

## **“Bright Spots”**

# Challenges and Opportunities for Sustained International Engagement in Afghanistan

A Report by Master's Students at the Princeton University  
School of Public and International Affairs



This report is the final product of *Designing a Framework for Afghanistan's Future*, a Princeton University School of Public and International Affairs Spring 2023 graduate course. All members of the project team participated in discussion, debate, and preparation of the report.

**Report Authors**

Ethan Kahn

Caroline Kuritzkes

Ashley Stracke

And other student members of the course on *Designing a Framework for Afghanistan's Future*.

**Supervising Professor**

Salam Fayyad, PhD

**Authors' Statement**

The following report serves as an anthology of research and recommendations toward social, humanitarian, and economic recovery and development for Afghanistan. This anthology is a culmination of academic coursework and professional interviews. The authors of this report are graduate students from Princeton University, pursuing Master's degrees in Public Affairs and Public Policy. The authors draw from an extensive range of professional and academic experience, including multilateral diplomacy, international development, regional studies, foreign policy, security and conflict resolution, and management consulting. Research has been sourced through publicly available resources and academic literature. Interviews and consultations with professionals working within Afghanistan and on issues of stabilization and development were conducted candidly and in confidence.

**Disclaimer**

The report presented here does not represent the views of Princeton University, any individual student, or any person interviewed by the students.

Cover: Sketch by Marissa Bray, with a photograph of Kabul in June 2020, taken by Asian Development Bank photographer Jawad Jalali.

**List of Acronyms**

CARE – Cooperative for American Relief Everywhere

DAB – Da Afghanistan Bank

DFA – de facto authorities

HEF – Humanitarian Exchange Facility

KYC – Know-your-customer

NGOs – Non-governmental organizations

UN – United Nations

UNDP – United Nations Development Programme

UN OCHA – United Nations Office for the Coordination of Humanitarian Affairs

WFP – (United Nations) World Food Programme

## Foreword

Of the United Nations' \$4.6 billion Afghanistan Humanitarian Response Plan launched in March 2023, only 7.2 percent has been funded as of the writing of this report, despite the UN's recognition that the country's humanitarian needs are "at an all-time high."<sup>1</sup> While the policy recommendations we make in this report presume the availability of adequate funding this year and beyond, the looming funding gap poses a formidable challenge for continued international humanitarian engagement in Afghanistan going forward. While donor *fatigue* is not uncommon, it is perhaps too early since the U.S. and NATO withdrawal to think of it as the primary cause of the aid shortfall. Donor *apathy* appears to be more at work here. Either way, **the question is: Why?**

The bitter experience of the two decades leading to the August 2021 Taliban takeover and the group's highly repressive policies, especially against women and girls, already pose significant barriers to sustained international engagement in today's Afghanistan. Yet there are two additional constraints that must be considered. These are: (1) the lack of international unanimity on what the "endgame" might be, and (2) a lack of convergence on an acceptable "theory of change" that could plausibly inform policy options aimed at getting to an endgame, such as an inclusive government in Afghanistan. These issues cannot be contemplated separately from the politics of the situation, and most importantly, the question of *international recognition* of the Taliban in particular. While, as a group, we do not take a common position on whether the international community ought to accommodate a political future for Afghanistan under Taliban rule, we all agree that the following questions merit serious consideration:

1. Is the Taliban likely to moderate its behavior or posture as a result of the deterioration in the human condition that is certain to result from curtailed aid delivery? Or, could it just simply continue to dig in its heels, blame the world, or even become more militant?
2. Is international recognition likely to retain the same value to the Taliban over time, or might that value diminish as cracks begin to develop in the wall of international isolation of a Taliban-controlled Afghanistan?
3. Is a politically motivated withholding of aid likely to be politically sustainable in donor countries?
4. Might it be useful to consider taking advantage of the multidimensional, multifaceted nature of the concept of international recognition to develop a framework for policy dialogue that incorporates an incremental approach to attaining full-fledged recognition?

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<sup>1</sup> Inter-Cluster Coordination Team (ICCT), "Afghanistan: ICCT – Immediate Humanitarian Funding Gaps, April-June (Spring Period) 2023" (UN Office for the Coordination of Humanitarian Affairs, May 17, 2023), <https://fts.unocha.org/appeals/1117/summary>.

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# 1. Executive Summary

This report marks almost two years since the U.S. and NATO withdrawal from Afghanistan and the Taliban's return to power. Since then, Afghanistan has plunged into a grave and intractable humanitarian crisis, characterized by the collapse of the Afghan central government, economy, and banking sector; the country's exile from the global financial system; suspension of development aid that previously accounted for 75 percent of public spending; and the Taliban's brutal repression of women and girls, civil society, and religious and ethnic minorities.<sup>2</sup> Currently, Afghanistan faces the worst levels of hunger in the world, with 19.7 million Afghans acutely food insecure and 28.3 million people projected to need life-saving humanitarian assistance out of a population of 40.1 million.<sup>3</sup> As of March 2023, an estimated 85 percent of the country lives below the poverty line, with increasing numbers of Afghans resorting to desperate strategies – selling their homes, land, assets, body parts, and children as laborers and brides – in order to survive.<sup>4</sup> Underlying all of these challenges are the Taliban's desire to efface women and girls from public life, and the lack of strategy for the country's long-term development and economic stabilization.

This report comprises an anthology of perspectives and recommendations toward humanitarian, socio-political, and economic recovery in Afghanistan. It highlights not only vast constraints to sustained international engagement with Afghanistan under Taliban rule, but also opportunities for “smart incrementalism” to mitigate widespread humanitarian suffering and lay the foundations for longer term development. Its recommendations are *extrinsically* focused on steps international actors – from UN agencies to the U.S. government, Western partners, donor and aid community, and multilateral development agencies – can take to exploit “bright spots” in humanitarian aid delivery, banking, and the status of women, ethnic, and religious minorities, in light of considerable political and policy barriers posed by Taliban governance. At the same time, a throughline in our proposals are ways international actors can elevate local solutions and empower Afghans themselves – from NGO field officers to Afghan women and religious leaders – to shape their country's national development and political future.

## Scope of Inquiry

There are several critical dimensions to Afghanistan's crisis that our report does not cover: among them, security and counterterrorism issues, the climate for civil society organizations, and the status of refugees and displaced persons. Nonetheless, we hope our findings on humanitarian assistance coordination and delivery, the banking sector, education, women, religious and ethnic minorities, and the localization of power, among other contributions, will help enrich current thinking and policy debates on Afghanistan. The paradigm we embrace is not *whether* the international community should continue to engage with Afghanistan, but *how* Western governments, the United Nations, and other international actors and institutions can shift their modalities of engagement toward more tailored and responsive approaches in an ever-tightening implementation landscape.

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<sup>2</sup> Anthony H. Cordesman, “Reshaping U.S. Aid to Afghanistan: The Challenge of Lasting Progress” (Center for Strategic and International Studies, February 23, 2022), <https://www.csis.org/analysis/reshaping-us-aid-afghanistan-challenge-lasting-progress>.

<sup>3</sup> Special Inspector General for Afghanistan Reconstruction (SIGAR), “2023 High-Risk List” (Arlington, VA, April 4, 2023); World Food Programme, “WFP Afghanistan Situation Report,” January 18, 2023.

<sup>4</sup> United Nations Development Programme (UNDP), “Afghanistan Socioeconomic Outlook 2023” (April 18, 2023), <https://www.undp.org/afghanistan/publications/afghanistan-socio-economic-outlook-2023>.

The U.S. withdrawal and the Taliban’s repressive model of rule have paralyzed governments and donors who are reluctant to engage bilaterally with an isolated regime, leaving a vacuum in international leadership and strategy-setting on Afghanistan. One important contribution of this report is that it explicitly advocates for the United Nations to adopt a more active agenda-setting role to fill this void, both to resolve the question of Taliban recognition as well as to de-conflict human rights and humanitarian considerations in aid provision. Another is our theory of change, best identified as a theory of “diffusion.” Together, our recommendations illustrate that *smart incrementalism* and more concentrated investments in local actors, ideas, and “pockets of excellence” can, gradually, shift power away from central Taliban authorities and toward the Afghan people. We adhere to this theory both because the status quo alternative is indefensible, risking state collapse and potentially millions of Afghan lives, and, as the 20-year history of U.S. military presence in Afghanistan makes plain, any successful and inclusive political transformation in Afghanistan must necessarily come from within.

The following section provides an overview of recommendations for the international community related to Afghanistan’s humanitarian, economic, and socio-political environment.

