#footnote-16). Large displacements are further complicating the picture as they are changing the demographic landscape very fast (that includes nearly half a million refugees returning from Pakistan to eastern regions since 2016) [[17]](#footnote-17). For the markets under analysis in this assessment the population figures, whenever possible, were derived from figures provided by Central Statistics Organization. This data shows a predominance of rural population in all districts except for Jalalabad[[18]](#footnote-18).

With a fertility rate at 5.3 per woman, Afghanistan has one of the world’s fastest population growth rates at 2.8% yearly. Afghanistan is also one of the youngest countries in the world, with 63% of the population below the age of 24. This creates a very high dependency ratio: “for every 100 persons in the working age 15-64 years, there are 104 persons in the less productive ages of under-fifteen and 65 and over.”[[19]](#footnote-19) This represents a very heavy burden for the working population especially considering high unemployment and that women are largely excluded from the labour market.

The high economic dependency ratio, added to cultural norms, contribute to high household numbers and a very large number of multi-family households. It is estimated that the country has about 3.6 million households with an average size of 7.4 persons per household[[20]](#footnote-20). Extended family household may include up to four generations (typically including the male head of family and his wife, his brothers, several sons and their families, unmarried and widowed women, and elderly grandparents). Moreover, despite having fewer children under 15 years of age in urban households, urban and rural households are similar in size.[[21]](#footnote-21)

Afghanistan is undergoing rapid urbanization: according to estimates, Afghan cities are growing at a rate of 4% per year[[22]](#footnote-22), and by 2060 half of the county’s population is expected to live in urban areas. This rapid urbanization creates pressure on the housing and rental market, which adds to the demand by internal displacement and return. Jalalabad, a regional hub and 5th largest city, is one of the centers of the urbanization process, that affects its core and surrounding areas. According to IOM (2017), 1 in 3 individuals in Nangarhar is either an IDP or Returnee. The combined effects of urbanization, displacement and return on housing rental market Jalalabad city and its periphery are at the focus of this assessment.

Regarding the demographics of the households surveyed in the assessment, the average size was 11 people per household (49% higher than the national average). Host community and returnee HHs tended to be smaller than the survey average (10.7-10.8 people per household), while IDP households tended to be larger (11.7 people in a household).

Since within particular communities (villages or settlements) households of every status had similar chance of being surveyed, the results should be close to the actual proportion of households that are using the market for rental housing. It is noticeable that members of the host community are the dominant consumers of rented accommodation in more urbanized and central districts (see Table 2): in Jalalabad district host community represents 63% of tenants, followed closely by Surkhrod (59%), where the bulk of population resides in suburban areas of Jalalabad. Outside the Jalalabad urban area, however, displaced households dominate the rental market.

These results suggest that in urban areas the market for rental accommodation is catering to the urbanizing households that move to the city from the countryside, even above than to displaced (IDP and returnee) populations. This domination of the central urbanized areas by the host community may therefore signify that displaced households are excluded from central urban areas and are driven to the semi-urban and rural periphery.

Table 2 Surveyed households by type and location

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Markets** | **Host community** | **IDP** | **returnees** | **other** |
| **JAA urban area** | **56.4%** | **15.9%** | **26.8%** | **0.9%** |
| Behsud | 35.5% | 19.8% | 43.0% | 1.7% |
| Jalalabad | 62.7% | 16.7% | 20.7% | 0.0% |
| Surkhrod | 61.3% | 11.7% | 25.2% | 1.8% |
| **Chamtala** | **39.2%** | **49.0%** | **11.8%** | **0.0%** |
| **Kabul camp** | **35.8%** | **32.5%** | **29.2%** | **2.5%** |
| **Bar Shegi (Kunar)** | **25.0%** | **37.5%** | **37.5%** | **0.0%** |
| **Harchar (Mehtarlam)** | **19.0%** | **76.2%** | **4.8%** | **0.0%** |
| **Average** | **50.4%** | **22.8%** | **25.8%** | **1.0%** |

The survey enquired into the reasons for the household moving into the settlement they were currently residing. The reasons differ substantially for non-displaced, IDP and returnee households: for host community pull factors such as economic (53.3%) and study (3.6%) opportunities appear to be the most significant, which problems with housing in the previous location were the most important push factor (4.9%). For IDP households, security was the most important push factor for displacement at 86.9%. Returnee households were mostly motivated by returning to their settlement of origin, while other considerations were significantly less common.

A large proportion of surveyed households (10,9%) mentioned issues with their previous housing as one of the reasons that pushed them to search for the current accommodation: this category comprises such reasons as unaffordable rent (3.4%) poor conditions of previous housing (2.5%), and eviction (0.8%).

## Rental Prices across locations and quality of shelter

Rent differs very significantly across locations and for housing units of different size and quality (Table 3). Monthly rent is highest for all unit types is in Jalalabad urban area, in Jalalabad district in particular. Rent is lowest in the predominantly rural settlements of Chamtala and in Bar Shegi (Kunar province).

Rent also varies very significantly with the quality of housing. For the purpose of this assessment, and in order to allow disaggregation of housing by quality, a system of technical scoring indicators was developed for this survey. The technical score took into account physical condition of the housing unit, water and sanitation, as well as living conditions (mainly evaluated through the occupancy per room / overcrowding indicator).

This scoring system allows to divide all rented housing stock into 5 categories:

1. “extremely poor” for the unacceptable housing conditions, both in terms of quality and living conditions;
2. “poor” for housing that falls below minimum shelter standards, but could be rehabilitated or upgraded to satisfy minimum quality levels;
3. “fair but overcrowded” for housing that satisfies minimum technical standards. Score assigned to housing that fulfills minimum quality requirements but does not provide the additional space that larger households require;
4. “fair” quality - for housing that satisfies a bare minimum of technical standards of shelter quality, as well as fulfills the standard for living conditions;
5. “excellent” for housing that satisfies an extended list of standards for shelter quality, both in terms of technical quality, occupancy and living conditions.

The analysis of rental price of housing units of different quality (Table 4) demonstrates that “poor” quality housing dominates practically all the markets, while housing that satisfies minimum technical standards does not exceed a third in the most developed urban markets, while in certain rural settlements it is practically absent.

The highest proportion of housing of adequate (“fair” and “excellent”) quality can be found in semi-urban settlements Table 5). In urban areas of central Jalalabad the quality of housing is slightly lower, whereas in rural areas housing of fair and excellent quality is virtually non-existent.

Table 3 Monthly rent for housing of different quality in each market and share of such housing

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Markets | **Quality of housing units (technical score)** | | | | | | | | | |
| **Extremely poor** | | **Poor** | | **Fair but overcrowded** | | **Fair\*** | | **Excellent\*** | |
| **Average rent** | **Share in market** | **Average rent** | **Share in market** | **Average rent** | **Share in market** | **Average rent** | **Share in market** | **Average rent** | **Share in market** |
| **JAA urban area** | **5163** | **11.7%** | **5395** | **62.6%** | **7142** | **6.9%** | **7165** | **16.6%** | **10303** | **2.2%** |
| Jalalabad | 6273 | 8.5% | 6511 | 59.8% | 8751 | 8.1% | 8117 | 20.7% | 12250 | 3.0% |
| Behsud | 2796 | 14.2% | 3714 | 70.8% | 4583 | 5.0% | 5409 | 9.2% | 4000 | 0.8% |
| Surkhrod | 5753 | 15.3% | 5016 | 61.3% | 5136 | 6.1% | 5806 | 15.3% | 7213 | 1.8% |
| **Chamtala** | **1346** | **25.5%** | **2245** | **58.8%** | **5000** | **7.8%** | **2500** | **7.8%** |  | **0.0%** |
| **Kabul camp** | **2492** | **18.3%** | **3077** | **36.7%** | **6000** | **10.8%** | **4286** | **23.3%** | **4731** | **10.8%** |
| **Bar Shegi (Kunar)** | **1700** | **40.0%** | **3200** | **26.7%** |  | **0.0%** | **3502** | **33.3%** |  | **0.0%** |
| **Harchar (Mehtarlam)** | **4000** | **4.8%** | **5480** | **71.4%** | **8000** | **4.8%** | **5345** | **19.0%** |  | **0.0%** |
| **Average for all markets** | **3945** | **14.1%** | **4931** | **57.8%** | **6739** | **7.4%** | **6226** | **17.5%** | **7406** | **3.3%** |
| *\* Since wealthier households were excluded from the survey, the market share of housing of fair and excellent quality should not be taken to reflect the true proportions* | | | | | | | | | | |

