

Beyond Short-Term Aid: **Financing Durable Solutions** **for Displaced Afghans**

Study commissioned by the Norwegian Refugee Council (NRC)



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Cover: After six years in Pakistan, Jar Khan, 53, returned to Afghanistan. He needs a daily job to provide for his seven-member family.

Photo: Maisam Shafiey/NRC

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Introduction

A father and his daughter living in an informal settlement on the outskirts of Herat city.
Photo: Maisam Shafiey/NRC



This section outlines the purpose of the study and provides a summary of the methodology.

1.1 Purpose of the study

The Terms of Reference (ToR) for this study outlined the objective of the study as the delivery of a credible, forward-looking analysis that would enable the Norwegian Refugee Council (NRC) to:

- Advocate for coherent, flexible, and risk-informed funding approaches for the Afghan crisis;
- Engage donors and development finance actors with practical, politically viable options;
- Advance dialogue on aid architecture reform and funding innovation for displacement-affected Afghans; and
- Strengthen NRC's role in shaping future humanitarian-development financing models in complex, non-recognised contexts.

1.2 Summary of methodology

The research team identified relevant lines of enquiry for the study, which it has explored through a document review and key informant interviews (KIIs) (see Annex 1).

The team reviewed a range of documents that included:

- Durable solutions strategies
- Pooled funding mechanism reports
- Analyses of the needs and situations of displacement-affected Afghans, and
- Relevant reviews and studies.

It also conducted a total of 22 remote, semi structured KIIs as follows:

Stakeholder group	Number of KIIs
Donors	9
UN agencies/pooled funds	5
NGOs	7
Other key stakeholders (IFIs)	1

2

Study findings

A young man in front of his poultry house after displacement.
Photo: Maisam Shafiey/NRC

This section is based on a combination of the document review and KIIs. It highlights the main findings from the study related to the existing challenges with assisting displacement-affected Afghans and identifying the scope of action under the heading of ‘durable solutions’. It also outlines the limitations of current funding mechanisms in supporting long-term assistance to displacement-affected Afghans.

2.1 Contextual challenges and scope of action

The need for durable solutions in Afghanistan is urgent as millions of Afghan refugees have returned (many involuntarily) from Pakistan and Iran since 2023 to a country facing a severe crisis and cuts in international assistance. Afghans were forced to flee as refugees from 1979 onwards, with millions hosted in neighbouring Iran and Pakistan, making this a regional displacement crisis (UNHCR, 2012). 5.7 million refugees returned to Afghanistan between 2002 and 2011,¹ with further displacement in 2021 and major waves of returns since late 2023. In 2025, over 2.61 million refugees returned from both Pakistan (over 800,000) and Iran (1.8 million)² and over 3 million were expected to return in 2026.³

Reasons for the return included forced deportations, security conditions (including the Israel-Iran conflict in June 2025), and deteriorating protection and livelihood conditions in the host countries (OCHA, 2025). Since the start of the war in Iran in February 2026, over 619,000 Afghans returned from Iran and Pakistan.⁴ The country was already facing a severe humanitarian crisis (IFRC 2026) and the influx of returnees has been an additional socio-economic shock (World Bank, 2026c; UNDP, 2025), compounded by the loss of remittances (World Vision, 2026). Section 2.2 below describes the cuts in international assistance and their impacts.

The Afghan displacement crisis is regional, requiring a multi-country approach. Millions of Afghans who remain as refugees in Iran and Pakistan require continued support, especially

1 UNHCR (2012) *International Conference on the Solutions Strategy for Afghan Refugees to Support Voluntary Repatriation, Sustainable Reintegration and Assistance to Host Countries*, 2-3 May 2012, Geneva, Switzerland

2 OCHA (2025) *Afghanistan Humanitarian Needs and Response Plan: Humanitarian Programme Cycle 2026*

3 United Nations and NGO Partners in Afghanistan (2026) *2026 Response Plan for Afghan Returnees from Iran and Pakistan (Border response and (re-)integration response in areas of return)*

4 Data as of 9 May 2026. See UNHCR dashboard at: <https://app.powerbi.com/view?r=eyJrIjoiaZjQyYzRiOGFtNzdhMC00NjRmLTliMWUtMDI5Zjg1YmM4MzU4IiwidCI6IjE1ODgyNjJkLTlzMltNDNiNC1iZDZlLWJjZ-TQ5YzhINjE4NiIsImMiOiJh9>

due to the risk of forced returns (UNHCR, 2025; United Nations and NGO Partners in Afghanistan, 2026). Refugees who have built skills, assets, legal documentation and social connections during displacement generally are better positioned to reintegrate upon return. The absence of realistic durable solutions and entrenched barriers to reintegration in Afghanistan also highlight the continued importance of cross-border and regional approaches. Existing literature emphasises that support provided to displaced populations while still in host countries and preparedness for return greatly increases the likelihood of reintegration. For example, facilitating access to legal identity documents and legal awareness before returning to Afghanistan enhances access to services, while professional training tailored to the Afghan job market increase livelihood opportunities (Naomi Higham Consultancy, 2025; NRC, 2025). Protection monitoring, referrals and specialised protection services are also critical to support Afghans crossing borders. Despite this, programming and funding do not currently support cross-border approaches.

The concept and typical approach to durable solutions does not translate readily to the ‘politically estranged’ Afghan context, requiring different approaches compared to contexts where the focus is on government involvement in delivering solutions. The definition of a durable solution as being achieved when “displaced persons no longer have any specific assistance and protection needs that are linked to their displacement and can enjoy their human rights without discrimination on account of their displacement” (IASC, 2010) has also been applied to contexts of refugee returns, such as Afghanistan, Somalia and Syria (DRC/IRC/NRC/ReDSS/DSP/ADSP/Samuel Hall, 2019) although international guidance has generally focused on Internally Displaced Persons (IDPs).⁵ The Inter-Agency Standing Committee’s (IASC) 2010 framework and the 2025 guidance from the IASC and the UN Sustainable Development Group (UNSDG) make it clear that responsibility for providing durable solutions rests with national authorities, with UN agencies and partners supporting “robust government leadership” (IASC and UNSDG, 2025: pg.13).

⁵ See the [IASC Framework](#) (IASC, 2010) and the [IASC and UNSDG Guidance](#) (IASC and UNSDG, 2025). For refugees, there are three ‘durable solutions’ – voluntary repatriation, resettlement in a third country and local integration. See the [Global Compact on Refugees](#) (UN, 2018).

The Afghan displacement crisis is regional, requiring a multi-country approach.

In Afghanistan, a major obstacle to the achievement of durable solutions is that it is a ‘politically estranged’ setting, without an internationally-recognised government. The World Bank and some donors did not use the term ‘durable solutions’ in Afghanistan⁶ while UN agencies and NGOs that did use it, still did not put forward a clear definition of what would be durable solutions for Afghan returnees. Their durable solutions-related activities generally included livelihoods and economic opportunities (such as microfinance, strengthening links to markets and the private sector), small-scale infrastructure, and mine clearance to support agriculture. Government donors are circumspect about financing any activities that could be interpreted as conferring legitimacy on the Afghan authorities (though interviewees did not refer to the targeted sanctions applicable to specific individuals and entities in Afghanistan as a barrier to funding).⁷ Therefore, a wide range of durable solutions programming, and indeed a broad sweep of development action, is currently off the table for most traditional aid donors.⁸ Instead, there is a tendency to regard durable solutions as a subset of Basic Human Needs (BHN) programming, with some elements, including protection and assistance at the point of reception for newly arriving returnees, often funded from humanitarian budgets. Donors consulted for this study were seeking direction on how best to support durable solutions under the specific conditions prevailing in Afghanistan.