## Summary of Recommendations

### Humanitarian Aid

- **The UN should adopt a more active and unified agenda-setting role to de-conflict humanitarian and human rights concerns in aid delivery**, with the goal of filling existing vacuums in bilateral and country-level leadership.
- **The UN must maintain a humanitarian presence in Afghanistan**, as the operational downsides of discontinuing aid are likely to be far worse than the political consequences of maintaining it.
- **UN agencies and NGOs should establish principled conditions on humanitarian access at the sub-national – rather than national or organizational – level.** Subnational redlines would allow these entities to turn aid on and off in local areas and in response to specific abuses.
- **NGOs should work to further localize the aid response and invest in community approaches to Taliban engagement.** They should empower field officers to operate flexibly in Taliban negotiations, cultivate ties with key community figures and intermediaries who hold sway with Taliban authorities, and elevate locally driven solutions.
- **The aid and donor community should increase their partnerships with the private sector and use of digital platforms** to empower Afghan entrepreneurs while facilitating more agile delivery of humanitarian assistance.
- **Western governments, the UN, and multilateral organizations should message on humanitarian aid and human rights as mutually reinforcing, rather than clashing, priorities** to maximize support from donors and domestic political constituencies.

### Banking & Economy

- **The U.S. State and Treasury Departments should continue to communicate humanitarian exemptions for financial transactions to banks, the media, non-profits, and the private sector** and to clarify that Afghanistan is not a sanctioned jurisdiction.
- **The World Bank should restart its technical assistance support on financial inclusion** through the Afghanistan Banks Association.

- **The World Bank should sponsor a know-your-customer (KYC) due diligence utility to lower costs for correspondent and local banks by leveraging economies of scale.** The World Bank should work with the United Nations to develop a public-private partnership that trains local talent.
- **International negotiators should prioritize finding a solution to credentialing for Da Afghanistan Bank,** to be handled separately from Taliban recognition.
- **In the long term, development aid should focus on “humanitarian plus” investments.** The future of growth in Afghanistan will come largely from profit-driven investment opportunities, not humanitarian aid. Development aid should be focused on the infrastructure to complement projects after the fall of Kabul, rather than on delivering in-kind food aid, for example.<sup>5</sup>
- **The UN and humanitarian partners should conduct a comprehensive risk assessment of the Humanitarian Exchange Facility (HEF) or a similar mechanism.** Their review should estimate the anticipated benefits, risks, and outstanding impacts that such a mechanism may have on their work.
- **The implementation of the Afghan Fund, an international fund benefiting the Afghan people, requires transparency, documentation, and flexibility.** The decision-making process on how to utilize these resources must be transparent and well-documented, with frequent assessments of impact and lessons learned.

## Women & Girls

- **Multilateral organizations can ask for small changes that will incrementally transform dynamics,** such as women working with local government ministries from home.
- **International governments, universities, and organizations should offer assistance to the country’s many online or underground schools,** whether through cash transfers or providing equipment that helps the schools remain open.
- **International donors, including private donors, may consider providing financial support to universities in neighboring countries that are willing to enroll, and cover the expenses of, Afghan women students.**
- **International governments and organizations should provide financial and technical support to Afghan civil society,** encouraging nonviolent civil resistance.
- **Muslim leaders from around the world should continue to communicate their interpretation of women’s rights in the Quran.**

## Education

- **Focus on “Bright Spots,”** such as scaling the distribution of education kits to women and girls across the country.
- **Create “power maps” at the subnational and national levels,** a tool used by community organizers and businesses to better identify the true decision-makers in a given structure and map out their influencers and relative positions.<sup>6</sup>
- **Recast messages on education** through the concept of moral reframing.

<sup>5</sup> Bloomberg Opinion. “The Taliban can’t print cash and other Afghan business challenges.” The Deccan Herald. 8 September 2021. <https://www.deccanherald.com/opinion/the-taliban-can-t-print-cash-and-other-afghan-business-challenges-1028212.html>.

<sup>6</sup> Boyles, Michael. “Power Mapping: What it is & How to use it.” Harvard Business School Online, 07 Jul 2022. <https://online.hbs.edu/blog/post/power-mapping-what-it-is-and-how-to-use-it>.



## Religious & Minority Groups

- **Support conflict resolution training for local Afghan religious and tribal leaders unaffiliated with the Taliban**, as well as skill-building in organizational management and strategic planning.
- **Investigate pathways to formal recognition of informal justice processes** conducted by local religious and tribal leaders on the part of business, nonprofit, and state actors.
- **Invest in inclusive religious engagement capacity building**, including deeper training for diplomatic officials, establishing offices dedicated to religious engagement, and updating legal guidance clarifying appropriate religious engagement.
- **Support peacebuilding initiatives that enable cooperation between Afghan men and women and that promote women's participation in peacebuilding**, especially in areas of particular access for women like education.<sup>7</sup>
- **Coordinate rhetoric condemning the Taliban's human rights abuses as well as funding for local Afghan religious authorities** with transnational Islamic organizations like the Organization of Islamic Cooperation in cases where there is broad agreement.
- **Take a pluralistic approach to conflict resolution**, supporting the creation of religious accords in addition to a negotiated document grounded in international law.<sup>8</sup>

<sup>7</sup> Javier Fabra-Mata, Muzhgan Jalal. "Female Religious Actors As Peace Agents In Afghanistan." *Journal of Peacebuilding & Development*, Vol. 13, No. 2 (August 2018), 76-90.  
<https://www.jstor.org/stable/48603215>.

<sup>8</sup> Zalzburg Ofer. "Beyond Liberal Peacemaking: Lessons from Israeli-Palestinian Diplomatic Peacemaking." *Review of Middle East Studies*, 53(1), 46-53.

## 2. Introduction

### a. Overview of the Humanitarian and Economic Situation

This upcoming August will mark two years since the U.S. withdrawal from Afghanistan and the Taliban's return to power. The humanitarian and socio-economic outlook in Afghanistan continues to be bleak. Prior to the Taliban's takeover, the central Afghan government was highly dependent on foreign aid, and the country had been grappling with a decades-long descent into national poverty.<sup>9</sup> Recent drought cycles and grain and fuel shortages compounded by Russia's invasion of Ukraine have only exacerbated hunger and economic immiseration.<sup>10</sup> Banking restrictions and international sanctions on the de-facto authorities have diminished consumption and government spending on health, education, and other critical public services. Underlying all of these challenges is the dire need for immediate humanitarian assistance and a plan for Afghanistan's long-term development aid and economic stabilization.

#### *Humanitarian crisis*

As of March 2023, an estimated 85 percent of Afghans live under the national poverty line, while 28.3 million Afghans are in need of humanitarian assistance.<sup>11</sup> Ordinary Afghans struggle to purchase even the most basic of goods amid cash shortfalls that have driven competition, forcing some families to either borrow heavily without assurances or sell or barter whatever income-generating assets remain. Increasing numbers of Afghans are resorting to desperate strategies – selling their homes, land, body parts, and children as laborers and brides – in order to survive.<sup>12</sup>

The primary concerns for Afghan households are securing food, medicine, and daily living expenses. The average household size in Afghanistan is 6.6 members, of whom 1.6 members are employed (primarily men).<sup>13</sup> Poverty disproportionately affects women and children, as the Taliban's restrictions on women's participation in income-generating activities and girls' enrollment in secondary education leave households with few coping mechanisms. More than 70 percent of female-headed households cited social restrictions as the main barrier to women's employment.<sup>14</sup>

Since 2021, humanitarian aid has helped avert an even deeper socio-economic collapse in Afghanistan. Despite significant challenges, UNDP reports that humanitarian assistance has continued in Afghanistan, reaching 30 percent of all households and nearly 40 percent of female-headed households.<sup>15</sup> The bulk of aid has been delivered through local non-governmental organizations (NGOs). Consequently, the burden has been left to UN agencies and NGOs to meet the insurmountable and accelerating humanitarian need.

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<sup>9</sup> UNDP, "Afghanistan Socioeconomic Outlook 2023."

<sup>10</sup> O'Donnell, Lynne. "Afghanistan's Hungry Will Pay the Price for Putin's War." *Foreign Policy*. 1 April 2022. <https://foreignpolicy.com/2022/04/01/afghanistan-food-insecurity-humanitarian-crisis-war/>.

<sup>11</sup> UNDP, "Afghanistan Socioeconomic Outlook 2023."

<sup>12</sup> Ibid.

<sup>13</sup> Ibid.

<sup>14</sup> Ibid.

<sup>15</sup> Ibid.