While the median rental prices for all markets assessed is 4500 AFN, rental markets appear to be divided into distinctive segments not only by location, but also by quality and size of units. Markets for housing units of similar quality and size operate as separate, and somewhat independent markets. Consequently, market segments should be monitored separately as well, so that a deficit in one of the segments could be detected.

Rental prices vary significantly between the markets analyzed and within each local market. Prices depend on the quality and size of housing, location, type of settlement and access to public services and economic opportunities that the settlements offer. These factors will need to be considered before deciding to standardize rental assistance. The amount of monthly assistance would need to be adjusted to the local average rental price at least at the level of district.

A CfR intervention relies on the available housing stock. Access to adequate housing remains a critical component of the program as the assistance should be sufficient to cover the cost of units that meet minimum technical / construction standards. Since the rent varies very significantly across local markets, an assistance of 5,000 AFN per month should be sufficient for accessing housing that meets minimum standards in most of the areas in metropolitan Jalalabad; in other, rural markets a lower assistance would be sufficient – and preferable (in order to minimize the impact of the programme), if extending the CfR from 3 to 12 months.

This market assessment did not directly assess what was the share of rent in household expenses, however it is possible to make an estimate based on average income. Average estimated monthly income in Afghanistan is 11,214 AFN ($174 USD); 15,890 AFN or $246 USD for urban areas and 9,672 AFN or $150 USD for rural areas. When contrasted with assessment data on the size of rent, in urban settings the average rent (6,532 AFN) would represent 41% of the household income, and in rural settings rent (3,612 AFN) would represent 37% of monthly income.

### Additional housing and utility expenses

Most of the household’s living expenses are not limited to rent: in most of the cases households have to pay various utilities: electricity, water, cooking fuel (Table 4). While the prices vary across markets (with some markets lacking supply of certain utilities altogether), these expenses add 50 to 80% of the rent price to the housing expenses.

Table 4 Expenses for utilities

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Monthly average Rent**  **in AFN** | **Monthly average cost of electricity**  **in AFN** | **Monthly average cost of water**  **in AFN** | **Monthly average of cooking**  **in AFN** | **Monthly average total housing cost**  **in AFN** | Utilities as proportion of rent |
| **Jalalabad urban area** | **6039** | **1376** | **107** | **2361** | **9820** | 62.6% |
| Jalalabad | 7478 | 2204 | 177 | 2735 | 12543 | 67.7% |
| Behsud | 3754 | 72 | 0 | 2059 | 5883 | 56.7% |
| Surkhrod | 5298 | 909 | 67 | 1950 | 8129 | 53.4% |
| **Chamtala** | **2252** | **78** | **310** | **1633** | **4274** | 89.8% |
| **Kabul camp** | **3748** | **0** | **238** | **1491** | **5471** | 46.0% |
| **Bar Shegi** | **2532** | **0** | **0** | **1430** | **3962** | 56.5% |
| **Harchar** | **5504** | **990** | **95** | **1638** | **8228** | 49.5% |
| **Grand Total** | **5342** | **1031** | **139** | **2137** | **8606** | 61.1% |

Dedicated heating is used by 16.2% of households overall, but in more urban, central locations the use of gas or electric heaters is more prevalent (30.3% in Jalalabad district and in 33.3% Harchar). Absence of dedicated heating is strongly associated with the technical score of the housing: in extremely poor quality accommodation dedicated heaters are a rarity (7.5%), and in shelters of poor conditions dedicated heaters are seen in about 18% of the time.

Absence of heating is also associated with the quality of doors and windows: in houses with extremely poor quality of door and/or windows dedicated heaters are only encountered in 2% of the cases, exacerbating exposure to the elements.

Even though the winter conditions are relatively mild in the surveyed areas, the households that lack heating could benefit from a sealing off kit in order to improve their protection against cold weather.

## Demand for Rental Housing

The assessment attempted to approximate the demand for rental housing by assessing how difficult it was for the respondents to find their current accommodation. Among the 31% that reported that finding housing was difficult, 14% mentioned shortage of available housing but 84% cited price as the main hindrance.

Women reported difficulties in finding housing more often than men: 37.7% for women against 24.4% for men. Noticeably, displaced households (IDP, returnees) also had difficulties finding housing more often than members of the host community. Moreover, there is significant differences across different markets: in urban/semi-urban settlements, as well as in hard-to-reach areas, the households find it significantly more difficult to find accommodation.

Figure 2 Difficulties finding accommodation for different types of markets

For smaller households (under 5 members) finding suitable 1 or 2 room accommodation proved substantially less complicated than for larger households (especially, 8 to 12 members) to find housing with 3 or 4 rooms. In addition, **more than half of the households that currently reside in very poor conditions** (score “extremely poor” on housing quality) **reported that they had trouble finding suitable housing.** Furthermore, **households that had trouble finding accommodation also report paying higher rental prices**. According to the collected data, they are paying, for housing units of similar size and quality – on average – 5 to 25% higher monthly rent.

Combined, this data survey suggests that for certain market segments demand significantly exceeds supply. In particular, large and poor households looking for cheaper accommodation may find it very difficult to find suitable housing and have to settle with overcrowding and / or housing of very poor quality. The market seems to offer too few of larger inexpensive housing units than the demand for them.

## Rental Housing Supply

Key informants were asked to provide information on vacant units available for rent in order to (indirectly) address the question of market supply. There was no independent verification of the statements of the key informants, who seemed to exaggerate the amount of available units (perhaps due to an expectation of participating in a rental programme). Nonetheless, this revealed an indicative picture of the availability of housing units on the market. While 40.3% of the respondents informed that they had units available for rent, in some parts of central Jalalabad, and all the settlements in Surkhrod district, there were no empty units available for rent (reflecting a deficit in some locations).

Table 5 Key informants reporting availability of empty units

|  |  |  |  |
| --- | --- | --- | --- |
| **Market** | **No empty units** | **Units available** | **Empty units as proportion of total number of units** |
| **Jalalabad urban area** | **58.7%** | **41.3%** | 32.4% |
| Behsud | 56.0% | 44.0% | 32.2% |
| Jalalabad | 54.5% | 45.5% | 33.8% |
| Surkhrod | 100.0% | 0.0% | 0.0% |
| **Chamtala** | **100.0%** | **0.0%** | 0.0% |
| **Total** | **59.7%** | **40.3%** | 32.2% |

Households were also asked to estimate if the buildings/compounds where they live could accommodate more tenants. 11.7% of respondents indicated that their building or compound could fit additional families. There is significant difference between the markets and between housing units of different quality: most often the houses in either very poor (18.7%) or excellent (16%) condition were reported to be able to accommodate more families, whereas poor and fair quality houses could fit additional families less often (10.7% and 9.5% respectively).