⁶ This was largely due to the country being a ‘politically estranged’ context where durable solutions-related activities tended to fall under relatively short-term humanitarian or BHN programmes. One of the donors explained that their durable solutions programming in other countries is linked to strengthening authorities and the delivery of sustainable services. However, this was not feasible in Afghanistan, where they do not provide support to the authorities.

⁷ A legal and policy analysis of Afghanistan (private report) notes that “current international sanctions frameworks do not prohibit humanitarian or BHN action in Afghanistan.” Rather, the challenges relate to donors’ political choices, risk aversion of financial institutions and the administrative restrictions of the authorities. Aid actors do have limited operational engagement with the authorities, which is recognised by donors in ACG non-papers on principled engagement developed in 2023 and 2024 (Afghanistan Legal and Policy Analysis, private report).

⁸ Interviewees highlighted that this is one reason for the impasse on the Townships that the Afghan authorities have proposed as a durable solution for returnees in the national development strategy. There are numerous challenges with the concept of the Townships so the UN has outlined a set of criteria that have to be met for them to support a pilot of the approach. However, interviewees said that they had not received a clear response from the authorities to the proposal.

Despite a proliferation of durable solutions-related strategies, these are not being used to guide programming/donor decision-making.

International actors and governments have developed several strategies related to displacement-affected Afghans covering internal displacement, Afghan refugees in Iran and Pakistan, and returnees to Afghanistan. The strategies cover different types of assistance from humanitarian aid to BHN to durable solutions. The **Solutions Strategy for Afghan Refugees (SSAR)** (UNHCR, 2012), developed by the governments of Afghanistan, Iran and Pakistan with UNHCR, is the earliest of the strategies and most clearly addresses the regional nature of the displacement crisis. It aims to bridge the gap between immediate humanitarian assistance and development interventions through multi-sectoral programmes at community level. This community-level approach is reflected in the **Solutions Framework and Roadmap to Displacement in Afghanistan for 2025-2027** (Durable Solutions Secretariat, 2025). In 2025, in response to the large influx, aid agencies developed the **Integrated Response Plan for Afghan Returnees from Pakistan** (United Nations and NGO Partners in Afghanistan 2025). This was updated in 2026 in response to the large number of returns from Iran (United Nations and NGO Partners in Afghanistan, 2026). Although focused on the humanitarian response, the **Humanitarian Needs and Response Plan (HNRP)** for 2026 acknowledges the importance of complementing and collaborating with BHN and development actors to address the underlying drivers of vulnerability and support durable solutions (OCHA, 2025).

Durable solutions strategies are not being used to guide programming and donor decision-making.

Despite the existence of these strategies, interviewees said that the durable solutions-focused strategies were not generally guiding their programming or decision-making. UN agencies and the Special Trust Fund for Afghanistan (STFA) were guided, instead, by the **UN Strategic Framework for Afghanistan (UNSFA)** or individual agency strategies. According to one donor, the strategies were not useful because they lacked:

- Strategic vision (trying instead to satisfy all stakeholders)
- Clear prioritisation and operational guidance on geographical areas and key activities that required funding⁹
- Sequencing of funding/actions and
- Leadership.

⁹ One example of this lack of specificity is that the durable solutions strategies and the HNRP all refer to sustainable livelihoods as a focus area but do not identify the specific types of livelihood opportunities that would ensure durable solutions for displacement-affected Afghans. Some refer to agriculture but this is not a suitable or sustainable form of livelihood for many returnees (Durable Solutions Secretariat, 2025). There is also considerable concern about the restrictions on women's participation in the labour market under morality laws and UNDP has identified the inputs required to support home-based economic activities, such as microfinance access, digital skills and business development services (UNDP, 2025). However, there is still a lack of specificity on the appropriate livelihoods and economic opportunities (the World Bank's 2025 Enterprise Survey excluded informal firms with less than five employees so it did not cover the majority of the private sector in Afghanistan. It was conducting two more surveys, including of the informal private sector, in 2026. See World Bank Group, 2026c).



Photo: Maisam Shafiey/NRC

The complex aid architecture in Afghanistan was not effective in supporting the mix of immediate and long-term assistance that returnees required and there was a ‘wait and see’ approach to the revised aid coordination architecture. Afghanistan has had a number of coordination structures for different types of assistance as well as different aid actors, including:

- **SSAR Support Platform:** Formed in 2019 as a high-level regional coordination body to mobilise support for displacement-affected Afghans in Afghanistan, Iran and Pakistan, with UNHCR providing the secretariat (for a recent review of the Platform, see ADSP, 2026).
- **Afghanistan Coordination Group (ACG):** Strategic coordination body bringing together donors and key agencies. Co-organised by the UN, World Bank and the EU.
- **UN Country Team (UNCT):** Coordination body for UN agencies, chaired by the Deputy Special Representative of the Secretary General/Resident Coordinator/Humanitarian Coordinator (DSRSG/RC/HC).¹⁰
- **Humanitarian Country Team (HCT):** Both a policy-level and decision-making body comprising humanitarian UN agencies, seven NGO representatives and three donors.¹¹
- **Agency Coordinating Body for Afghan Relief and Development (ACBAR):** Coordination and representation platform for Afghan and international NGOs.¹²

The **durable solutions coordination structure** was complex in itself (Durable Solutions Secretariat, 2025). It comprised:

- The **Durable Solutions Secretariat** within the office of the DSRSG/RC/HC,
- The **Durable Solutions Working Groups (DSWG)** (one national and eight regional groups),
- The **Durable Solutions Strategic Group**, which was expanded to include international NGO representatives, and

- Four thematic **Task Teams/Technical Working Groups** that were established in April 2024 to improve collaboration within the national DWSG and extending to the regional DSWGs.

A donor noted that the SSAR Support Platform was useful as an advocacy and information sharing body, particularly in Pakistan, but it was not a strong operational coordination mechanism. One donor was sceptical about the proliferation of coordination mechanisms, saying, *“Every time something isn’t working ... another structure pops up”*.

International aid actors had recognised the need to streamline the complex aid coordination and, in particular, bring together humanitarian and BHN actors (OCHA, 2024 and 2025). The UNCT and the HCT endorsed the transition of the Regional DSWGs (R-DSWGs) to ‘cross-nexus’ Regional Teams (RTs). This transition was underway at the time of this study and was intended to take six months to allow for the transfer of tools and functions from R-DSWGs that were at different levels of development and capacity. Since there had been concerns about limited NGO engagement in the durable solutions aid architecture, it is positive that ACBAR will be an administrative secretariat for the RTs and support greater engagement from Afghan NGOs. However, there were some concerns that, in an attempt to be inclusive, the new coordination structure would be overly complex, with each RT having two co-chairs (one representing humanitarian actors and the other BHN actors) as well as an NGO co-chair. To address concerns that the transition to RTs would lose a focus on durable solutions, each RT will establish a **Durable Solutions Technical Sub-Group** that will continue the work of the former R-DWSGs on data collection and analysis, planning and monitoring in support of the RT, National DSWG and Durable Solutions Steering Group. Donor interviewees for this study seemed to be waiting to see whether the new architecture would deliver the required level of humanitarian-BHN coordination.