In December 2022, the Taliban ordered local and foreign NGOs to suspend their female staff. Many large aid organizations such as Save the Children and CARE temporarily paused their operations in response.<sup>16</sup> The Taliban's policy, though not in writing, sent shockwaves through the aid community, forcing organizations to troubleshoot and significantly decrease their outreach. In April 2023, Taliban authorities announced that Afghan women would not be permitted to work for UN agencies in Afghanistan "with immediate effect."<sup>17</sup> Consequently, the UN instructed all of their staff in Afghanistan not to report to offices for their own safety. Of the roughly 3,000 UN employees in Afghanistan, about 400 women work for the agency.<sup>18</sup>

Under the regime's gendered restrictions, men cannot deliver humanitarian aid to women, and it is primarily local NGOs that are meeting the needs of Afghans. The UN has repeatedly called on the Taliban to reverse the order, citing its adverse impact on humanitarian service delivery. The ban has successfully invoked fear that has trickled down from UN agencies to large humanitarian partners and their local implementers, on top of a deteriorated banking system and longer-term development aid that is still on pause. Where aid can be delivered, it continues to account for an overwhelming share of public financial flows into Afghanistan.<sup>19</sup>

### *Economic crisis*

Prior to August 2021, foreign assistance accounted for 75 percent of the Afghan central government's public expenditure.<sup>20</sup> Following the Taliban's takeover, international donors immediately cut off foreign assistance to Kabul and swiftly activated sanctions and monetary restrictions against the de-facto authorities. Roughly \$9 billion of Afghanistan's central bank reserves have been held abroad, including \$7 billion in the United States.<sup>21</sup> Deprived of foreign reserves and under strict international sanctions, the Taliban is not equipped to resolve the economic crisis. The central bank, known as Da Afghanistan Bank (DAB), cannot supply liquidity to local banks because there is a freeze on their internationally held foreign assets, and shortage of banknotes.

Withdrawal limits and capital controls have prevented a total collapse of the banking system. However, these restrictions have made liquidity a chronic challenge as businesses, households, and public services struggle to obtain cash for basic transactions. Legitimate concerns about anti-money laundering and combating the financing of terrorism (AML/CTF) also limit prospects for increasing liquidity. Micro-financing, which has always been dependent on donor funding, declined by 50 percent between August 2021 and December 2022, effectively wiping out social enterprises and accessible lending.

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<sup>16</sup> Kapp, Caroline. "Women This Week: Taliban Bans Female NGO Workers." The Council on Foreign Relations. 6 January 2023. <https://www.cfr.org/blog/women-week-taliban-bans-female-ngo-workers>.

<sup>17</sup> Kumar, Ruchi. "The Taliban again bans Afghan women aid workers. Here's how the U.N. responded." NPR. 14 April 2023. <https://www.npr.org/sections/goatsandsoda/2023/04/14/1169682995/the-taliban-again-bans-afghan-women-aid-workers-heres-how-the-u-n-responded>.

<sup>18</sup> Ibid.

<sup>19</sup> Cordesman, Anthony. "Reshaping U.S. Aid to Afghanistan: The Challenge of Lasting Progress." Center for Strategic and International Studies. 23 February 2022. <https://www.csis.org/analysis/reshaping-us-aid-afghanistan-challenge-lasting-progress>.

<sup>20</sup> Boghani, Priyanka. "Brink of Collapse: How Frozen Assets & Halted Foreign Aid Are Impacting the Afghan People." PBS Frontline. 12 October 2021. <https://www.pbs.org/wgbh/frontline/article/taliban-takeover-how-frozen-assets-foreign-aid-impacts-afghanistan/>.

<sup>21</sup> Greenfield, Charlotte and Landay Johnathan. "Exclusive: US and Taliban make progress on Afghan reserves, but big gaps remain." Reuters. 26 July 2022. <https://www.reuters.com/world/exclusive-us-taliban-make-progress-afghan-reserves-big-gaps-remain-2022-07-26/>.

Recently, Afghanistan has experienced some economic improvements. Inflation decreased from roughly 18 percent in July 2022 to five percent in December 2022.<sup>22</sup> Domestic tax revenue is on track to increase due to improvements in customs collections and taxation on small vendors. Perception of corruption has reportedly improved, though it is difficult to estimate how much revenue has been siphoned off by Taliban authorities.<sup>23</sup> The hawala system and remittances from approximately 5.9 million Afghans living abroad continue to serve as a lifeline for the local population.<sup>24</sup>

In September 2022, the United States announced that it would release \$3.5 billion of Afghan central bank reserves through a new mechanism, the Afghan Fund, that provides targeted disbursements to help stabilize the economy. The Fund may be used to make critical imports like electricity, pay off debts to international financial institutions, and facilitate essential banking services such as SWIFT payments.<sup>25</sup> Despite numerous unknowns and liabilities, the private sector is likely to play a vital role in Afghanistan's economic future, given the indefinite pause on development aid. As the economy has shifted away from manufacturing and processing raw materials, putting purchasing power back into the hands of local businesses and Afghans should be of utmost priority.

## **b. Policy Debates and Considerations**

The various sections of this report wrestle with several tensions and policy clashes currently playing out in international fora. Chief among them is the overarching dilemma of how to operationalize broadly agreed-upon international principles – including respect for human rights, meeting immediate humanitarian needs, and laying the foundations for Afghanistan's long-term economic development – in a seriously challenging operating environment, while overcoming political barriers to engagement with an odious regime.

Such questions include balancing human rights and humanitarian principles of aid neutrality, impartiality, and independence, against a continuity of international assistance that maximizes the number of beneficiaries. Our report also grapples with the tradeoff of short-term, emergency assistance to fulfill immediate humanitarian needs – and the corresponding hazard of new cycles of aid dependency – against building institutional capacity for Afghanistan's longer-term development, which risks a further entrenchment of Taliban authority. Additional themes include the centrality of a functional banking sector to any humanitarian solution, the role of the United Nations as a baseline for international action, and the delicate dance between pragmatic and principled international engagement with the Taliban.

While this report does not venture an explicit recommendation on Taliban recognition, the question of international leverage to influence Taliban action – especially toward women and girls – looms large for the implementation of the proposals we do put forward. On the one hand, the recognition “shot clock” will expire if it becomes a de facto political reality before the international community decides to grant it formally, squandering a possible carrot to shape Taliban behavior. On the other hand, the carrot potential of recognition is widely disputed, and the extent to which it will induce Taliban respect for human rights is by no means

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<sup>22</sup> UNDP, “Afghanistan Socioeconomic Outlook 2023.”

<sup>23</sup> Ibid.

<sup>24</sup> Ross, Nicholas and Stefanie Barrat. “Remittances to Afghanistan are lifelines: They are needed more than ever in a time of crisis.” Migration Data Portal. 15 August 2022. <https://www.migrationdataportal.org/blog/remittances-afghanistan-lifelines>.

<sup>25</sup> U.S. Department of State. “The United States and Partners Announce Establishment of Fund for the People of Afghanistan.” 14 September 2022. <https://www.state.gov/the-united-states-and-partners-announce-establishment-of-fund-for-the-people-of-afghanistan/>.

assured. As a whole, we encourage a view toward incremental steps that prioritize stability and the fulfillment of urgent humanitarian needs, as the higher-level debate over whether and how to accommodate an Afghan political future under Taliban rule is not likely to be resolved in the short or medium term.

### **3. Challenges and Opportunities**

The following chapters will explore Afghanistan's humanitarian, economic, and sociopolitical environment and propose recommendations.

## **Section A. Humanitarian Issues**

## Humanitarian Assistance

In the absence of a robust international intervention to address the factors responsible for Afghanistan's ongoing humanitarian and economic crises, the country may slide into another cycle of civil unrest, with potential ramifications for regional and international peace and security.

Against this backdrop, this section on humanitarian issues looks at the scale, scope, and sustainability of the UN Transitional Engagement Framework (TEF) for Afghanistan, arguing that the current model of the dispensation of humanitarian assistance to Afghanistan is neither sustainable nor likely to end Afghanistan's dependency on assistance unless a broader approach towards economic development of Afghanistan is adopted, with a view to going beyond addressing the "basic needs." Building the capacity of Afghan state institutions is equally critical to stave off a humanitarian collapse.

The section emphasizes that the question of Afghanistan's frozen funds and the revival of the banking system are linked to the issue of addressing the humanitarian situation. It points out that despite the recent "carve-out" given to humanitarian organizations, humanitarian and economic activities are still being impacted by numerous legal and penal implications associated with financial institutions in a "high-risk" jurisdiction like Afghanistan.

The section argues that the overall approach of the international community towards Afghanistan should be to provide unconditional humanitarian assistance to prevent an imminent humanitarian and economic collapse. Engagement with Afghanistan on humanitarian and economic issues could help build trust for engagement with the de facto authorities on more difficult political questions.