Empty rooms were reported to be available in 6.7% of the cases: most often in houses/compounds in very poor (10.3%) or excellent condition (8%), while in poor and fair conditions empty rooms were reported in 6.1% and 3.7% respectively.

Whenever the building or compound had vacant rooms, the most common reason was cited that the space was inadequate for living (damaged, lacking doors, etc.) in 71.2 % of cases. In 7.7% of cases the landlord did not want to rent it out for personal reasons (e.g. accommodating visitors); and in 4.8% of the cases rental space was vacant between tenants.

The available data on the vacancy rate, obtained both from key informants and HHs still does not allow to make definite conclusions regarding housing availability. A vacancy rate of over 30% for some locations signifies significant availability of housing on the market. On the other extreme, the fact that in certain locations no vacancies were reported indicates that at least in some market segments a deficit of suitable housing may be felt. As the respondents reported vacant rooms and empty space in either very poor or excellent housing could mean that the supply in the lower and the upper brackets of the housing market is ample, while the medium brackets of housing market may experience deficit of housing.

These findings are consistent with secondary data, indicating a chronic shortage of suitable accommodation with a National Housing Deficit estimated in 2015 at 137,170 urban units and 1,362,830 rural units [[23]](#footnote-23). This is exacerbated in a country with such significant population movements, due to both displacement and urbanization, as Afghanistan.

In Afghanistan context of large-scale displacement, it may be expected that with low vacancy rates (housing deficit) landlords/owners would become more ‘selective’ on who to rent, which could result in open or hidden discrimination against specific groups. Thus, deficit of housing stock could disproportionally affect displaced families (IDPs and returnees without access to land or other shelter alternatives).

An additional indicator of housing supply elasticity relates to the possibility to expand existing units, adding additional rooms in already existing compounds. Among key informants 11.7% reported that they could potentially expand the existing structures. Respondents from interviewed households were more optimistic: almost one fourth (23.4%) reported that their house/compound could be expanded (19.3% of female respondents, 27.4% of male respondents). Interestingly, both the housing in excellent condition and the housing in very poor condition were most often believed to be expandable: 30% for “very poor” housing, 32% for “excellent” housing, but 22% for “poor” quality housing and 21% for “fair” housing.

While physical availability of rental units is key concern for the success of a CfR intervention, affordability of housing is an even more important issue. Respondents indicated that price was a more significant issue than availability of housing (Table 6): while on the average (across locations) only 3.9% mentioned that they found it difficult to find housing 26.4% of respondents mentioned that it was difficult to find *affordable* shelter (up to 36.2% in Surkhrod district).

Table 6 Problems finding shelter reported by households

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Market | **No issues finding accommodation** | **Experienced problems finding accommodation** | | | | |
| **First time renting** | **No available shelter** | **People do not want to rent to me** | **Shelter too expensive** | **Proportion of households that experienced problems** |
| **Jalalabad urban area** | **66.97%** | **0.36%** | **3.97%** | **0.36%** | **28.34%** | **33.03%** |
| Jalalabad | 65.68% | 0.74% | 7.38% | 0.37% | 25.83% | 34.32% |
| Behsud | 76.67% | 0.00% | 0.00% | 0.00% | 23.33% | 23.33% |
| Surkhrod | 61.96% | 0.00% | 1.23% | 0.61% | 36.20% | 38.04% |
| **Chamtala** | **66.67%** | **0.00%** | **5.88%** | **0.00%** | **27.45%** | **33.33%** |
| **Kabul camp** | **72.50%** | **0.00%** | **4.17%** | **0.00%** | **23.33%** | **27.50%** |
| **Bar Shegi** | **86.67%** | **0.00%** | **0.00%** | **0.00%** | **13.33%** | **13.33%** |
| **Harchar** | **100.00%** | **0.00%** | **0.00%** | **0.00%** | **0.00%** | **0.00%** |
| **Average** | **69.12%** | **0.26%** | **3.94%** | **0.26%** | **26.41%** | **30.88%** |

Only 0.3% of respondents mentioned that people would not rent for them and 0.3% never rented before. This relatively smaller case load of cases (or families that face similar obstacles) could be assisted through ICLA services, whilst CfR is indicated as an adequate modality.

## Rental Housing Quality

Over 70% of the housing in Afghanistan is considered substandard or slum-like and would be considered inadequate by international standards. As long as there are no enforceable building codes, and a significant proportion of substandard and/or informal housing, a direct comparison of rental units needs to take into account the technical quality of the accommodations.

In order to address this issue, shelter technical score system was designed to capture the technical conditions of accommodation, and to produce a quick assessment of its *habitability:* to what extent the shelter provides “adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.” [[24]](#footnote-24)

A large proportion of housing in Afghanistan is informal, and while informal housing is often associated with lower quality and lower standards, it also includes traditional housing, which is firmly grounded contextually within local cultural requirements and technical capacity, and often present advantage that modern housing lacks.

The assessment of the market clearly shows that displaced populations tend to settle for housing of lower quality, compared to host populations: the difference is significant although not very sizeable: 30% of host households, but only 23% of IDP and 28% of returnee households live in accommodation of acceptable quality.

Water, sanitation and hygiene conditions also correlate significantly with the displacement status of the household: members of the host community consistently have access to better sanitation conditions: host households have access to a toilet in 97.7% of cases, while returnees – in 94.4%, and IDPs – in only 89.7% of the cases.

There is a very significant difference in perception of quality and adequacy of sanitation facilities by female and male respondents. These are comparable in all groups of population, and in all markets (locations): women commonly perceive the quality of sanitation facilities to be poorer than men. Only 50.5% of female respondents consider their toilet facilities to be in an adequate condition – compared with 84.6% of men, similarly, women declared that the toilet did not provide adequate privacy eight times more often (42.2%) than men (5%),

This distinction between male and female respondents is so consistent that it should be taken into account when assessing the quality of housing units in any future assessment and monitoring of CfR interventions: as long as male and female respondents differ so significantly in their perception of the housing quality, the responses provided by men and women may not be directly comparable.

The perception of safety of rented housing strongly varies with gender: female respondents reported that they felt unsafe twice as often as males: 15.3%, as opposed to 7% for men. The perception of safety differs very significantly with locality: while in Behsud 97.5% feel safe, in Chamtala (hard to reach area) and in Harchar more than a third of all respondents (and the majority of women, 60.1% and 55.6%, respectively) declare that they feel unsafe. The feeling of insecurity is also strongly correlated with the technical state of housing, in particular, poor condition of doors.

The perception of safety is somewhat associated with security of tenure, but the effect is weak: 94% among those that have a formal agreement feel safe, as opposed to 86% of those that only have an oral agreement. This effect seems to be associated with particularities of local markets, as it is not clear whether insecure tenure creates the feeling of unsafety, or whether tenure in general is less secure in settlements where people do not feel safe.

At the same time, there are no indications that displaced households feel less safe than non-displaced; similarly, living in an overcrowded housing, or sharing the house with relatives or non-relatives has no effect on the perception of security. This seems to indicate that insecurity is generated outside the house: safety is more a function of the situation in the settlement rather than of ones living conditions.

## Overcrowding

Apart from technical condition of housing, the assessment of the markets confirms the findings of secondary sources about the prevalence of overcrowding in Afghan houses. More than two-thirds of all households surveyed in the assessment are overcrowded (when using the standard definition of overcrowding as more than 3 people per room). In some local markets this number reaches 94% (Bar Shegi) or 81% of the households (Harchar), but does not fall below 65%. The average number of people in one room varies from 4.2 to 5.1.