¹⁰ https://unsdg.un.org/sites/default/files/2022-01/UN-Transitional-Engagement-Framework-Afghanistan_2022.pdf

¹¹ <https://response.reliefweb.int/afghanistan/inter-cluster-coordination>

¹² <https://www.acbar.org/en>



Photo: Maisam Shafiey/NRC

In the absence of development and durable solutions partnerships with the national government, Area-Based Approaches (ABA) are rapidly gaining momentum in popular discourse, but aid approaches and donor decision-making have yet to adapt fully to this way of working.

There is a broad consensus that ABA are the most viable model for delivering longer-term solutions for displacement-affected Afghans (both IDPs and returnees) as well as host communities in Afghanistan's politically constrained environment.¹³ This model shifts the focus from individual status (e.g., "returnee") to the entire geographic community, prioritising multi-sectoral programming, social cohesion and greater agency for communities in determining their own solutions, through participatory planning and prioritisation. As one donor put it, people need to stop asking, "How do we fund responses to displacement?" and start asking, "How do we fund area-based development that includes responses to displacement?". There are several examples of area-based programming led by UN agencies such as UNHCR (UNHCR, 2024) and UNDP¹⁴, and funded by the Special Trust Fund for Afghanistan (STFA) (see STFA, 2026). The STFA has argued that area-based programming delivers *"stronger and more durable results. It generates mutually reinforcing outcomes that improve immediate well-being while strengthening long-term resilience and local ownership"* (STFA, 2026: pg. 34).

¹³ This is highlighted in a recent report (ADSP and Samuel Hall, forthcoming) and also emerged from interviews.

¹⁴ For more details of its Area Based Approach to Development Emergency Initiatives (ABADEI), see <https://www.undp.org/afghanistan/projects/area-based-approach-development-emergency-initiatives-abadei-20>

There have been a number of challenges with delivering ABA in Afghanistan. They have been expensive and difficult to scale up in response to mass returns (with funding misallocated and leading to "new" areas of return). Also, putting in place infrastructure for basic services (schools, hospitals) without recurring financing to sustain them (e.g., staff salaries, medical supplies, maintenance) has risked failure. A significant lesson was that, as programmes scaled up, the aid system prioritised project delivery over community ownership and accountability. As a result, the study called for ABA with community-rooted governance structures that provide meaning accountability and participation as a way forward (ADSP and Samuel Hall, forthcoming).¹⁵

A number of other conditions are also required to deliver effective ABA. Interviewees generally agreed that delivering economic empowerment is vital for the reintegration of displacement-affected Afghans and some donors highlighted the need for greater clarity, coherence, sustainability and thinking outside the box in approaches to livelihoods programming.¹⁶ This included targeting private sector job creation and meaningful business support for both host communities and returnees (see also ADSP and Samuel Hall, forthcoming). Sub-national leadership and mechanisms for prioritisation are another key requirement. The revised aid architecture in Afghanistan is moving in this direction but donors called for much clearer analyses as well as strategic and operational direction to guide decision-making (arguing that agencies are not making the tough prioritisation decisions required in the current context). ABA also need enablers such as collaboration, joined-up data (because people move repeatedly in many cases), joint analyses and data sharing (e.g., shared beneficiary registers to avoid duplication). While there are some efforts to deliver this, such as a World Bank initiative on a beneficiary register, there are still significant gaps.¹⁷

¹⁵ A case from North-East Syria provides useful lessons for programming driven by community priorities. See <https://www.nsdation.com/blog/what-community-response-can-teach-us-about-localisation-in-syria>

¹⁶ It is important to note that all the strategies that refer to assistance to displacement-affected Afghans mention livelihoods but they do not outline what types of livelihoods are most relevant for Afghans with different profiles.

¹⁷ Recent research identifies *"a gap in joint analyses, fragmented systems, politicised data ownership, weak harmonisation, and poor linkage between border flows, area-of-return conditions, and longer-term outcomes"* (ADSP and Samuel Hall, forthcoming)

Donor behaviour also needs to change to support ABA, since funding and programming decisions made at national or international level limit what sub-national coordination can influence. In addition, interviewees noted that funding is short-term (see section 2.2) when durable solutions require long-term investment, and donors bypass collectively-agreed priorities to finance their own preferences, leading to fragmentation in coverage (see also ADSP and Samuel Hall, forthcoming).

It is logical to integrate solutions programming into ABA because the communities in which returnees are seeking to have a sustainable future are also in dire need of services and economic development. Aid agencies need to assist both displacement-affected Afghans and host communities in order to promote social cohesion. ABA also create incentives for more streamlined and coordinated inter-agency working, though donors pointed out that, in a shrinking funding environment like Afghanistan, there is increased

competition and in-fighting over resources. This incentivises actors to design approaches that secure their own funding rather than maximizing collective impact, and to package durable solutions separately as a fundraising tool rather than integrating activities into comprehensive long-term programming.

Experiences in area-based programming for durable solutions and resilience from other contexts, including through consortia approaches, could provide a range of transferrable lessons for Afghanistan (see Box 1).

Donor behaviour needs to change to support ABA. Interviewees noted that funding is short-term when durable solutions require long-term investment.



Photo: Maisam Shafiey/NRC

1. **Focus on shared outcomes, not agency projects.** Evidence from RE-INTEG, Danwadaag, SomReP and BRCiS in Somalia shows that durable solutions and resilience consortia are most effective when partners align around a geographic area and shared reintegration outcomes rather than separate organisational activities.
2. **Fund area plans, not individual proposals.** Area-based approaches work best when financing supports locally-defined, multi-sectoral priorities rather than fragmented agency projects, helping to improve complementarity and reduce duplication.
3. **Use area-based approaches to operationalise durable solutions.** Focusing on conditions within a place - services, livelihoods, housing, infrastructure, social cohesion and governance - provides a practical framework for supporting reintegration and resilience.
4. **Invest early in community planning.** Community action planning improves relevance and ownership but requires dedicated time and funding at the start of programmes.
5. **Develop a clear theory of change.** Durable solutions require coordinated investments across multiple sectors and should be guided by an explicit pathway towards sustainable reintegration.
6. **Apply area-based approaches carefully.** Success depends on strong community and local authority engagement. Poorly defined boundaries can create exclusion or tensions.
7. **Strengthen local leadership.** Local organisations contribute contextual knowledge, legitimacy, access and sustainability and should be involved in programme design, governance and implementation.
8. **Build flexibility into programme design.** Adaptive funding and management arrangements are needed to respond to community priorities and changing contexts.
9. **Measure shared outcomes.** Tools such as the Local (Re)Integration Assessment (LORA) demonstrate how common outcome frameworks can track progress in livelihoods, housing, services, safety and social cohesion, helping align humanitarian, development and resilience financing around reintegration outcomes.
10. **Provide multi-year, flexible funding.** Sustainable reintegration requires sequencing investments in services, infrastructure, livelihoods and governance over several years.
11. **Invest in consortium management and learning.** Dedicated coordination, learning and MEL functions help support adaptive management and maintain focus on outcomes rather than activities.
12. **Support livelihoods through market systems approaches.** Successful programmes combine skills development with market analysis, mentoring, finance and business support rather than relying solely on training or grants.
13. **Maintain a dedicated displacement lens.** Even when mainstreamed into broader programmes, returnees and displaced populations require specific analysis and monitoring to ensure their needs remain visible.
14. **Link national and area-level investments.** The strongest models combine national programmes (health, education, social protection and economic development) with area-based investments that address local barriers to reintegration.