## Implications of humanitarian and economic collapse in Afghanistan

According to the United Nations, Afghanistan faces "unprecedented levels of human, humanitarian, climate and economic crises across all 34 provinces."<sup>26</sup> Two-thirds of Afghanistan's population is estimated to need life-saving assistance in 2023, including 6.4 million women, 15.2 million children, and 2.4 million people with disabilities.<sup>27</sup> The deterioration in the economic situation has led to sharp declines in income, rising debt, and high unemployment. Nearly 80 percent of households across Afghanistan have experienced income reduction. Three-quarters of people's income is spent on food, with very little left to meet their other needs, such as education and healthcare.<sup>28</sup>

There appears to be a general understanding that the deterioration of humanitarian and economic conditions in Afghanistan will result in numerous challenges for Afghanistan, its immediate neighborhood, and for international peace and security. An economic and humanitarian collapse in Afghanistan may result in the relapse of the country into a civil unrest and possible "warlordism" of the past. A general deterioration in the economic situation is also likely to strengthen armed groups, resulting in a mass exodus of refugees to the

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<sup>26</sup> The Situation in Afghanistan and Its Implications for International Peace and Security - Report of the Secretary-General (A/77/772-S/2023/151) - Afghanistan | ReliefWeb. 8 Mar. 2023, <https://reliefweb.int/report/afghanistan/situation-afghanistan-and-its-implications-international-peace-and-security-report-secretary-general-a77772-s2023151-enarruzh>.

<sup>27</sup> 15 percent of all households have at least one member with a disability, according to the UN.

<sup>28</sup> OCHA. "Afghanistan: Humanitarian Update, February 2023." 12 March 2023. <https://reliefweb.int/report/afghanistan/afghanistan-humanitarian-update-february-2023>.

neighboring countries, in addition to sporadic increases in the number of migrants from Afghanistan to other parts of the world.

### **Current policy debate and questions regarding humanitarian aid**

The current policy challenge with regard to Afghanistan is not whether humanitarian support should be provided to Afghanistan after the takeover of the country by the Taliban. Humanitarian aid continues to flow to Afghanistan as we speak. The policy debate instead is:

- What should be the scale, scope, mode, sustainability, and viability of international assistance to Afghanistan with the goal of staving-off humanitarian disaster and its implications?
- What actions by the international community, as well as the de facto authorities, are exacerbating the issues in the humanitarian situation?
- Is it possible to find a workable balance between the humanitarian needs and stability of Afghanistan, on the one hand, and the legal, political, human rights, and security concerns of members of the international community in the light of international human rights and humanitarian law, on the other?

### **Sustainability of the UN's Transitional Engagement Framework (TEF)**

The UN's Transitional Engagement Framework (TEF) currently provides the overarching framework for engagement with Afghanistan.<sup>29</sup> TEF establishes principles to ensure that activities under it are not seen as implying recognition of the de facto regime in Afghanistan (which is a major concern for many countries) along with ensuing due diligence against possible diversion of aid to individuals and entities under multilateral and bilateral sanctions.

In 2022, the estimated implementation requirement for TEF was \$ 8 billion “(\$4.44 billion under the Humanitarian Response Plan to deliver lifesaving assistance and \$3.6 billion to sustain essential social services; support community systems through maintenance of basic infrastructure; and maintain critical capacities for service delivery and promotion of livelihoods and social cohesion, with specific emphasis on socio-economic needs of women and girls).”<sup>30</sup>

According to the UN, Afghanistan would need another \$4.6 billion for 2023 for humanitarian needs alone to reach out to 28.3 million people.<sup>31</sup> The World Food Programme (WFP) announced in March 2023 that due to funding constraints, at least four million Afghans will receive just half of what they need to get by in March. WFP urgently appealed for \$93 million to assist 13 million people in April and \$800 million for the next six months.<sup>32</sup>

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<sup>29</sup> United Nations Afghanistan, “United Nations Transitional Engagement Framework (TEF) For Afghanistan” (January 2022), [https://afghanistan.un.org/sites/default/files/2022-01/UN\\_Transitional\\_Engagement\\_Framework\\_Afghanistan\\_2022.pdf](https://afghanistan.un.org/sites/default/files/2022-01/UN_Transitional_Engagement_Framework_Afghanistan_2022.pdf).

<sup>30</sup> UNSDG. “UN announces Transitional Engagement Framework (TEF) for Afghanistan to save lives, sustain services and preserve community systems.” 26 January 2022. <https://unsdg.un.org/latest/announcements/un-announces-transitional-engagement-framework-tef-afghanistan-save-lives>.

<sup>31</sup> UN OCHA. “Afghanistan: Humanitarian Update, February 2023.” 12 March 2023.

<https://reliefweb.int/report/afghanistan/afghanistan-humanitarian-update-february-2023>.

<sup>32</sup> United Nations. “Funding drought forces UN food agency to cut rations in Afghanistan.” 17 March 2023. <https://news.un.org/en/story/2023/03/1134722>.



There are huge questions over the level and sustainability of the existing financial support for Afghanistan under the TEF. Donor frustration and other crises such as Ukraine (and possibly Sudan) are likely to further divert resources away from Afghanistan. Moreover, de facto authorities' measures to impose restrictions against the rights of women are also dissuading many countries from funding other humanitarian appeals given possible public and media backlash.

One of the major lessons learned from nearly two decades of international presence in Afghanistan is that international support and assistance must be designed to help end the country's reliance on foreign assistance. It seems that the TEF has some shortfalls in this regard.

Firstly, being a "transitional" framework, it limits the scope of the engagement with Afghanistan to "basic human needs" i.e., health, nutrition, education, food security, protection, and critical elements of infrastructure such as water, sanitation, and energy. This leaves out the essential role of developmental projects in creating a sustainable and viable Afghan economy. Humanitarian aid can only help stabilize the country – it cannot sustain it.

Secondly, it appears that NGOs are bypassing Afghan state institutions in a "parallel structure" for disbursing assistance to the Afghan people.<sup>33</sup> However, it is important to recall that a combination of corruption, as well as a similar system of aid disbursement network in the last two decades, contributed to the lack of capacity of the Afghan governance institutions under the previous Afghan Republic, possibly hastening its institutional collapse along with military debacle.

## **Economic impacts on the humanitarian situation**

Major donor countries have ended direct economic support to Afghanistan under the Taliban regime due to questions surrounding its legitimacy and non-recognition as well as existing bilateral and multilateral sanctions against the Taliban leadership. Taliban's decision to restrict the rights of women and girls, particularly their access to education, has added pressure from the domestic constituencies in several countries to end all direct economic support to Afghanistan.

### *Frozen Assets:*

The freezing of \$9.5 billion of Afghan central bank reserves, combined with the impact of international restrictions on the Afghan banking system, has resulted in a currency, trade, and banking crises, severely limiting the Afghan people's ability to access their cash savings, carry out personal and business transactions and access international markets.<sup>34</sup> Lack of in-country capital reserves is impacting Afghanistan's ability to import food, medicine, and other basic supplies. This \$9.5 billion is part of the overall sovereign wealth of Afghanistan. Notably, approximately \$1 billion of the assets are on deposit by private actors in Afghanistan, including businesses."<sup>35</sup>

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<sup>33</sup> Some experts with whom the study groups interacted in the process of preparation of this report cited concerns over what they described as a "parallel structure" being used to deliver assistance to Afghanistan, which not only increased the cost of aid delivery but also undermined the capacity of Afghan state institutions.

<sup>34</sup> UN OCHA, "Afghanistan Humanitarian Needs Overview 2023" (January 2023), <https://reliefweb.int/report/afghanistan/afghanistan-humanitarian-needs-overview-2023-january-2023>.

<sup>35</sup> Human Rights Watch. "Economic Causes of Afghanistan's Humanitarian Crisis." 4 August 2022. [https://www.hrw.org/news/2022/08/04/economic-causes-afghanistans-humanitarian-crisis#\\_How\\_are\\_sanctions](https://www.hrw.org/news/2022/08/04/economic-causes-afghanistans-humanitarian-crisis#_How_are_sanctions).

The question of frozen Afghan assets continues to divide the UN Security Council. Human Rights Watch has also opposed “broad-based economic sanctions and measures seizing the sovereign wealth of any nation, on the grounds that they represent an appropriation of the wealth of the people of a country and typically cause economic harm to the general population.”<sup>36</sup>

### *Collapse of the Banking System:*

Another challenge linked to the economic situation in Afghanistan is the collapse of the banking system as a result of the revocation of the credentials of the Afghan Central Bank to interact with the international banking system and international financial institutions. These decisions have prevented the Central Bank from accessing foreign currency reserves, leading to increased liquidity problems for all banks and shortages of currency in US dollars and Afghan afghanis.

The collapse of the banking system has forced the UN to bring cash into Afghanistan, which is placed in UN accounts in a private bank, for distribution directly to UN entities. Since this transfer mechanism commenced in December 2021, the UN has brought into Afghanistan approximately \$1.8 billion in funds for the United Nations and partners to conduct their work.<sup>37</sup> This mechanism increases transaction costs and operational risks.