The average number of people per room slightly increases with the length of stay in the same place: 4.5 people per room for those that have stayed in the current accommodation for less than a month to 5 people per room for the households that stayed in the same place 5 to 15 years. This result reflects the natural growth of families and indicates a steep dependency ratio with a heavy burden for the working population.

While the majority of survey participants see their housing as overcrowded, the perspectives of men and women differ. Women (who in Afghanistan traditionally spend most of the time at home) report overcrowding significantly more often: on the average, women living in 1 room houses believed to live in an overcrowded situation 82.5% of the time, while less than a half of men in similar conditions believed their house was overcrowded. For the households with 3 rooms, women believed their houses were overcrowded in 69.9% of cases, while men believed the same in 50.4% of responses.

The difference regarding overcrowding between households of different status is minimal and practically the same for host community, IDPs and returnees. In this respect, the analysis of data did not find that displaced households are particularly exposed to overcrowding – when compared to poor host community households[[25]](#footnote-25). These facts reinforce the need to continue including vulnerable host community HHs into NRC Shelter assistance programmes.

An externally imposed standard (such as even the Sphere Standard of 3.5m2 of covered floor area per person) may not always reflect the contextually specific perception of the respondents themselves. At the same time, the results of the assessment showed that subjective perception of overcrowding followed very closely the external standard: Afghanistan households would also consider over 3 people per room as the limit of overcrowding.

## Security of Tenure and the Formalization of Rental Contracts

Security of tenure represents one of the most significant challenges for the Afghan housing and rental market: “The lack of access to adequate, legal and formal land and housing is a key driver of conflict, fostering socio-spatial exclusion and urban inequality, and undermining government legitimacy and state-building efforts”[[26]](#footnote-26). Lack of land and of security of tenure, is also recognized to be one of the key obstacles in access to housing for displaced population and has been reflected in the 2013 National Policy on Internally Displaced Persons[[27]](#footnote-27).

In all of the markets analyzed the majority of the tenants rely on verbal, rather than written agreements with landlords: only 32% of the households surveyed had some form of a written contract with the landlord. Written (formalized) tenure agreements are more common in upper brackets of the market, for the more expensive urban housing units of higher quality: for housing that is priced under 2,500 AFN per month only 14.5% of rental agreements are in writing (21.5% of households), while for housing units that cost over 10,000 AFN, 53.6% of contracts are made in writing (those represent 7.3% of all households surveyed).

The prevalence of verbal vs. written agreements (i.d., the proportion of households holding a written contract) seems to be a feature of the local market and varies from over 33% in Jalalabad and Behsud district to practically none in Chamtala and Bar Shegi. Discrimination of displaced populations regarding security of tenure also depends on locality: while in some markets no discrimination is apparent, in other markets displaced households appear to be clearly at a disadvantage regarding access to written agreements.

In Jalalabad district written contracts are common (in some particular communes most of the agreements are in writing: Wahdat mena – 75%, Narinj Bagh – over 69%, Alikhail, 67%, Jalalabad city, over 54%), yet IDP households are significantly less likely to possess a written rental contract (21.8% of IDP household hold a written agreement, com[pared to 42.2% of host households) while at the same time, in Surkhrod displaced households more often have a written agreement, compared to host households. In other settlements written agreements are unheard of (in Miagan in Behsud district, Hisarshahi in Rodat district, Bar Shegi in Kunar province none of the repondents had a written agreement, in Chahrani Marastoon in Jalalabad district – only 5% of contract are in writing).

It could be argued that written agreements are more common in more developed and upscale local housing markets, where renting is more common and where intermediaries, such as property brokers, are more prevalent. According to the survey of key informants, landlords and brokers in the Jalalabad area, indicate that most of them (73%) use written agreements, and 57% produced the contract template they used.

Figure 3 Security of tenure: different types of households, different markets

The survey showed the type of agreement (written vs. oral) has no bearing on the satisfaction with current housing or on the intention to move or stay in the current accommodation. As long as the rental agreement is concluded to mutual satisfaction, it does not seem to matter whether it is in writing or not, in the perception of the tenants.

When contracts are formalized in writing, the likelihood of rent increase actually grows almost twofold: households with a written agreement with the same length of stay experienced price increase almost twice more often, compared to the households with oral/informal contracts. This may be due to written agreements being more common for more expensive housing in dynamic urban and suburban areas, where prices grow faster.

In order to Do no Harm, for CfR programming, these findings should be taken into account before imposing the mandatory signing of a written rental agreements. For some markets (locations), a written agreement might indeed produce the expected result, whilst in other communities, these might have a negative impact for beneficiary families and the overall market in the long term.

The requirement to produce documents (aimed at protecting the landlords) varies significantly among markets. In the Jalalabad urban area and in Kabul camp area almost half of landlords required tenants to produce a document, while in other markets the requirements are less common. In some particular settlements the majority of respondent reported that they had to present a document (100% in Alikahl, 90% in Momin Abad in Jalalabad district, 69% in Chak noori and 67% in Ghochak in Surkhrod, but only 14% in Harchar in Mehtarlam and 0% in Belandghar in Behsud).

As is the case with written vs. oral agreements, requirements to produce documents seem to be a feature of individual markets: indirectly, this is confirmed by the fact that no significant difference between displaced and non-displaced households was detected with regards to a requirement to produce a document (within the same local market).

The most common required documents are the Tazkera (national id card). It was requested from 42% of the respondents (and more than half of them had to produce a letter of guarantee from a family member/guarantor in addition to a Tazkera).

In some local markets (communities), the absence of a Tazkera and/or a letter of guarantee may prevent access to a large sector of rental housing market. Further, since the possession of Tazkera varies with displacement status (displaced populations, and, particularly, displaced women very often lack a Tazkera[[28]](#footnote-28)), and since displaced households may find it difficult to find a guarantor the requirement to produce documents may present, for displaced populations, a serious limiting factor in accessing housing.

Beneficiaries that lack a Tazkera might be referred to the services of the NRC ICLA team to assist that tenants (in particular, displaced women as more marginalized groups) have the relevant documents.

A separate practice intended to protect the tenants, is the use of a proof of rent payments (receipts). The prevalence of this instrument is believed to be an indicator of how formal and regulated the specific market is. While in Jalalabad urban area and in Kabul camp almost one-third of respondents reported receiving proof of payment, in other markets, such as in Chamtala or Bar Shegi, payment receipts are unknown. The use of proof of payment follows other formal instruments: it is used in 73% of the cases when there is a written rental agreement (as opposed to only 10% of the cases when there is only an oral rental agreement), and in 78% of the case when landlords required tenants to present a Tazkera)

Since the use of formal instruments varies significantly between the center and the periphery, housing rental market in Jalalabad urban area could be regarded as moving towards greater formalization, with an increased use of formal written instruments intended to protect both the tenant and the landlord, which can contribute to an increased security of tenure. The survey indicates that more advanced local markets (urban and suburban areas, the large market of Jalalabad metropolitan area) use these instruments more often compared to rural, peripheral locations.

The experiences of female and male respondents regarding security of tenure are vastly divergent. Female respondents reported lower incidence of written contracts than male respondents: only 25.9% for females and 35.2% for males. Female respondents reported that they receive a receipt for payment in 23.6% of cases, while males - in 35.2%. The assessment does not allow to fully understand the reasons for that: it could be that females would be excluded from contract negotiations, or remain unaware of the formal documents that exist (if the rental agreement had been conducted by male relatives without sharing details with the women in the household). Since it is less common for women to possess documents, common practice would adapt to this fact and women would not be required to produce documents when renting.