Sources: ReDSS (2021, 2023, 2024); DRC/IRC/NRC/ReDSS/DSP/ADSP/Samuel Hall (2019); Danwadaag Consortium (2023); SomRep (2022); BRCiS (2023); IDMC (2024).

2.2 Limitations of current funding options

Aid to Afghanistan is in a period of chronic scarcity, high conditionality and uncertainty. In an unfortunate confluence of political dynamics, the country has seen a collapse in Western aid, and the immediate suspension of bilateral aid relations following the take-over of the government by the Taliban in 2021 (Norwegian Refugee Council, 2024). Despite hopes that non-Western donors could provide substantial funding, where support has been forthcoming, these donors have been very specific about activities and channels that they will fund and their decision-making remains opaque to traditional aid actors.¹⁸ Existing bilateral donors are the only realistic source of funding, therefore.

Volumes of development aid funding contracted sharply in the new political reality in 2021 and is effectively reduced to ODA channelled via multilateral agencies and pooled funds (see Figure 1).

Humanitarian funding, which is often expected to make up for the lack of development aid in fragile and politically estranged contexts (Federspiel, 2025), has also contracted sharply since 2021 (see Figure 2).

Funding is often contracted on a short-term projectized basis, directed toward the concept of BHN. The World Bank, for example, which ordinarily provides funding allocations of up to five years, is currently funding 18-24-month projects through the Afghanistan Resilience Trust Fund (ARTF), predominantly implemented by UN agencies. While some NGOs and ICRC have successfully received funding from the World Bank in Yemen and South Sudan, and the World Bank's June 2026 strategy for engaging in 'fragility, conflict and violence affected settings' signals an intention to develop a mechanism to enable it to work with national and international NGOs (World Bank 2026a), this is unlikely to be possible in Afghanistan in the near future. Most of the bilateral donors consulted indicated that they either expect further reductions in their development aid in the coming years or simply do not know what political decisions are likely on aid to Afghanistan.

¹⁸ Interviewees gave examples of donors like China or the Gulf States being very limited in what they are willing to finance. The Afghanistan Humanitarian Trust Fund, set up with funding mainly from Saudi Arabia, appears to have been limited to providing one-off funding in 2023. See <https://www.isdb.org/news/ahtf-unveils-1st-comprehensive-report-on-afghanistan-humanitarian-trust-fund>

Figure 1 Total official development assistance to Afghanistan from official donors 2005-2024

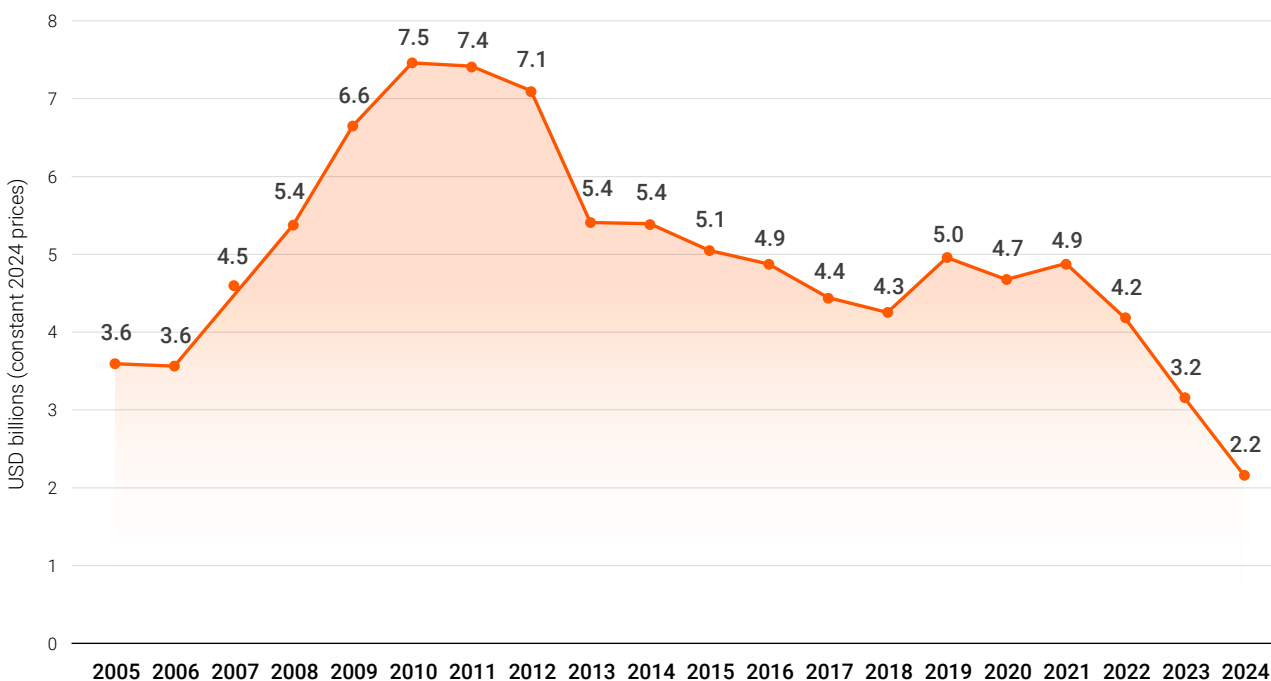
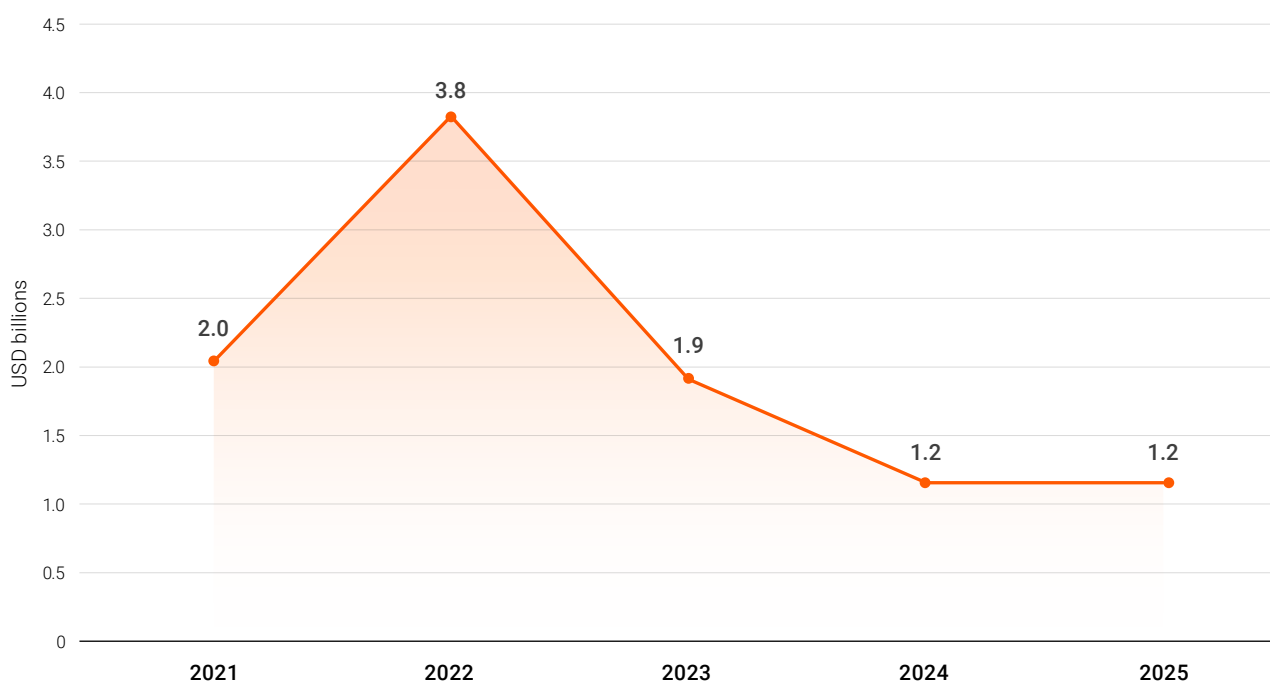