### **Sanctions and humanitarian assistance**

The existing multilateral and unilateral sanctions against Taliban leaders add another layer of challenges in the context of addressing the humanitarian situation in Afghanistan. Under the UN Security Council 1988 sanctions regime, an asset freeze, travel ban and arms embargo have been in place against 135 individuals and 5 entities.<sup>38</sup> Originally instituted in 1999 against the Taliban and Al-Qaida under the same umbrella, the sanctions regime targets individual members of the Taliban, but not the Taliban as a group. However, in 2011 the sanctions were split into two separate Al-Qaida and Taliban sanctions regimes, recognizing that some members of the Taliban have rejected the terrorist ideology of Al-Qaeda and its followers, and support a peaceful resolution of the continuing conflict in Afghanistan.<sup>39</sup>

The Taliban’s takeover in August 2021 and appointments of several designated Taliban individuals as heads of government ministries (currently 41 members of the Taliban in the de facto government are listed), pose a number of legal and technical challenges for the humanitarian workers. Humanitarian agencies working in Afghanistan routinely carry out transactions with Afghan Ministries such as payment of rent on government-owned premises and warehouses, fees for imports, utilities such as water and electricity, NGO registration, visas for international staff, and licenses for communications equipment, municipal charges, as well as program implementation costs. As the 1988 sanctions regime prohibits the transfer of funds, financial assets, or

<sup>36</sup> Human Rights Watch. “Economic Causes of Afghanistan’s Humanitarian Crisis.” 4 August 2022. [https://www.hrw.org/news/2022/08/04/economic-causes-afghanistans-humanitarian-crisis#\\_How\\_are\\_sanctions](https://www.hrw.org/news/2022/08/04/economic-causes-afghanistans-humanitarian-crisis#_How_are_sanctions).

<sup>37</sup> UNAMA. “Cash Shipments To The Un In Afghanistan – Info Sheet.” 9 January 2023. <https://unama.unmissions.org/cash-shipments-un-afghanistan—info-sheet>.

<sup>38</sup> UNSC. “Security Council Committee established pursuant to resolution 1988 (2011).” <https://www.un.org/securitycouncil/sanctions/1988#sanctionpercent20measures>.

<sup>39</sup> United Nations. “Subsidiary Organs Of The United Nations Security Council.” [https://www.un.org/securitycouncil/sites/www.un.org.securitycouncil/files/subsidiary\\_organ\\_factsheets\\_06nov22.pdf](https://www.un.org/securitycouncil/sites/www.un.org.securitycouncil/files/subsidiary_organ_factsheets_06nov22.pdf).

economic resources “directly or indirectly” for the benefit of designated persons or entities, there were concerns amongst the humanitarian community whether transferring funds to Afghan Ministries headed by listed individuals would constitute a breach of the sanctions regime and thus invite punitive measures against such humanitarian organizations. Such apprehensions led to the suspension of critical aid operations by a number of NGOs.

As a result of these operational difficulties, the UN Security Council unanimously adopted UNSC Resolution 2615 in December 2021, creating a standing exception for humanitarian assistance and other activities that support “basic human needs” in Afghanistan.<sup>40</sup> Despite this reassurance, financial institutions are reluctant to handle payments concerning Afghanistan, in part because of the complicated interaction between UN sanctions and U.S. and E.U. “domestic sanctions” that target the Taliban and associated individuals as part of counter-terrorism and countering financing for terrorism (CFT) measures.<sup>41</sup>

Such sanctions tend to pose several challenges for humanitarian actors through their broad scope that lacks clarity and adequate legal reassurances to carry out humanitarian activities; adoption of “de-risking” practices by financial institutions to transfer funds to higher-risk jurisdictions such as Afghanistan; and numerous onerous reporting requirements, donor conditionalities for funding, and “risk offloading” by donors onto the humanitarian actors.<sup>42</sup>

While the US has issued “General Licenses”<sup>43</sup> to reassure humanitarian organizations, their impact seems to have been limited in addressing the operational difficulties of the humanitarian organizations or the general apprehensions of the financial institutions.

The UN Under Secretary General for Humanitarian Affairs and Emergency Relief Coordinator, Martin Griffiths, expressed similar concerns when he stated that “*the humanitarian exception has insufficient conditions for banks to fully restart international transactions to and from Afghanistan, given the range of non-sanction related factors that they take into account when determining whether to facilitate a transaction.*”<sup>44</sup>

## Policy issues for consideration

It is important that the international community’s demands on the de facto authorities for compliance with human rights and humanitarian law obligations be based on an approach that is itself compatible with human rights and humanitarian obligations. Therefore, as one of the agents responsible for addressing the situation in Afghanistan, it must approach the question on the basis of “humanitarian principles of humanity,

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<sup>40</sup> By its resolution 2615 (2021), the Security Council decided that humanitarian assistance and other activities supporting basic human needs in Afghanistan were “not a violation of paragraph 1 (a) of resolution 2255 (2015), and that the processing and payment of funds, other financial assets or economic resources, and the provision of goods and services necessary to ensure the timely delivery of such assistance or to support such activities are permitted”.

<sup>41</sup> Eckert, Sue. “Counterterrorism, sanctions and financial access challenges: Course corrections to safeguard humanitarian action.” *International Review of the Red Cross* (2021), 103 (916-917), 415–458. Counterterrorism, sanctions and war doi:10.1017/S1816383121000953. <https://international-review.icrc.org/sites/default/files/reviews-pdf/2022-02/counterterrorism-sanctions-and-financial-access-challenges-916.pdf>.

<sup>42</sup> Ibid.

<sup>43</sup> U.S. Department of the Treasury. “Afghanistan-Related Sanctions.” <https://ofac.treasury.gov/faqs/updated/2022-02-25>.

<sup>44</sup> UN OCHA, “Under-Secretary-General for Humanitarian Affairs and Emergency Relief Coordinator, Martin Griffiths Statement for the Security Council Briefing on the Humanitarian Situation in Afghanistan” (December 20, 2022), <https://reliefweb.int/report/afghanistan/under-secretary-general-humanitarian-affairs-and-emergency-relief-coordinator-martin-griffiths-statement-security-council-briefing-humanitarian-situation-afghanistan-20-december-2022>.

neutrality, impartiality, and independence” which provide the foundation for humanitarian action.<sup>45</sup> These principles and obligations apply equally to the de facto Afghan authorities.

The principle of humanity means that human suffering must be addressed wherever it is found. Moreover, the principle of independence means that “humanitarian action must be autonomous from the political, economic, military or other objectives that any actor may hold with regard to areas where humanitarian action is being implemented.”<sup>46</sup> With particularly these two principles in mind, the question of the legitimacy of the current regime in Afghanistan or other political considerations must not prevent the international community from engaging in humanitarian support and broader economic uplifting of the people of Afghanistan.

As this section has argued, while the TEF may provide a safe channel for the transmission of assistance to Afghanistan, funding it in the long run is likely to be a challenging proposition, as the dwindling funding for the framework shows. Moreover, even if timely funding is ensured, TEF itself can barely manage to stave off humanitarian disaster unless its scope is broadened beyond addressing “basic needs” towards larger questions regarding economic development as well as sustainability.

A “parallel system” of disbursement of aid which failed to deliver for over two decades in Afghanistan, is unlikely to work again. Building the capacity of Afghan state institutions, especially those providing critical services, such as health, education, basic civic amenities, etc. should be part of the broader approach towards addressing the humanitarian and economic situation in Afghanistan.

The questions of development and reconstruction are linked to humanitarian issues and therefore must be a part of the broader humanitarian approach toward Afghanistan. Both bilateral and multilateral channels must be explored and any implicit restrictions with regard to investment in the infrastructure and economic sectors in Afghanistan reconsidered. Regional and neighboring countries of Afghanistan, for instance, have repeatedly made such calls. In this regard, the possible revival of the Afghanistan Infrastructure Trust Fund under TEF can be considered as a policy option.

The question of Afghanistan’s frozen funds and revival of the banking system, especially of the Central Bank, is linked to the issue of addressing the humanitarian situation and reviving the Afghan economy. The foreign funds of Afghanistan belong to its people and must be used for their economic welfare, despite reservations regarding the political questions regarding the current regime in Afghanistan.

The “regulatory signal” of freezing Afghanistan’s assets goes well beyond sanctions and deters investors and financial institutions from transacting with Afghan businesses and entities. Moreover, the current policy of shipment of cash by the UN to carry out humanitarian operations exacerbates Countering Financing for Terrorism (CFT) and money laundering risk and encourages the use of informal methods such as *hawala*. Moreover, the lack of banking and financial services is impeding even those regional countries which are interested in investing in Afghanistan.

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<sup>45</sup> UN OCHA. “Message: Humanitarian Principles.” July 2022. [https://www.unocha.org/sites/unocha/files/OOM\\_Humanitarian\\_percent20Principles\\_Eng.pdf](https://www.unocha.org/sites/unocha/files/OOM_Humanitarian_percent20Principles_Eng.pdf).

<sup>46</sup> Ibid.