Considering lower security of tenure reported by female respondents, it is then expected that female respondents also report lower levels of satisfaction with their current rented accommodation: women were unhappy with current housing in 16.2% of responses, while for men the corresponding number is only 2.6%. The most common reason for dissatisfaction among women is that the rent is too high (84%), followed by sense of insecurity (7%), while men most often complain of high rent (60%), and overcrowding or necessity to live with relatives (30%).

Due to the lower rates of satisfaction, women, more often than men, declared their intention to look for another housing: 16.8% of women intend to move out within the next 6 months (only 4.7% of men), while 17.8% of women intend stay in the current housing (men, 33.9%). In order to prevent additional displacement and improve living conditions acceptable also to women, further consultation is necessary to understanding the reasons why women are less satisfied than men.

Women reported staying in the same location for a longer period: more than two thirds, 69.4% of female respondents reported that they had stayed in the current location for more than 6 months – compared with 36% of men. It is unclear why this should be the case, but a similar proportion appears in all demographic categories, displaced and non-displaced alike. One possible explanation could be that men may often be travelling separately from the family.

A CfR programme would need to integrate or improve the *existing* formal instruments in order to guarantee that both the landlords and the tenants would feel sufficiently protected.

As mentioned above, the likelihood of rent increases grows for households with a written agreement. This is a very important aspect to consider for NRC and the Shelter Cluster (which currently sets as a requirement that all CfR programmes must include a written rental agreement). Several considerations are made not to disturb the market through the cash distributed to beneficiaries (e.g. when estimating the amount). While the services of NRC ICLA team in terms of accompaniment might be necessary for some cases, the market could be also disturbed by imposing formalized rental agreements (at least, in some locations). Further information and analysis, beyond the scope of this study is thus required (for instance to discern between the risk of a price increase and the protection a written agreement provides against eviction). If written agreements are part of the CfR programme, these agreements should commit to maintain the same rental price for a mutually agreed amount of time (two years if possible).

The monitoring of the CfR programme would need to investigate more in detail the reasons why women might not be satisfied with their housing arrangements and living conditions. In particular, it could be useful to conduct focus group discussions with women only, or, alternatively, to interview women and men in the same household.

### Payment arrangements on the housing rental market

In line with a common practice, 35.2% of HHs made advance rental payments. This varies with geographical markets (Table 7) and the average advance payment appears to be between 3 and 4 months of rent. Host Community HH reported making advance payments in 32.82% of the cases. Displaced households were requested to pay in advance more often: 41.14% of IDP HHs, and 35.35% of returnees.

Table 7 Prevalence of advance payments in different markets

|  |  |  |  |
| --- | --- | --- | --- |
| Market | **No advance payment** | **Advance payment requested** | **Average months of advance payment** |
| **Jalalabad urban area** | **59.29%** | **40.71%** | **3.9** |
| Jalalabad | 49.28% | 50.72% | 4.0 |
| Behsud | 80.17% | 19.83% | 3.4 |
| Surkhrod | 60.74% | 39.26% | 3.9 |
| **Chamtala** | **68.63%** | **31.37%** | **1.6** |
| **Kabul camp** | **84.17%** | **15.83%** | **3.3** |
| **Bar Shegi** | **87.50%** | **12.50%** | **6.5** |
| **Harchar** | **76.19%** | **23.81%** | **8.5** |
| **Grand Total** | **64.84%** | **35.16%** | **3.8** |

Considering that advance payment is acceptable and common practice, it would be recommended that beneficiaries receive the equivalent of 3 months of rent at once.

Based on the indirect data regarding vacancy rates in different markets (Table 5**.**) and variation between markets, it would appear that most markets would be able to absorb limited Shelter cash assistance. However, since, for instance in Jalalabad district the vacancy is already twice as low as in other markets, it would be recommended that the CfR programme should focus on other markets (other locations outside the metropolitan area – for as long the target communities count with basic services and livelihood opportunities). The monitoring of the implementation of a CfR programme will have to include a periodical market analysis, in order to be able to detect any market distortions.

## Role of Social Networks and Professionalization of the Rental Market

Social and family networks often may substitute for the lack of formal mechanisms, with relatives providing significant support hosting tenants. It appears, however, that family connections play rather a small role overall: no more than 9.5% of HHs are related to the landlord/owner. Although the proportion varies, even in the most rural areas it does not exceed 25%. Host community HH rent from relatives in 6.3% of cases, IDP in 10.3%, and returnees live with relatives most often, in 14.8% of cases.

Since owners are related to tenants in less than one tenth of the cases, the effects of this relationship on the market are not very significant. Owners that are related to tenants are less likely to put the agreement in writing: only in 14% for related households, compared to 32% for unrelated.

When renting from a relative, the housing tents to be overcrowded more often than when they are unrelated, yet the tenants are more satisfied with the arrangement and intend to stay over 6 months in 36% of case (compared to 25% for unrelated households). Average rental price is also somewhat lower for households renting from a relative: for different quality and size of housing this average rent varies from 70% (for 2 room housing of “extremely poor” quality) to 97% (for 2 room unit of “fair” quality) of the prices that non-relatives are charging. The advance payment is also less common (in 23% of cases, compared to 34% for non-related tenants)[[29]](#footnote-29).

The survey of key informants, landlords and real estate brokers, showed that almost a quarter, 23%, were renting to relatives. Judging from the survey of key informants, prices for rental apartments are usually lower when rented to relatives: on the average, the housing units rent is only 77% of the price that non-related tenants have to pay.

Independently of family connections, relationships between landlords/landladies and tenants are important for the success of a CfR programme: the experiences with CfR programmes in other contexts show that physical proximity (within the same community) and personal connection are conducive to greater potential for success of CfR programme. The survey showed that in 52.4% of the responses the owners were living in in the same district or closer and 46.4% reside within the same settlement or closer.

There is, however, significant difference between markets regarding the proximity of landlords: while in rural Chamtala, and, to a lesser extent Bar Shegi, absentee landlords are a rarity, in more developed central and urbanized markets absentee landlords are much more common. In some of the communities (settlements) in Jalalabad and Behsud districts, over half of landlords are absentees.

An alternative indicator of proximity is that the respondents knew the name of the owner in 67.7% of all cases; however, for male respondents the number is 80% (whilst for female respondents 54.5%). This reflects the fact that men are more often responsible for making rental arrangements on behalf of the family/household.

The fact that more than over a half of the owners live in relative proximity to potential beneficiaries is an encouraging factor that can contribute to a successful CfR Shelter Program as the proximity of the landlord creates a bond between the tenant and the landlord necessary for the success of the programme. At the same time, in many settlements absentee landlords are very common, and would need to be taken into account when designing the programme.

While renting from relatives is not very common, family networks play a very important role in connecting tenants to housing. Over two thirds of respondents had found their current accommodation through a relative. Returnees relied on the help of the relatives more often than members of the host community and IDPs. Women report larger reliance on social networks (77.2%), when compared to men (59.3% of men) when looking for accommodation.

While newspapers play a negligibly marginal role in facilitating transactions on the rental market, the assessment showed that property agents emerge as an important feature of the markets. Slightly under a third of the HHs (32%) engaged the help of a property agent (broker).

The importance of brokers varies in different markets and locations. In Harchar, for instance, almost half of the respondents found housing through property agents. The importance of brokers in market dynamics could be even higher, since it is likely that when households asked relatives for support, those relatives in turn relied on brokers.

The emergence of professional intermediaries is a sign of maturation of rental housing market. The survey of key informants reached out to both brokers (36%) and property owners/landlords (64%), and while not statistically representative, their answers point out that there are systematic differences between the two actors. Brokers are three times less likely to rent to relatives (compared to owner landlords). Brokers also tend to offer lower rental prices: their prices for different types of apartments are, on the average, only 80% of the price charged by a landlord-owner.