Figure 2 Total humanitarian aid to Afghanistan 2021-25



The aid funding architecture and donor funding practices are based on long and inefficient transaction chains. Along with shrinking aid budgets, donors commonly noted that they have lost much of their in-country engagement and analytical capacity (for example, one had shifted from an in-country team to a single headquarters-based programme officer). As a result, many are reliant on partners to provide evidence and prioritisation to support their funding allocation decisions. This makes existing pooled funds an attractive option for official donors. However, with a combination of funding cuts, the current focus of the STFA (see Box 2, and the challenges with durable solutions programming in Afghanistan (described in section 2.1), donors did not feel able to invest in new financing mechanisms/pooled funds specifically for durable solutions.

Within the existing pooled funds (with the exception of the AHF), funding flows almost entirely to UN agencies,¹⁹ which contract NGOs and private sector actors for delivery on the ground. This means

that there are at least two levels of administration and transaction costs before funding reaches the partners delivering assistance.²⁰ The fact that existing pooled funds provide very limited funding to NGOs matters because, with the decline in bilateral development and humanitarian financing to Afghanistan since the Taliban takeover in 2021, pooled funds have taken on a far more significant role in the aid landscape in Afghanistan.

Afghanistan currently has three pooled funding mechanisms (described in Box 2) though each of the funds suffered falling donor support in 2025 and an uncertain funding outlook (see Figure 3).²¹

¹⁹ In 2025, the top 10 UN recipients received 71% of total humanitarian funding to Afghanistan. See: <https://fts.unocha.org/countries/1/summary/2025>. Accessed 3rd June 2026.

²⁰ A study on international vs. local intermediary funding models highlights the cost efficiency of local funding models (Cabot Venton, C. et al 2022) as does a study of channelling funding to local organisations through OCHA-managed Country-Based Pooled Funds (The Share Trust 2026). A study tracking humanitarian funding flows from donor to aid recipient highlights the length of transaction chains (Mowjee, T., L. Poole and B. Willitts-King 2017).

²¹ Based on annual reports. For the AHF, see [QCHA, 2025](#) and [QCHA, 2026](#). For the ARTF, see [World Bank Group, 2025](#) and [World Bank Group, 2026](#). For the STFA, see [STFA 2025](#) and [STFA 2026](#).

The World Bank administered **Afghan Resilience Trust Fund (ARTF)** has operated since 2002 but modified its operating basis after August 2021 to disburse grants through its 'Investment Window' almost exclusively to UN agencies to implement BHN programmes.²² These are large-scale national health and nutrition, education, emergency food security, water, microfinance, livelihoods and community resilience programmes.²³ ARTF projects do not target returnees specifically, rather they include them by default through their vulnerability-based targeting approach. ARTF funding is supplemented by additional financing for some projects from the World Bank's fund for the poorest countries, the International Development Association (IDA), and the World Bank Crisis Response Window and World Bank hosted Global Financing Facility. As figure 3 shows, funding contributions to the ARTF dropped significantly, from USD 254 million in 2023, to USD 83 million in 2025 (World Bank Group, 2026b). The outlook for contributions in 2026 was uncertain, pending both donor contributions the trust fund and allocations from the World Bank's IDA.²⁴

The **Special Trust Fund for Afghanistan (STFA)** is an UN-managed pooled funding mechanism established in 2021 to support implementation of the UNSFA 2023-2027 and chaired by the RC. It is intended to complement humanitarian aid and, therefore, to work with the Central Emergency Response Fund (CERF) and the Afghanistan Humanitarian Fund (AHF).²⁵ The STFA supports programming in four areas:

sustained essential services, economic opportunities and resilient livelihoods, social cohesion inclusion and rights, and the rule of law.²⁶ The STFA piloted a durable solutions initiative in the Eastern region (that ended in March 2026) and currently has two more initiatives (in the West and the North-East). Notably, the fund supports an area-based model, piloting integrated responses in high-return regions. Funds are allocated only to participating UN agencies with implementation to be completed before the fund is scheduled to end, along with the current UNSFA, in 2027.²⁷ Funding to the STFA reduced between 2024 and 2025, with contributions falling from USD 37 million to USD 25 million.

The UN OCHA-managed **Afghanistan Humanitarian Fund (AHF)** is dedicated to humanitarian response and shocks rather than longer-term durable solutions, and it has been used for immediate responses to the needs of returnees in 2024 and 2025 (OCHA, 2025 and 2026). As shown in Figure 3, the AHF received its largest amount of funding in 2023 (USD 81.6 million) but this fell to USD 54.3 million in 2025. The programme implementation timeframe is a maximum of 12 months for a Reserve Allocation (emergency response) and 24 months for a Standard Allocation (protracted humanitarian needs). In contrast to the ARTF and STFA, the AHF is recognised for its ability to provide direct funding to Afghan NGOs, who are often the first responders. In 2025, it provided almost half its funding to INGOs (USD 35.3 million) and 36 percent to Afghan NGOs (USD 26.2 million). Seven UN agencies received 16 percent of funding (USD 12 million) (OCHA, 2026).

22 NGOs need to have undergone due diligence procedures and signed a framework agreement at headquarters level for the World Bank to be able to fund them directly in Afghanistan. As a result, it was funding only one INGO in 2025 (World Bank Group, 2026).

23 See: <https://www.wb-artf.org/what-we-do/investment-projects>.

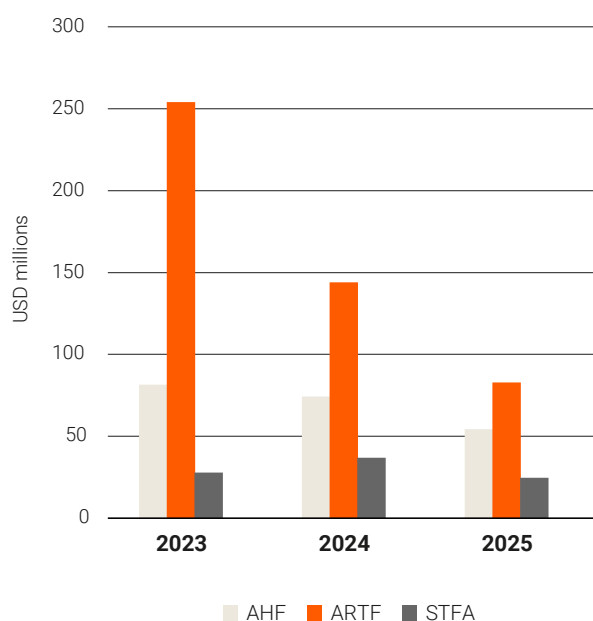
24 Up to February 2026, only Germany and Switzerland had made contributions with a combined value of USD 32 million, however the fund also had a retained balance of USD 256 million (World Bank 2026 *ibid*).