Despite the humanitarian “carve-out,” humanitarian and economic activities are still being impacted by sanctions, in particular, due to the broad parameters of the US and EU’s “national sanctions” and unilateral coercive measures. Such sanctions have a deterrent impact on possible economic and trade engagement by other regional countries which would help contribute towards uplifting the Afghan economy and, thereby, address the overall humanitarian situation in the country.

In essence, despite valid reservations and concerns regarding the legitimacy of the Afghan authorities, the overall approach of the international community towards Afghanistan should be to prevent a humanitarian and economic collapse which would inevitably lead to greater security and humanitarian challenges for the regional countries and the international community. This requires addressing the shortcomings within the UN’s Transitional Engagement Framework (TEF), as well as broadening the scope of humanitarian assistance towards a sustainable model, by focusing on economic and developmental issues. If the purpose of the existing layers of sanctions against Afghanistan is to counterterrorism, a humanitarian collapse in Afghanistan will defeat the very purpose of such an approach. Sanctions, therefore, must be reviewed to prevent their adverse humanitarian impact.

In the absence of any meaningful progress on the political track, such an approach may also create space and trust for engagement with the de facto authorities on more difficult questions, in addition to building stakes for continued engagement with the international community.

## Aid Diversion, Interference, and Obstruction Under Taliban Rule

This section explores the Taliban’s diversion, interference, and obstruction of aid as key constraints to humanitarian access and service delivery in Afghanistan. First, it assesses the magnitude of the strategic challenge that Taliban diversion, obstruction, and interference pose for the practical realities of aid distribution. Second, it draws lessons with regard to the level of aid manipulation that donors should be willing to accept. Finally, it presents recommendations to circumnavigate Taliban restrictions and influence over the implementation landscape while ensuring, to the greatest extent possible, a continuity of aid, taking stock of the tradeoffs that accompany more unified vs. patchwork approaches to Taliban engagement across NGOs.

### Consequences of Interference for Donors and NGOs

The Taliban’s manipulation of the aid landscape bears important implications for donors and NGOs. First, it fuels concern that the Taliban is benefitting, both materially and reputationally, from international assistance, reducing donors’ political will to fund humanitarian programs at levels commensurate with on-the-ground needs.<sup>47</sup> As the UN Humanitarian Response Plan faces a \$4.4 billion funding gap for Afghanistan in 2023, aid manipulation remains a critical barrier to conducting humanitarian operations at scale. Second, aid manipulation poses coordination challenges for NGOs, which have failed to respond in a streamlined fashion. Answering to different demands from different donors, some have confronted Taliban directives with principled “zero tolerance” approaches and operational shutdowns, while others have adopted workarounds or chosen to accede to Taliban pressure case-by-case.<sup>48</sup> On the one hand, such piecemeal engagement offers NGOs flexibility to adapt in real-time to dynamic and variable enforcement contexts at the subnational level, exploiting the localized nature of Taliban authority to create “pockets of excellence” in the humanitarian response.<sup>49</sup> On the other hand, the absence of unified “strategies, policies, and operational norms” risks a downward spiral by amping up Taliban pressure applied to all NGOs.<sup>50</sup> For example, one organization’s agreement to sign an MOU or consult with the DFA on beneficiary groups could raise Taliban’s expectations and pressure on other agencies to follow suit.<sup>51</sup>

Such operational tradeoffs beg the question as to whether a more unified approach among NGOs could mount a possible defense against Taliban interference, and which strategy – standardization or decentralization – empowers aid agencies to reach the maximum number of beneficiaries. At a minimum, there appears to be a consensus that donors and NGOs ought to clarify their priorities and policy objectives for Afghanistan, and they may benefit from more active agenda-setting on the part of the United Nations to deconflict clashing human rights vs. humanitarian considerations in aid provision.

### Humanitarian Access in Taliban-Controlled Afghanistan

UN OCHA identifies aid diversion, interference, and obstruction as key constraints to *humanitarian access*, defined as humanitarian actors’ “ability to reach populations affected by the crisis, as well as an affected

<sup>47</sup> Hardin Lang, “Fit for Purpose: Getting Humanitarian Aid Right in Afghanistan One Year after the Taliban Takeover” (Washington, D.C.: Refugees International, August 2022).

<sup>48</sup> Lang.

<sup>49</sup> Mustafa Basij Rasikh, “Navigating the Operational Risks under the Taliban Regime: A Study on Delivering Humanitarian Assistance and Basic Needs in a Changing Landscape, 2023” (Working Draft Report, April 2023).

<sup>50</sup> Lang.

<sup>51</sup> Ibid.

population's ability to access humanitarian assistance and services.”<sup>52</sup> While closely related and often overlapping in practice, the three concepts reflect distinct mechanisms by which state and non-state actors work to impede humanitarian operations.

### *Diversification*

The European Commission defines *diversion* as “aid taken, stolen, or damaged by [a] governmental or local authority, armed group, or other similar actor,” including aid redistributed to any group other than the intended beneficiaries, most frequently “during the transport, distribution, and storage of aid.”<sup>53</sup> Since the Taliban's return to power, aid diversion has been documented by SIGAR, external experts, and implementing partners. Reportedly, the Ministry of Education redirected international education funding from the Asia Foundation destined for 20 private schools in western Kabul serving the Hazara community, one of the country's main ethnic and religious minority groups accounting for 20 percent of the population.<sup>54</sup> In addition, SIGAR documents that the Ministry of Public Health and other offices have “routinely disqualified certain NGOs” in favor of preferred “Taliban-adjacent” ones, diverted “donor assistance away from certain groups” to Taliban loyalists, and reportedly confiscated food assistance after it was distributed to households in Faryab Province, in the northwest of the country.<sup>55</sup> Risks “of diversion and capture of aid” by the DFA remain “significant,” and on the whole, rerouting assistance to supporters has enabled the Taliban to “ensure their followers benefit, while women-headed houses and marginalized ethnic groups do not.”<sup>56</sup>

### *Interference*

While diversion more narrowly involves the redirection of cash or in-kind assistance, *interference* can encompass myriad efforts to manipulate humanitarian service delivery and pressure partners involved in aid distribution, including attempts to exert undue influence on NGOs and gain greater control over their project implementation. These involve, but they are not limited to, demands or intimidation of NGOs to accept requirements to coordinate aid operations, accede to more stringent monitoring, or share information (such as beneficiary lists) with local authorities, as well as threats and attacks targeting NGO staff, offices, or property.<sup>57</sup>

Multiple sources indicate that aid interference by the Taliban has escalated in recent months.<sup>58</sup> In March 2023 the UN reported 494 incidents of Taliban interference between November 16, 2022, and February 5, 2023, up from 153 incidents during the same period last year, including acts of violence, threats, and intimidation of humanitarian personnel, restrictions on the movement of female aid workers, and bureaucratic impediments stemming from the Taliban's pressure on NGOs to sign memoranda of understanding (MOUs).<sup>59</sup>

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<sup>52</sup> UN OCHA, “OCHA on Message: Humanitarian Access,” April 2010.

<sup>53</sup> Directorate-General, European Civil Protection and Humanitarian Aid Operations (DG ECHO), “Aid Diversion,” European Commission, accessed April 12, 2023, <https://www.dgecho-partners-helpdesk.eu/ngo/actions-implementation/aid-diversion>.

<sup>54</sup> “The Risks Facing Hazaras in Taliban-Ruled Afghanistan,” The George Washington University Program on Extremism, accessed April 24, 2023, <https://extremism.gwu.edu/risks-facing-hazaras-in-taliban-ruled-afghanistan>.

<sup>55</sup> “The World's Humanitarian, Economic, and Political Engagement with Afghanistan,” NYU Center on International Cooperation, January 5, 2023; Special Inspector General for Afghanistan Reconstruction (SIGAR), “2023 High-Risk List.”

<sup>56</sup> NYU Center for International Cooperation; Special Inspector General for Afghanistan Reconstruction (SIGAR); UN Press, “Amid Plummeting Humanitarian Conditions in Afghanistan, Women, Girls ‘Are Being Written Out of Society’ by De Facto Authorities, Briefers Warn Security Council,” June 23, 2022.

<sup>57</sup> UN Office for the Coordination of Humanitarian Affairs (OCHA); Special Inspector General for Afghanistan Reconstruction (SIGAR).

<sup>58</sup> Special Inspector General for Afghanistan Reconstruction (SIGAR); NYU Center for International Cooperation.

<sup>59</sup> Special Inspector General for Afghanistan Reconstruction (SIGAR).