The data collected does not address specific traditional financial mechanisms and practices that may be important for the housing market. For instance, “*Grawee”* system[[30]](#footnote-30), which is a combination of traditional loan and housing mechanism, exists as a means of providing access to housing for a household that has accumulated certain funds, but not sufficient for a purchase of a home. However, evidence of such mechanism were detected neither among tenants in the household survey, nor among landlords. Most of the households are paying monthly rent (only 0.4% of the households have their rent set at zero), which indicates that the surveyed housing rental markets operate with monthly rent payments.

This reaffirms that property agents (brokers) are currently an important feature of rental housing markets, and should be considered important stakeholders in the CfR programme, as they “understand the local landscape of providers both in the formal sector and informal sector, for example in provision of water, in provision of housing and so on, so, and how can humanitarian interventions can complement these rather than displace them”[[31]](#footnote-31).

## Retention of Housing and Livelihood opportunities in assessed areas

Afghanistan’s economy has been improving in the past 15 years, however, this improvement should be assessed against a backdrop of the complete economic breakdown in the previous period[[32]](#footnote-32). The survey indirectly assessed the economic situation of the households: in the absence of income data, the market assessment used indirect methods to approximate the income of the households, through their capacity to pay rent on time, livelihood situation. These findings also inform the potential effect of a CfR programme on the local markets.

While most of the households pay rent on time, 15.6% reported arrears in rent payment. Host community households are the most regular with 88.6% reporting paying on time (with 7.5% missing 1 to 3 months of rent), while returnee households have missed payments in 22.7% of cases (14.9% for 1 to 3 months and 2.3% for 4 to 6 months). In Behsud district and in Kabul camp the payments are the most irregular, while in Bar Shegi, Harchar, Surkhrod and Chamtala the payments are more often on time.

### Livelihood opportunities

While paying rent on time correlates with the displaced/host status of the family (host communities are more regular), there is little correlation with employment status: households with breadwinners employed in skilled and unskilled jobs, have the same likelihood of missing rental payments.

In the household survey respondents were requested to assess the availability of skilled and unskilled jobs in the community (Figure 4). As expected, skilled jobs are reported in Jalalabad district, while in rural areas they are rare; unskilled jobs are reported across all markets, but mostly in semi-urban areas of Behsud and Surkhrod, and in Harchar.

What is remarkable, though, is the large divergence between men and women reporting availability of jobs: since women are mostly excluded from the labour market they appear to have an inflated view of jobs availability.

The economic conditions in each of the markets under analysis are dissimilar. The proportion of households with unemployed breadwinners is generally very low for most markets, but grows to 11.8% in Chamtala, and to 4.8% in Harchar. The availability of skilled jobs is highest in Jalalabad district, and in the Kabul camp, and lowest in the rural Harchar and Bar Shegi.

Figure 4 Perceived availability of skilled and unskilled jobs

Combined with the uneven distribution of jobs across markets, the assessment noted that different types of households have somewhat different perception of availability of jobs: fewer displaced households, 33.7% of IDP and 39.9% of returnees, believe *skilled* jobs to be available, compared to 44.2% of host community HHs. On the other hand, 62.5% of host community believe *unskilled* jobs to be available, where 67.4% of IDPs consider them available within their communities. This may be a reflection of differential access to social and professional networks necessary for securing a job.

The results of the assessment confirm the conclusions from the secondary data that the uneven development of Afghanistan regions in the past decades have contributed to a growing inequality between regions[[33]](#footnote-33). Employment data combined with price differential data indicates at significant underlying variation in income between separate markets.

Employment situation is directly linked to security of tenure: among those in skilled employment almost half (47.9%) have a written contract, while households with unskilled workers have a written agreement in 22% of cases, and the household with an unemployed member has a formal contract in only 13% of cases.

Considering it is a goal to *actively support markets and market-linked livelihoods* through CfR as a CBI, the assessment of beneficiaries considers the different characteristics and capacities of beneficiaries but should not directly eliminate those HHs that have a member with marketable skills. If there is a youth or a HH with marketable skills, providing CfR will help their families to find some stability, and if the labour market integrates a member of such family, the program will indirectly benefit the local economy beyond the income provided to the landlords.

NRC integrated programming continues to evolve, incorporating more livelihood support components linked to its shelter programmes in Afghanistan.

An Occupancy-free-of charge program requiring shelter rehabilitation and upgrades of shelter units (and therefore work with a Conditional Cash modality) will have a high impact supporting local markets and local livelihoods for skill and unskilled construction level – if minimum technical standards are monitoring properly.

### Retention of housing

A challenge that other Cash-for-Shelter projects have faced has been the moving out of families receiving assistance. Survey of the renting households inquired how long the households were planning to stay in the current accommodation, taking the response as a proxy measure to the satisfaction with the place.

Since the survey did not receive many meaningful responses (only 37% of the respondents were able to answer this question), it is difficult to make conclusive recommendation: it appears clear, however, that female respondents are significantly more prone to change housing, compared to males (almost half of the women would want to move within 6 months, while men are 7 times more likely to prefer staying within next 6 months).

The intention to change housing within next 6 months does not show significant relation to such factors as technical quality of the housing, size or recent increase of rent, or overcrowding. No difference between displaced and non-displaced households was noticed either.

There is a strong variation among markets regarding intentions to stay or move within the next six months: in all rural settlements, except for Chamtala (which is known by its insecurity) most of the households would like to stay. This may be related to relative homogeneity of housing in the market (all the houses are the same, there are no better/more suitable accommodations on the market), or it could be related to the fact that the lower incomes in these settlements would make it impossible to upgrade housing, or, alternatively, it could be related to occupation requirements (farming, herding) that tie the people to one place. In the periphery of Jalalabad urban area, mostly rural or semi-urban locations are where housing markets have more to offer in terms of different quality of accommodation, a small number (less than 6% of households) would intend to move, but in the city of Jalalabad proper, almost 16% of respondents would intend to move within the next 6 months, reflecting a greater turnover of tenants in an urban market.

Prolonged assistance might start to impact the rental costs when scaling up programs in relatively small communities / with chronic shortages of affordable housing. Emergency CfR should *not* become a permanent rent-subsidize. Bearing in mind these aspects, the optimal period for CfR intervention should be based on the objective of the program. If the objective is to provide some stability for a displaced family to settle down and find an income generating activity or until the case is referred into a Social Safety formal or informal net system, then, the CfR support should be considered for 6, 9 or 12 months (12 months as a maximum length).

Further, international CBI experience that intended to provide Occupancy free of Charge for 12 to 18 months was affected by higher moving out rates. It is expected that displaced families that are able to settle and integrate into a community, will remain for years if not decades. Others will continue their efforts to return to their place of origin or will continue to look for opportunities at different places. At the assessment phase, it would not be feasible to determine with accuracy the intention of particular HHs to stay long term in one accommodation. CfR programming should take this into account in the project design (reinforcing the idea of considering assistance to up to 12 months whilst providing accompaniment to beneficiary families to monitor their intention of moving.

## Community Capacity

While Afghanistan is still a predominantly rural country, this assessment provides sufficient evidence of the growing importance of the cities, and, equally important, the growing urban/rural divide in housing quality and rent costs, as well as in economic opportunities. The growing importance of cities is confirmed by secondary sources[[34]](#footnote-34), and urban areas become a desirable place for dwelling not only for host community, that move nearer to the city from the surrounding hinterland, but also for returnees and IDPs that prefer to return or move to a larger market, which offers greater opportunities in terms of employment, as well as housing.