25 The CERF made grants to UN agencies in Afghanistan in 2023 and 2025, in response to natural disasters and large-scale refugee returns. These totalled USD 95.2 million, including USD 20 million for emergency assistance to returnees. See <https://cerf.un.org/what-we-do/allocation-by-country>.

26 <https://mptf.undp.org/fund/afg00>.

27 The 2025 Annual Report shows that all joint programmes are scheduled to close by 30 June 2026 at the latest, with a maximum six-month extension period (STFA, 2026).

Figure 3 Donor contributions to Afghanistan pooled funds from 2023-2025



Afghan NGOs are marginalised in UN-centric funding and INGO direct implementation models prevalent in Afghanistan, despite their criticality in assisting communities. As outlined above, the existing aid funding architecture largely excludes local and national actors (bilateral donors also do not fund Afghan NGOs directly). Despite the rhetoric around localisation since the World Humanitarian Summit and the Grand Bargain a decade ago, Afghan NGOs have no role in the planning mechanisms for pooled funding mechanisms like the STFA and ARTF and are simply contracted as implementing organisations. The AHF is an exception, with Afghan NGOs and women-led organisations participating in its Advisory Board and allocation review committees. The AHF acknowledges the importance of working with Afghan NGOs since they have access, community acceptance and understanding of the context (OCHA 2026). NGOs also had a limited role in the durable solutions coordination architecture. Interviewees indicated that there are expectations that this will change with the appointment of NGO co-chairs for the RTs and ACBAR's role although the lack of direct funding and resources may limit their ability to participate fully. ACBAR has argued that international agencies have lacked willingness to shift leadership and decision-making power to national actors, which has been a greater obstacle to meaningful participation in coordination mechanisms than a lack of technical capacity (ACBAR, 2026).

Reduction in international aid has a significant impact on Afghan NGOs and their ability to assist communities

The reduction in international aid funding to Afghanistan since 2021 has had a significant impact on Afghan NGOs and their ability to assist communities. Their loss of funding has largely been due to the global cuts in humanitarian funding outlined above and also the reversal in the progress towards localisation of humanitarian responses, with international organisations competing for funding to survive rather than allowing local actors to access it.²⁸ In addition, interviewees noted that some NGOs had lost access to development funding channelled through the government. The overall result has been that Afghan NGOs have had to reduce their programmes, cut staff and reduce geographical presence. Operationally, this has resulted in interruption to services, especially in remote areas, and less outreach to communities. Despite the reduced funding, there has been no change in donor compliance and due diligence requirements, creating a heavy delivery burden for Afghan NGOs with fewer resources.

²⁸ There have been several recent studies and articles on the reduction in funding flows to national and local NGOs as humanitarian funding has reduced. See, for example, ALNAP (2026) *Global Humanitarian Assistance 2026*, The New Humanitarian (2026) *What new jobs say about NGO expansion and local aid*.



Photo: Maisam Shafiey/NRC

3

Conclusions and recommendations

A young man returned to Jalalabad city from Pakistan.
Photo: Maisam Shafiey/NRC

*This study has found that the principal challenge facing durable solutions in Afghanistan is not the absence of strategies, coordination structures or financing mechanisms. Rather, it is the **absence of financing approaches and behaviours that are adapted to the country's political realities, shrinking aid budgets and the need for longer-term, integrated support to displacement-affected communities.***

The evidence suggests that **stand-alone durable solutions programmes are unlikely to attract significant new funding in the current environment.** Instead, support for returnees and other displacement-affected populations needs to be embedded within broader area-based, community-focused programming that combines humanitarian assistance, basic human needs, livelihoods and longer-term recovery. At the same time, it is important to undertake dedicated analysis, targeting and monitoring to ensure that displacement-specific needs - including protection, documentation, housing, land and property (HLP) issues, and psychosocial support – are not overlooked within these broader investments.²⁹

Interviewees consistently argued that **financing models now need to catch up with the growing shift towards area-based approaches.** Rather than funding isolated organisational projects, donors should increasingly support integrated programmes built around shared geographical priorities,

community-led planning and complementary investments by multiple actors. Experience from Afghanistan and other politically constrained settings suggests that this offers the most practical route for strengthening social cohesion, supporting reintegration and linking humanitarian and development investments where engagement with national authorities is limited.

Donors should support integrated programmes built around shared priorities, community-led planning and complementary investments. Financing should emphasise partnership, multi-year funding, joint analysis and local leadership

²⁹ A study found that HLP was a 'make-or-break' dimension for reintegration (ADSP and Samuel Hall, forthcoming)

Delivering this approach will require changes not only in programming but also in the way aid is financed. Existing funding flows remain highly centralised, fragmented and characterised by long transaction chains that limit the role of Afghan NGOs and reduce flexibility at community level. Future financing should place greater emphasis on partnership, predictable multi-year funding, joint analysis and stronger local leadership. NGO consortia, meaningful participation of Afghan NGOs at decision-making levels, and improved coordination between UN agencies, NGOs and donors are all needed to deliver more coherent and cost-effective area-based programming. NRC's strategic priority to enable greater impact for displacement-affected populations (Norwegian Refugee Council,

2026) makes it well-placed to advocate for the changes required and to deliver in key areas, including addressing displacement-specific needs and implementing ABA. NRC's commitment to enable locally-led humanitarian outcomes (Norwegian Refugee Council, 2026) also positions it well to promote the meaningful participation of Afghan NGOs in decision-making, coordination and consortia.

The report has discussed how durable solutions work in Afghanistan requires navigating a range of risks and trade-offs at multiple levels, which has implications for the steps taken by donors and aid agencies. These are summarised below, ahead of specific recommendations.



Photo: Maisam Shafiey/NRC Staff

Table 1 Navigating risks and trade-offs in approaches to durable solutions in Afghanistan

Strategic choice	Potential benefits	Risks and trade-offs
Localisation and direct funding to Afghan actors	Greater local ownership, legitimacy, contextual understanding, access and potentially lower delivery costs.	Fiduciary, compliance and safeguarding concerns; limited donor confidence; risk that compliance burdens simply shift to local partners; capacity may vary significantly across locations.
Area-based approaches (ABAs)	Better integration of humanitarian, development and reintegration investments; stronger alignment with local priorities; supports social cohesion and whole-of-community approaches; could facilitate integration of displaced communities in national systems.	Difficult to scale nationally; risk of uneven coverage; requires intensive coordination and strong local analysis; poorly defined areas may create exclusion or tensions between communities.
National programmes (health, education, social protection)	Scale, sustainability and ability to reach large populations; stronger links to long-term service systems; could facilitate integration of displaced communities in national systems.	May overlook the specific vulnerabilities of returnees and displaced populations; limited responsiveness to local reintegration challenges; displacement and protection concerns can become diluted.
Dedicated durable solutions programming	Maintains visibility of displacement and returnee needs; supports targeted reintegration outcomes and advocacy.	Risk of creating parallel systems; may reinforce sectoral silos; difficult to sustain in a shrinking funding environment.
Mainstreaming displacement into broader programmes	More politically feasible; enables larger-scale investments; aligns with development actors such as the World Bank.	Specific returnee and displacement-related needs may be overlooked without dedicated analysis and monitoring.
Working through World Bank and UN-led pooled funds	Coordination, donor risk-sharing, predictable funding and alignment around common priorities.	Long delivery chains, higher transaction costs and limited influence of local actors; risks reinforcing UN-centric approaches.
Direct funding to NGOs/consortia	Potentially more flexible, adaptive and locally grounded; can support innovation and area-based delivery.	Greater fragmentation unless coordinated; donor oversight may be more complex; consortium management costs can be significant.
Working around the Afghan authorities	Helps manage political and legal risks; may preserve donor acceptance.	Limits sustainability, institutional ownership and prospects for long-term solutions; difficult to address land, documentation, service provision and economic integration without some level of engagement; creates perception of politicisation of aid.
Closer engagement with the authorities	Potentially improves sustainability, access to land, services, livelihoods and local planning processes; improves technical cooperation; strengthens sensitisation around humanitarian principles and spaces for humanitarian diplomacy.	Political, reputational and legal-related risks; concerns about legitimacy and principled engagement.
Prioritising returnees and displaced populations	Addresses acute reintegration challenges and displacement-specific vulnerabilities.	Risks creating tensions with host communities if benefits are perceived as unequal.
Whole-of-community targeting	Supports social cohesion and reduces resentment; aligns with area-based approaches.	Resources may become spread too thinly; returnees' specific needs may receive insufficient attention.