According to USAID, Taliban leaders have increasingly made “unannounced visits to [NGO] offices” to intimidate their staff, while amping up “requests for information about NGO operations, requests for signed MOUs, and demands to be more involved in project decision-making and implementation.”<sup>60</sup> Several NGOs have received directives “to consult local Taliban officials when hiring staff and planning activities” as well as requests to supply detailed beneficiary lists to “governors, local authorities, and elders.”<sup>61</sup> Disputes with implementers over signing MOUs have impacted aid delivery by prompting project delays and suspensions across the country, including USAID’s Supporting Transformation for Afghanistan’s Recovery (STAR) program, the Assistance for Families and Indigent Afghans to Thrive (AFIAT) program, and Emergency Health Response activities under the World Bank Afghanistan Reconstruction Trust Fund.<sup>62</sup>

Still, the evidence is mixed as to whether such interference has significantly impeded the continuity of assistance on-the-ground. The UN reports that it can resolve incidents of aid interference fairly quickly, in a matter of 3-7 days on average.<sup>63</sup> Many project suspensions have proven temporary in nature, and NGOs have developed creative workarounds to adjust to the implementation landscape.<sup>64</sup> Such strategies include deploying expert staff to negotiate with Taliban authorities, pivoting from development projects to humanitarian assistance, overhauling human resources and procurement policies, and cultivating relationships with local Taliban leadership through trusted intermediaries and community figures.<sup>65</sup> The approach of both large and small NGOs has been a general patchwork, with some organizations opting to negotiate MOUs and humanitarian access on a case-by-case basis, and others refraining from entering into them altogether, with engagement modalities varying in response to donor guidance and local conditions.<sup>66</sup> While restricting the operating environment, Taliban interference does not appear to be an insurmountable strategic challenge to aid distribution and delivery in practice.<sup>67</sup>

### Obstruction

Exceeding mere attempts to exert greater control over NGOs, obstruction involves actions by states and third parties to deny beneficiaries access to assistance outright and is likely to pose the most vexing political and operational constraint to humanitarian activities in Afghanistan going forward. Examples of obstruction range from blockades that prevent aid from reaching civilians in conflict zones, restricting food aid as a weapon of war, and refusing aid workers access to refugee camps.<sup>68</sup>

The Taliban’s recent nationwide bans on female NGO and UN employment could be classified as aid obstruction. The DFA has threatened to revoke the operating licenses of aid agencies that refuse to comply with the NGO decree, and by all accounts, the absence of female NGO and UN workers dramatically impairs the ability of humanitarian staff to reach women and girls, who comprise an estimated 11.6 million beneficiaries

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<sup>60</sup> Rasikh; Special Inspector General for Afghanistan Reconstruction (SIGAR).

<sup>61</sup> NYU Center for International Cooperation; Special Inspector General for Afghanistan Reconstruction (SIGAR).

<sup>62</sup> Special Inspector General for Afghanistan Reconstruction (SIGAR).

<sup>63</sup> Lang.

<sup>64</sup> Rasikh; Lang.

<sup>65</sup> Rasikh.

<sup>66</sup> Lang.

<sup>67</sup> Ibid.

<sup>68</sup> Eugène Bakama Bope, “The Legal Implications of Humanitarian Aid Blockades,” *The Conversation*, February 10, 2021, <http://theconversation.com/the-legal-implications-of-humanitarian-aid-blockades-154847>.



in need of assistance.<sup>69</sup> As of January 2023, UN OCHA and UN Women reported that implementers had suspended 272 humanitarian programs across the country in response to the NGO decree, and 94 percent of national organizations had either fully or partially halted their activities (limited service delivery has since resumed in the health sector with the Taliban's tacit agreement).<sup>70</sup> The UN paused in-person work for its 3,300 employees in Afghanistan from April 11 until May 5, 2023, while it conducted an operational review, following the Taliban's prohibition on women's employment at UN agencies.<sup>71</sup> More time may be necessary to test the strength of the Taliban's resolve to efface women from the humanitarian sphere, and whether local and provincial authorities will open apertures in nationwide policy at the subnational level, as they have done for MOU procedures.

## Recommendations

Afghanistan is not the first nor the most delicate dance donors and NGOs have played with odious regimes and nonstate actors over the aid landscape.<sup>72</sup> In Syria, Somalia, and Yemen, donors, implementers, and UN partners have been forced to juggle the demands of corrupt central authorities, rebel insurgencies, and warring parties, yet have chosen to ensure, to the greatest extent feasible, a continuity of service delivery in highly challenging operating environments.<sup>73</sup> These cases offer precedent that humanitarian access constraints need not result in the cessation of life-saving assistance.<sup>74</sup> Instead, donors, NGOs, and UN entities should seek to shift their modalities of aid delivery in Afghanistan to preserve as much of the humanitarian space as possible, with an eye toward greater localization in the aid response.

- **The UN must maintain a humanitarian presence in Afghanistan.** Proponents of withdrawal in and outside the UN system argue that sustained engagement risks the appearance of UN endorsement of the Taliban's abuses, namely the regime's repression of women and girls. Yet the operational downsides of discontinuing aid are likely to be far worse than the political consequences of maintaining it. Withdrawal risks further fragility and dislocation by intensifying on-the-ground suffering of vulnerable populations, inducing the further displacement of people, and increasing the likelihood of spillovers to neighboring states, such as Pakistan.<sup>75</sup>
- **UN negotiators and NGOs should seek to establish principled conditions on humanitarian access at the subnational, rather than national or organizational, level.** Subnational "redlines" would allow UN entities and NGOs to turn aid on and off in local areas in response to specific abuses, minimizing the number of beneficiaries caught in the crossfire.<sup>76</sup> They would also help safeguard operations in districts and provinces subject to more lenient Taliban enforcement that would otherwise be compromised in unilateral shutdowns, preserving "pockets of excellence" in the aid response.<sup>77</sup> The UN should also discourage NGOs from adopting "zero tolerance" policies across entire organizations

<sup>69</sup> "Gender Alert No. 3: Out of Jobs, into Poverty: The Impact of the Ban on Afghan Women Working in NGOs," UN Women, January 13, 2023.

<sup>70</sup> "Gender Alert No. 3"; Special Inspector General for Afghanistan Reconstruction (SIGAR).

<sup>71</sup> "Afghanistan: UN Forced to Make 'Appalling Choice' Following Ban on Women Nationals," UN News, April 11, 2023, <https://news.un.org/en/story/2023/04/1135512>.

<sup>72</sup> Sarah Cliffe et al., "Aid Strategies in 'Politically Estranged' Settings: How Donors Can Stay and Deliver in Fragile and Conflict-Affected States" (Chatham House International Security Programme and NYU Center on International Cooperation, March 2023).

<sup>73</sup> Cliffe et al.

<sup>74</sup> Ibid.

<sup>75</sup> Ibid.

<sup>76</sup> Ibid.

<sup>77</sup> Rasikh.

or humanitarian clusters, and NGOs should instead calibrate their policies in direct response to enforcement decisions by local and provincial Taliban authorities.

- **NGOs should work to further localize the aid response and invest in community approaches to Taliban engagement.** Implementing partners should ensure their efforts to liaise with the Taliban reflect the knowledge and cultural competence of local staff.<sup>78</sup> In particular, they should empower field officers to operate flexibly in Taliban negotiations, cultivate ties with key community figures and intermediaries who hold sway with the DFA and elevate locally driven solutions.<sup>79</sup> A devolution of Taliban engagement to local teams may come at the cost of broader agenda-setting and centralized decision-making by and across NGOs. Yet these costs are far outweighed by the benefits of equipping field officers with the necessary discretion and agility to exploit local fluctuations in Taliban enforcement and interpretation of nationwide decrees.<sup>80</sup>
- **To retain support from donors and domestic political constituencies, Western governments, the UN, and multilateral organizations should message humanitarian aid and human rights as mutually reinforcing, rather than clashing, priorities.** As a matter of public messaging, UN agencies, Western governments, and multilateral institutions should actively combat, rather than fuel, the Taliban's narrative that humanitarian and human rights principles need to come into conflict. Leaders of these entities should emphasize that a cessation in humanitarian activities will only exacerbate Taliban corruption, human rights abuses, and repression of vulnerable populations, all of which are likely to increase in the absence of international visibility and contact.<sup>81</sup> An on-the-ground presence is likely the international community's most promising guardrail against escalated abuse and last remaining check on the Taliban's power.

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<sup>78</sup> Ibid.

<sup>79</sup> Ibid.

<sup>80</sup> Ibid.

<sup>81</sup> Cliffe et al.

## Food Security and Agriculture

This section explores **obstacles and opportunities to improve food security and strengthen agricultural capacity in Afghanistan**, with a focus on **private sector solutions**.