Urban and semi-urban areas offer larger access to services, where resident in the Jalalabad urban area have access to basic public services (clinic, bazar/markets, schools and means of transportation), while resident in Bar Shegi or Harchar seem to be limited in the public services available (particularly access to clinics and schools). There does not seem to be difference in access to services for groups in different displacement status (host, IDP, returnees) *except* for Bar Shegi settlement, where IDPs and Returnees report lower access to all services.

The uneven attractiveness of different local markets is revealed in the analysis of the pull and push factors that caused households to move to the location/settlement where they currently live. The largest difference in push and pull factors is observed between households of different displacement status (Figure 4): for IDP households security is the main push factor, but economic opportunity is a significant motivation as well. For host community members, economic opportunity is the most important pull factor, whereas returnees are mainly motivated by return.

A sizeable proportion of households, especially among the host community and returnees cited housing issues as a push factors to relocation: those are poor quality of previous accommodation, high rent or eviction.

Figure 5 Reasons for moving to current location

The analysis of push/pull factors for different market areas reveals large geographical disparities: as expected, metropolitan Jalalabad, as well as Kabul camp area and Bar Shegi attract people for economic reason and the opportunities that they offer. Large number of respondents in Chamtala and Harchar cited security as the push factor for relocation.

# CONCLUSIONS

Responding to the Key Analysis questions:

1. Whether CfR is an effective way to meet beneficiaries needs – including the need for safe and adequate shelter.
2. Understand what the impact of CfR is over specific intervention periods; focusing on two, three and six month periods.
3. The risks and opportunities associated with CBIs; considering interventions to reduce the risk of harming existing markets and to stimulate markets and market linked livelihoods?

The assessment of rental housing market in the area of Jalalabad city region shows that there is significant variation between local markets as to the market conditions, housing quality, prices, demand, supply and access to the market. In general, it may be argued that the settlements in the center of the region (Jalalabad district, Behsud and Surkhrod) have more formalized and developed, but also more expensive and competitive housing rental markets. Peripheral rural markets are providing accommodation for displaced families where they tent to stay longer within the same unit and experiencing fewer rent increases – albeit with relatively lower access to basic services and in some instance, higher insecurity.

In practically all the aspects of access to the rental housing market, and in all locations, the displaced households appear to be more at a disadvantage, compared to host community households.

* In terms of housing quality, (although the assessment excluded wealthier households), the quality of the housing stock assessed is quite low. Only 21% of housing satisfies very basic living standards, and 28% fit into minimal technical standards.
* There is significant variation between rental prices within and between local markets: the monthly price for similar housing of similar size may differ up to three-fold between communities.
* A third of the respondents had difficulties funding accommodation, mostly because of elevated prices. Those who had difficulties finding accommodation are now paying on the average, higher rental prices.
* The markets differ significantly by the reported availability of vacant accommodation: in certain locations and markets segments (such as in Surkhrod district) the availability of free housing units reported by both key informants and households is low, which can signify that demand exceeds supply for some of the market segments.
* In only 32% of the cases there is a written agreement between the tenant and the landlord, however, this proportion varies significantly depending on the market (location), from almost half of all contracts to none being in writing. Displaced people tend to have lesser access to written contracts compared to host communities, with the exception of some local markets (such as Surkhrod district) where the displaced are more likely to possess a written contract.) Interestingly, the presence of a written agreement does not seem to have a correlation with the satisfaction with current housing or on the intention to move or stay in the current accommodation as other reasons play a more important role (size of rent payments, security, living conditions) On the other hand, the likelihood of rent increase actually grows almost twofold with a rental agreement (which are more common in more dynamic markets, urban and suburban areas, where prices grow faster).
* The demands to present documents (Tazkera, letter of guarantee) vary from market to market: in some settlements (in particular, in Jalalabad urban area) almost all of the households had to provide a document, in others, those are not a requirement. Considering that displaced populations often lack internal i.d. documents, it may be a barrier in accessing rental housing.
* Only less than a tenth of households are renting from relatives. The role of the property brokers in connecting tenants to landlords seems to be important, especially in larger, more central settlements.
* Most of the households – over two-thirds live in overcrowded conditions, and in certain localities – almost all households.
* Women and men have very different opinions on their living conditions, such as quality of the sanitation arrangements (toilet, bathroom), and overcrowding: women usually see them as significantly worse.
* Chamtala and Harchar were perceived as the most unsafe locations. Women generally see the settlements as less safe, compared to men.
* The markets vary very significantly regarding access to public services. Among the markets analyzed, Bar Shegi and Harchar appear to be providing the least amount of public services.
* The supply and demand factors, are stronger than the actual physical conditions of the building when setting rent values / averages. If there is a significant difference in the cost of rent between houses with poor and good conditions, this might become a disincentive for tenants to request improvements: tenants will accept poor living conditions in order to afford rent and maintain the same unit. On the other hand, if the cost of rent of poor housing is quite similar / comparable between adequate and inadequate units (due to other aspects such as location, available services and fluctuating following demographic trends), this reduces the incentive for landlords/owners to improve the units. There would need to be additional incentives for property owners to invest in maintenance and upgrades. The cash assistance owners receive through OFC could be one of such incentives. At this time, their interest to invest might correspond to how many available shelter units they do have vacant (this again, related to the demand and supply forces in the market).

# KEY FINDINGS AND RECOMMENDATIONS

Considerations for NRC shelter programming have been presented throughout this report. It is clear that due to uneven economic development, displacement, livelihood opportunities, security situation, demand and availability of housing stock different locations and segments of the markets appear to present very different market conditions, and shelter programming should be adapted as much as it might be feasible to the local market situation. Thus, it would be necessary to precede programming with careful assessments and mapping to discover *where* do we find higher demand for affordable housing, higher prices coupled with lower standards, *where* families live in overcrowded conditions and *where* the supply of affordable and adequate housing is lower.

There is a chronic shortage of affordable housing *that meets minimum standards.* However, availability of vacant units in the lower-bracket of the market indicates that some supply is able to accommodate the current needs – to a certain extend. The main concerns include the lack of active construction for low-income affordable housing and the unpredictability of the demand (influx of returnees that are eventually expected). Also of great concern are the Protection and Gender-based violence (GVB) risks given the overcrowding conditions under which most families live.

Whilst NRC shall continue with its core mandate to promote and protect the rights of all people who have been forced to flee their countries, or their homes, when extremely vulnerable host community members are in urgent need of shelter, and lack supporting, these families should also be considered for humanitarian response.

CfR depends on a functional Local Shelter Market. The Housing Profile at the National level (as described with the scarce secondary data available and as found from NRC shelter experience in the country) shows a highly precarious shelter situation. “The majority (86%) of the current urban housing stock in Afghanistan can be classified as ‘slum’ based on the UN-Habitat definition” All indicators show a highly dysfunctional **National** Shelter Market: Shelter Market in Afghanistan is characterized by weak relationships between players or actors and support or business services, weak enabling environment – with a lack of rules and norms to guide the way the system works--; slow increase of the supply without incentives, supply focus on units that are not affordable and concentrated in urban centers therefore weak access; and unpredictable demand (no baseline data and uncertain influx from returnees and IDPs).

While further data and analysis would be needed to increase the confidence in the key findings and recommendations from this report, **at the Local level**, from the data collected, core components of an operating housing market appear to be present (albeit providing substandard quality in terms of commodities, labour, and regulations). There is a market chain and the strategic location and proximity to the border with Pakistan provides with a flow of inputs. There *are* housing units available, and potential to build more units. Moreover, there are elements of a market that intend to protect the landlords and the tenants. With the cash received through CfR, beneficiaries will be able to access, or most likely, retain housing, for the length of the program. In other words, they will find the ‘product’ in the market.