Based on the study's findings, the recommendations below focus on adapting existing financing approaches rather than creating new funding mechanisms. The aim is to support integrated, locally-owned and evidence-based responses that are capable of delivering sustainable reintegration outcomes in Afghanistan's severely constrained operating environment. The recommendations follow a sequential, step-by-step approach for addressing the challenges outlined in section 2.

Recommendation 1. Shift from project-based funding to financing community-rooted area-based programming, learning from relevant contexts.

Interviewees were unanimous in supporting an area-based, community-focused approach to programming.³⁰ NGOs in Afghanistan can also learn lessons from examples of locally-led 'transitional solutions'³¹ in Myanmar, Sudan and Niger (which are also 'politically estranged' settings). In Myanmar, faith-based organisations and IDPs themselves have played an important role in leading solutions. Platforms such as the Asia Durable Solutions Platform (ADSP) and the Regional Durable Solutions Secretariat (ReDSS) could facilitate peer-to-peer learning.

Key asks from donors and aid agencies:

- Donors should make area-based multi-year funding the default model for supporting vulnerable communities in Afghanistan
- Aid agencies (working through the Regional Teams) should align humanitarian, BHN and development investments around shared area plans that make gaps and priorities for funding clear to donors.
- Donors should require individual agency programmes to demonstrate complementarity with existing investments in the same area.
- NGOs should identify areas with the greatest opportunities for impact, where there are active local allies and champions for durable solutions (such as local leaders, faith-based organisations and community-based organisations).

Recommendation 2: Mainstream displacement within longer-term programming while protecting returnee needs.

Donors argued that durable solutions should not become a separate funding silo in the current political and economic environment in Afghanistan, nor should the specific needs of returnees be overlooked within generic development programming.

Key asks from aid agencies:

- Mainstream addressing the needs of displacement-affected Afghans into national and area-based programmes.
- Maintain dedicated analysis of returnee and IDP vulnerabilities.
- Prioritise whole-of-community approaches that strengthen social cohesion.
- Clarify the scope of activities contributing to durable solutions in Afghanistan with longer-term programming and clear prioritised plans.

Recommendation 3. Invest in joint analysis, prioritisation and outcome measurement.

As outlined in section 2.1, area-based programming requires common evidence, agreed priorities and shared measures of progress rather than agencies working in parallel.

Key asks from aid agencies:

- Based on a comprehensive mapping of regional funding streams for durable solutions, identify main gaps and streamline funding mechanisms.
- Aid agencies should invest jointly in shared vulnerability analyses, beneficiary data and area prioritisation.
- Adopt common outcome frameworks (drawing on approaches such as LORA) to measure reintegration outcomes.

³⁰ This was also reflected in a recommendation to a recent meeting of the Afghanistan Coordination Group (ACG) (ACBAR, 2026).

³¹ A study of solutions being pursued by IDPs in Myanmar uses the term 'transitional solution' to refer to "foundational steps toward durable solutions amidst ongoing conflict and instability" (Bodhi Global Analysis, 2025, pg. 5)

Recommendation 4: Resource NGO-led consortia to deliver integrated area-based programmes.

The current funding architecture relies on long transaction chains through the World Bank and UN agencies because bilateral donors do not have the capacity to manage multiple grants to NGOs. Donors favour funding NGO consortia over an NGO-led pooled fund for durable solutions but they need to acknowledge that consortia entail significant management costs. To achieve impact and sustainability, donors should support consortium start up and management, as well as learning and adaptation.³² Consortia working on durable solutions also require sustained engagement and supportive quality funding.

The AHF has already piloted funding to consortia that include international and Afghan NGOs as a way of increasing Afghan NGO access to funding as well as technical support, and encouraging more collaborative area-based approaches.³³ Well-designed consortia that include Afghan NGOs could attract funding from multiple donors and deliver more community-rooted, flexible and cost-effective programming while complementing existing UN investments (since the UN cannot cover all the geographical areas/needs).³⁴ Complementarity requires effective coordination mechanisms and that both international and Afghan NGOs are at the table in the right fora.³⁵ The new Regional Teams and aid architecture have the potential to provide this, including supporting greater participation of Afghan NGOs.

Key asks from donors:

- Donors should fund multi-year NGO consortia with Afghan NGOs as equal partners in programme design and governance.

- Invest in consortium coordination, learning and adaptive management, recognising that working a consortium entails costs, not only for the lead agency but for all members.
- Require and fund community engagement in prioritisation, design (including identification of pathways for change), definitions of what successful durable solutions comprise, and learning (see Box 1).
- Increase direct funding opportunities for Afghan NGOs.
- Scrutinise the cost implications of multi-tiered sub-contracting transaction chains.
- Recognise the impact of relatively short-term, unpredictable allocations on programmatic effectiveness, particularly in ABA that require sustained funding.

Recommendation 5. Provide flexible financing that reflects the regional and long-term nature of displacement.

Section 2.1 outlined the regional nature of the Afghanistan displacement crisis and the forced returns since 2023. Most donors provide country-specific or earmarked funding (particularly to NGOs, who receive projectized funding) but displacement, return and reintegration are long-term, cross-border processes that cannot be supported through short project cycles or country-specific funding alone.

Key asks from donors:

- Provide multi-year, regional and cross-border funding envelopes linking Afghanistan, Pakistan and Iran that can follow people as they move.
- Within ABA, reduce bureaucratic requirements to allow funding to move across sectors and adapt to community priorities.
- Strengthen donors' operational coordination in the existing regional platforms to improve access to programmatic information, compare analyses and discuss programming choices and prioritise funding allocation.

³² Experience from the Early Recovery and Durable Solutions (ERDS) Consortium in Afghanistan demonstrates that *"Planning, proposal-design and start-up are far more work in consortia than in regular proposals"*, a fact that the donor did not recognise, leading to considerable challenges for members (Norwegian Refugee Council, 2019).

³³ According to the AHF, this *"helped strengthen reach, contextual understanding and operational agility, particularly in underserved and hard-to-reach areas"* (OCHA, 2026: pg. 9)

³⁴ As outlined in Box 1, there are opportunities to learn from existing consortia, including in Somalia, and to accelerate the transfer of lessons.