At the same time, the CfR program, if implemented carefully, most likely will *not* destabilize the local market (a large influx might on its own). The point is to be aware of these limitations and review expectations in terms of outcomes / impact. Also, all the more, given the *quality* of the housing stock (supply), the technical standards must be integrated, so we do no harm.

Also to keep in mind is the scale of our interventions. A small scale Cash-for-Shelter (e.g. OFC) program, the supply side will not represent either a positive significant impact. Responding to the chronic shortage will be beyond the scope and capacity of any NRC project.

Yet, with the *relatively very small scale* of CfR programs, the market would not be affected negatively. Therefore, the key to react to the fact that CfR will not find a fully functional Local Shelter Market, the assumptions need to be reviewed, the expectations in terms of outputs and impact must also get in check, and the project design (value, length and reach of the assistance) also need to be carefully defined. Having said that, there is still a great opportunity and responsibility to provide shelter to families living in extreme vulnerable conditions. Participant families will take advantage of the benefits a shelter response offers.

# ABBREVIATIONS

CBI Bash-based interventions

CfR Cash-for-Rent

CfS Cash-for-Shelter

CfW Cash-for-Work

ES/NFI Emergency Shelter and Non-Food Items Cluster

FHHH Female-headed household

GBV Gender-based violence

GTB Grawee system

HH Household

IDP Internally Displaced People

ICLA Information, Counselling and Legal Assistance

IOM International Organization for Migration

NRC Norwegian Refugee Council

OFC Occupancy Free of Charge

UCT Unconditional Cash Transfers

UDOC Urban Displacement and Outside of Camp

UN-Habitat United Nations Human Settlements Programme

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1. NRC Program Policy [↑](#footnote-ref-1)
2. See NRC, 2013, *Emergency Cash for Shelter Pilot Project: Afghanistan – Evaluation* [↑](#footnote-ref-2)
3. NRC relied on its expertise on the ground for pre-selection of communities for the survey. Locations with low displacement level and/or absent rental market were avoided, which could potentially represent a bias (excluding communities with weak rental markets). [↑](#footnote-ref-3)
4. UN-Habitat, MUDH, (2017) *Afghanistan Housing Profile.* [↑](#footnote-ref-4)
5. IOM (2017) Baseline mobility assessment. [↑](#footnote-ref-5)
6. REACH (2018) *Hard-to-Reach Assessment - Round One.* [↑](#footnote-ref-6)
7. Afghanistan spatial data center, retrieved at the time of this report 2018 http://asdc.immap.org [↑](#footnote-ref-7)
8. Outliers -- housing units with extremely high rent (over 20000 AFN) were excluded from analysis. [↑](#footnote-ref-8)
9. The delimitations of Jalalabad city region follow those defined in Atlas of Afghan City Regions, GoIRA, 2016. [↑](#footnote-ref-9)
10. Jalalabad urban area defined as built-up area with Jalalabad district as its center, comprising the districts of Jalalabad proper, north-eastern part of Surkhrod and south-eastern part of Behsud district, see UN-Habitat, State of Afghan Cities 2015, volume 1, p.40. [↑](#footnote-ref-10)
11. 95% confidence interval, 5% margin of error. [↑](#footnote-ref-11)
12. 95% confidence interval and 10% margin of error. [↑](#footnote-ref-12)
13. 95 % confidence interval and 10% margin of error. [↑](#footnote-ref-13)
14. Indicative, not representative [↑](#footnote-ref-14)
15. Hard to reach areas, as defined by REACH in the March 2018 Hard-to-Reach Assessment - Round One fact sheet: “A Hard-to-Reach (HTR) district can be defined as such from a security perspective as well as a terrain perspective – where access is limited due to remoteness or hostile terrain. Most generally however, given the Afghan context, a HTR district has been defined as a district where access by humanitarian actors is limited due to active fighting that poses a security risk for humanitarian workers and beneficiaries, or due to the presence of Armed Opposition Groups that actively limit access to the district through constraints such as checkpoints.” [↑](#footnote-ref-15)
16. Central Statistics Organization, (2018) *Afghanistan Population.* [↑](#footnote-ref-16)
17. IOM (2017) *Baseline mobility assessment.* [↑](#footnote-ref-17)
18. Settled Population of Nangarhar province by Civil Division, retrieved from <http://cso.gov.af/Content/files/nangarhar(1).pdf> [↑](#footnote-ref-18)
19. UN-Habitat, MUDH, (2017) *Afghanistan Housing Profile.* [↑](#footnote-ref-19)
20. Ibid. [↑](#footnote-ref-20)
21. Ibid. [↑](#footnote-ref-21)
22. UN-Habitat, (2015) *State of Afghan cities*. [↑](#footnote-ref-22)
23. UN-Habitat, MUDH, (2017) *Afghanistan Housing Profile.* [↑](#footnote-ref-23)
24. OHCHR, UN HABITAT: Shelter quality is defined by taking into account several factors: *Security of tenure:* housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats. *Availability of services, materials, facilities and infrastructure*: housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal. *Affordability*: housing is not adequate if its cost threatens or compromises the occupants’ enjoyment of other human rights. *Habitability*: housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards. *Accessibility*: housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account. *Location*: housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas. *Cultural adequacy*: housing is not adequate if it does not respect and take into account the expression of cultural identity. [↑](#footnote-ref-24)
25. These are indicative numbers, since the assessment is not representative for all rented households, and excluded the wealthiest ones. This could still be the case, if all of the host community was taken into consideration (rather than only those households that are renting in the selected communities): it is very likely that non-renting host community households are in a significantly better situation. [↑](#footnote-ref-25)
26. GoIRA (2015) State of Afghan Cities Report, quoted in UN-Habitat, MUDH (2017). [↑](#footnote-ref-26)
27. GoIRA (2015) [↑](#footnote-ref-27)
28. NRC, (2016). [↑](#footnote-ref-28)
29. Due to a small number of cases this relationship is not robust. [↑](#footnote-ref-29)
30. UN-Habitat describes Grawee system as “housing mechanism whereby the owner leases their housing unit to a tenant for a fixed-period of time in exchange for a lump sum, upfront payment to be fully returned to the borrower upon conclusion of the term.” [↑](#footnote-ref-30)
31. ODI, (2018) *Urban humanitarian response: challenges and opportunities.* [↑](#footnote-ref-31)
32. “This is in large part because of the infusion of international aid, the rapid growth of the service sector and, to a lesser extent, the development of the industrial sector. These developments should however be seen in the context of the country’s economic meltdown during decades of war and conflict. The country is consequently highly dependent on security and development aid, which accounted for about 70% of the national budget during the period 2013-14.” UN-Habitat, MUDH, (2017) *Afghanistan Housing Profile.*

    [↑](#footnote-ref-32)
33. “The geographical targeting of aid and the types of jobs that it has generated has contributed significantly to increased income inequality. There is thus considerable variation in housing affordability between regions, which is also reflected in the housing market and housing stock.” [↑](#footnote-ref-33)
34. “Cities and towns are expanding to accommodate rising numbers of rural-urban migrants, internally displaced persons (IDPs) and refugee returnees”. “The overwhelming majority of IDPs and returnees in cities are not willing to return to their original provinces and villages. As a partial consequence, about 60% of Afghan returnees are not fully reintegrated into their communities and live far below the standards of other residents of those communities in terms of livelihood, access to land tenure, access to basic services, housing, recognition of rights, and protection. Indeed, the top three priority needs identified by returnees, in order, are:(i) shelter; (ii) access to land; and (iii) livelihoods.” UN-Habitat, MUDH, (2017) *Afghanistan Housing Profile.* [↑](#footnote-ref-34)