³⁵ At the recent ACG meeting, NGOs asked to be recognised as operational and strategic actors and included systematically in structured policy discussions (ACBAR, 2026)

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Acronyms

ABA	Area-Based Approaches
ABADEI	Area Based Approach to Development Emergency Initiatives
ACBAR	Agency Coordinating Body for Afghan Relief & Development
ACG	Afghanistan Coordination Group
ADSP	Asia Durable Solutions Platform
AHF	Afghanistan Humanitarian Fund
ARTF	Afghanistan Resilience Trust Fund
BHN	Basic Human Needs
CERF	Central Emergency Response Fund
DSRSG	Deputy Special Representative of the Secretary General
DSWG	Durable Solutions Working Group
FTS	Financial Tracking Service
HC	Humanitarian Coordinator
HCT	Humanitarian Country Team
HNRP	Humanitarian Needs and Response Plan
IASC	Inter-Agency Standing Committee
IDA	International Development Association

IDP	Internally Displaced Person
KII	Key Informant Interview
OCHA	UN Office for the Coordination of Humanitarian Affairs
RC	Resident Coordinator
ReDSS	Regional Durable Solutions Secretariat
RT	Regional Team
SSAR	Solutions Strategy for Afghan Refugees
STFA	Special Trust Fund for Afghanistan
ToR	Terms of Reference
UK	United Kingdom
UN	United Nations
UNCT	United Nations Country Team
UNDP	United Nations Development Programme
UNHCR	UN Refugee Agency
UNSDG	United Nations Sustainable Development Group
UNSFA	United Nations Strategic Framework for Afghanistan



Photo: Maisam Shafiey/NRC

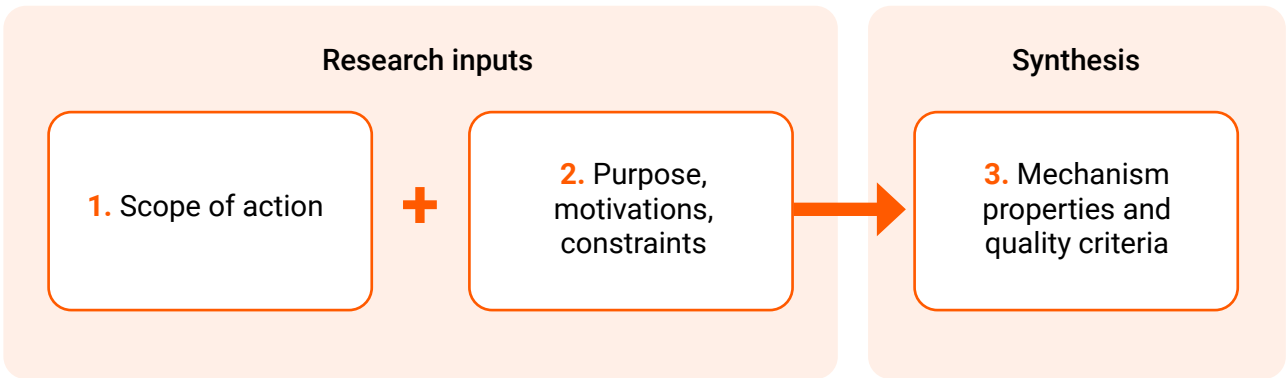
Annex 1: Study approach and lines of enquiry

Based on the ToR, the study adapted a funding model framework developed for an earlier study for DanChurchAid (Poole and Swithern, 2025).

Based on this approach, the team developed the following lines of enquiry, which they turned into interview questions tailored to each key informant.

As the research progress and it became clear that there was more interest in a consortium approach, rather than a dedicated pooled funding mechanism for durable solutions, the team adapted the approach in discussion with the Norwegian Refugee Council.

Figure 4 Research and synthesis sequence



1. Scope of action	
Research objective: To identify the financing needs, priorities, existing actors, initiatives and financing. This will clarify the exact financing niche that needs to be addressed.	
Lines of enquiry	Sources:
- What financing needs and priorities are identified in current analytical and prioritisation frameworks? - Which actors currently fund durable solutions, through what mechanisms, and what are their near-term priorities and future funding outlooks? - What contextual challenges affect financing in the region (access, cross-border programming challenges, legal or regulatory restrictions)? - Which actors are operationally capable of delivery and what constraints to they face? (local organisations, INGOs, UN)	Literature review, public data sources, donor policies, KIIs.

2. Purpose, motivations, constrains

Research objective: To identify the principled motivations, pragmatic motivations, and red-line constraints and limitations of key stakeholders involved in financing responses to displacement. These insights will help determine which types of financing tools and approaches are politically and operationally viable.

Lines of enquiry

- What collective-level principles, priorities and governance/coordination arrangements are most relevant to support the development of financing solutions?
- What are the motivations and priorities of funding actors? Is there a view on the need for specific funding for durable solutions?
- What strategic, operational, and contextual factors would motivate stakeholders to support (or not support) new financing mechanisms for durable solutions?
- What operational advantages and efficiencies do actors seek through new financing approaches? (coherence, coordination, predictability and flexibility, reduced administrative burden, timeliness, cross-border operations, risk-informed programming, innovation/experimentation)
- What changes in the humanitarian–development financing ecosystem do stakeholders hope to achieve through new financing mechanisms?
- What red lines, preferences and path dependencies influence funding options (eligibility of recipients, financial transactions, engagement with authorities)?
- What are funder expectations regarding duration of support, exit and options for transition?
- How does the constrained global funding environment influence donor priorities?

Sources:

Literature review, donor policies, KIIIs.

3. Mechanism properties and quality criteria

Synthesis objective: To identify the design properties and operational features that financing mechanisms must have to align with stakeholder motivations and constraints, while achieving positive impact for displacement-affected Afghans.

Lines of enquiry	Sources:
- Principle 1: Impact: What outcomes should financing mechanisms achieve for displacement-affected Afghans and host communities? - Principle 2: Do no harm: What risks must financing mechanisms avoid or mitigate? - Property 1. Governance: What governance structures can ensure legitimate, inclusive and effective decision-making? • Who should take part in strategic decision-making, allocation, oversight and accountability? • How should governance structures ensure representation, participation, and consideration of protection and gender priorities? • What governance models are feasible given donor and political constraints? - Property 2. Risk management: How should financing mechanisms/ approaches manage financial, operational and political risks? • How should risks be identified and managed? • How can risks be shared among donors, intermediaries and implementing partners fairly? • What compliance approaches are proportionate given programmatic scale, contextual risks, partner types? • What tools could support tailored approaches e.g. tiered compliance, risk reserves, tailored monitoring. - Property 3. Sustainability: How can financing mechanisms support longer-term solutions, resilience and exit? • What funding properties are required (multi-year, flexible, shock responsive, cross HDP nexus)? • How can financing mechanisms support transition and exit? - Property 4. Cost-effectiveness: How can financing mechanisms maximise impact relative to their administrative and transaction costs? • What is an appropriate balance between efficient fund disbursement and accessibility for diverse implementing partners? • How should transaction costs across funding chains be monitored and managed? • What approaches could improve timeliness of disbursement, administrative efficiency, funding accessibility?	Evidence and analysis from research steps (1) and (2) above, refined through validation discussion with NRC and written feedback.

Beyond Short-Term Aid: Financing Durable Solutions for Displaced Afghans

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