Following the Taliban's takeover, food insecurity in Afghanistan has become only more dire. More than 1 million children under the age of five suffer from prolonged acute malnutrition, and 19.7 million Afghans, or nearly half the Afghan population, are experiencing “emergency” levels of food insecurity, according to the UN World Food Programme (WFP).<sup>82</sup> More than ninety percent of Afghans have experienced some form of food insecurity since August 2021, skipping meals, sending children to work, or selling daughters as brides to be able to afford the price of basic foodstuffs.<sup>83</sup>

Indeed, the problem with food access in Afghanistan has less to do with food availability and more to do with skyrocketing food prices, which have reached record highs this year; the costs of staples such as wheat and sugar have risen 23 percent.<sup>84</sup> Bank closures and suspension of money transfers have contributed to rapid inflation, another factor ratcheting up food prices faster than Afghans can find ways to adjust.<sup>85</sup> The Taliban's decision to prevent women from working at NGOs that supply and distribute food aid, including UN offices, has further worsened food insecurity. Save the Children, Norwegian Refugee Council, and CARE, among other entities that provide nutrition and food distribution services, paused their operations in Afghanistan in response to the Taliban's decision to bar women from the NGO workforce.<sup>86</sup> A decrease in the amount of food aid the WFP delivers is also closely related to reduced donor interest, with the WFP reporting a “severe shortage of funds” that has forced the agency to “drastically reduce its food assistance” in Afghanistan.<sup>87</sup>

A reliance on agriculture and produce is critical for the future of food security in the country, with some 85 percent of Afghans dependent on agriculture for their livelihoods.<sup>88</sup> However, only about 20 percent of land in Afghanistan is suitable for farming, with the other 80 percent either arid, permanent pasture, or prone to drought or flash floods, depending on the climate.<sup>89</sup> Afghan production of wheat has suffered from these climate conditions, leading to a discussion around diversification of agricultural products—moving away from purely producing wheat into vegetables or other products that can not only be sold but used as a source of food.<sup>90</sup> Growing crops like saffron and grapes could offer higher value per yield than opium or wheat;

<sup>82</sup> World Food Program. “Afghanistan.” Retrieved May 3, 2023, from <https://www.wfp.org/countries/afghanistan>

<sup>83</sup> Human Rights Watch. (2022, August 4). “Afghanistan: Economic Crisis Underlies Mass Hunger.” <https://www.hrw.org/news/2022/08/04/afghanistan-economic-crisis-underlies-mass-hunger>

<sup>84</sup> Lutz, J., & Kurtzer, J. (2021, September 27). “What the Taliban Takeover Means for Food Security in Afghanistan.” Center for Strategic and International Studies. <https://www.csis.org/analysis/what-taliban-takeover-means-food-security-afghanistan>

<sup>85</sup> Save the Children. (2021, August 26). “Afghanistan: Price hikes push food out of reach for millions of children.” Save the Children International. <https://www.savethechildren.net/news/afghanistan-price-hikes-push-food-out-reach-millions-children>

<sup>86</sup> NBC Associated Press. (2022, December 26). “Major aid groups suspend work in Afghanistan AS Taliban bar women.” NBC News. Retrieved May 3, 2023, from <https://www.nbcnews.com/news/world/afghanistan-taliban-aid-suspend-women-barred-irc-save-the-child-irc-rcna63225>

<sup>87</sup> Barakat, S. (2023, April 11). “Taliban ban on women has forced UN into ‘appalling choice.’” Al Jazeera. <https://www.aljazeera.com/news/2023/4/11/taliban-ban-on-women-has-forced-un-into-appalling-choice>

<sup>88</sup> “Investing in Agriculture Sector.” Embassy of Afghanistan. <http://afghanistanembassy.org.uk/english/business-investment/agriculture-sector/>

<sup>89</sup> “Afghanistan Climate Fact Sheet.” (2022). SIPRI. [https://www.sipri.org/sites/default/files/Fact percent20Sheet percent20Afghanistan\\_febuary2022\\_FINAL.pdf](https://www.sipri.org/sites/default/files/Fact%20percent20Sheet%20Afghanistan_febuary2022_FINAL.pdf)

<sup>90</sup> World Bank. (2018, May 6). “Unlocking the Potential of Agriculture for Afghanistan's Growth.” <https://www.worldbank.org/en/country/afghanistan/publication/unlocking-potential-of-agriculture-for-afghanistan-growth>

however, these crops take time and processing power, along with access to international markets—all obstacles that opium does not face. There is also a dearth of infrastructure that would facilitate a larger stream of exports, such as roads, reliable electricity, and packaging facilities.<sup>91</sup> This lack of market access and logistical infrastructure means even what is successfully grown sometimes cannot be sold. This issue swelled to a head when international flights were canceled due to the Taliban takeover; acres of harvested saffron couldn't be sold abroad, resulting in not only waste but farmers who never saw the fruits of their labor.<sup>92</sup>

The UN's Food and Agriculture Organization has been at the forefront of efforts to diversify the Afghan economy and encourage the production of mainstream commodities, from offering wheat cultivation seed packages to 31 out of 34 provinces to providing animal feed and deworming services to protect livestock.<sup>93</sup> These efforts supplement those to improve access to water during drought through the rehabilitation of underground canal systems, irrigation, and livestock watering points. As the climate worsens and mitigation efforts become more and more critical, such aid is more relevant than ever.

## Mapping the Future of Food Security in Afghanistan

Approaches aimed at reducing food insecurity and strengthening the agricultural sector must address both Afghanistan's food crisis in the short term as well as sustainability in the long term.

One potential avenue for growth and more sustainable food solutions lies outside NGOs and the aid community. The Taliban have expressed enthusiasm about Afghanistan's private sector growth, which they appear to view as a potential source of economic revenue that would replenish empty coffers and supply blanks bereft of frozen assets with liquidity.<sup>94</sup> According to the acting Deputy Prime Minister Abdul Salam Hanafi, "Afghanistan cannot rely on aid forever."<sup>95</sup> The Taliban are especially interested in promoting investment in agriculture and "inviting international investment, particularly in the sectors that are seen as having the most immediate potential to drive economic activity—agriculture, mining, and transit trade."<sup>96</sup>

Private sector companies also operate outside of the rigid principles of the humanitarian sector while retaining the freedom to set their terms of engagement. As former Deputy Finance Minister Nazir Kabiri pointed out: "The government is blocked, sanctioned, but there are no sanctions on Afghan businessmen and the market. And women too are allowed to work in the private sector."<sup>97</sup> Indeed, in February 2022, the Taliban established an investment consortium with Iran and Russia and indicated an interest in creating special economic zones to attract foreign investment.<sup>98</sup> The Taliban Minister of Agriculture, Irrigation, and Livestock asked the Turkish Ambassador to encourage Turkish investment in Afghan agriculture, stating that

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<sup>91</sup> Lutz, J., & Kurtzer, J. "What the Taliban Takeover Means for Food Security in Afghanistan."

<sup>92</sup> Kenyon, P. (2021, October 25). "How turmoil in Afghanistan has impacted agriculture — a vital part of its livelihood." NPR. <https://www.npr.org/2021/10/25/1049092924/how-turmoil-in-afghanistan-has-impacted-agriculture-a-vital-part-of-its-livelihood>

<sup>93</sup> United Nations. (2021, November 19). "Afghanistan's farmers, herders desperate for seed, food and cash." United Nations. Retrieved from <https://news.un.org/en/story/2021/11/1106212>

<sup>94</sup> Shah, S. (2022, February 20). "Taliban Looks to Private Sector to Save Afghanistan's Economy From Collapse." The Wall Street Journal. <https://www.wsj.com/articles/taliban-looks-to-private-sector-to-save-afghanistans-economy-from-collapse-11645353000>

<sup>95</sup> Ibid.

<sup>96</sup> Ibid.

<sup>97</sup> Ibid.

<sup>98</sup> Yunus, M., Greenfield, C., & Williams, A. (2023, February 22). "Taliban sets up investment consortium with firms from Russia, Iran." Reuters. <https://www.reuters.com/world/middle-east/taliban-sets-up-investment-consortium-with-firms-russia-iran-2023-02-22/>

“Afghanistan is a good platform for investment and work in these two important sectors.”<sup>99</sup> Evidently, the de facto authorities are eager to see private sector agricultural growth and recognize its importance, making agriculture a potential future area for negotiation. Engaging the private sector can help reduce food insecurity through diversifying aid delivery methods and increasing investment in sustainable agricultural practices.

There are two channels through which the private sector can mitigate food insecurity: 1) delivery of immediate humanitarian food relief, and 2) investment in longer-term agricultural and economic development. Private sector companies are already demonstrating their potential for humanitarian aid delivery. Previously focused on platforming Afghan artisans and connecting them with international buyers, the company Aseel, for example, has shifted to a more humanitarian mission by using its digital platform to encourage shoppers to purchase “food, medicine, and other essential supplies for Afghans.”<sup>100</sup> Buyers purchase locally available items, and Aseel’s team purchases these items on-the-ground and delivers them to donation recipients 24-48 hours. Among other options, donors can pay for an “Emergency Food Package” that consists of food staples such as rice, lentils, and oil, which can feed a family of eight for five weeks. The organization boasts more efficiency than certain aid organizations (donating 86 cents on each dollar as opposed to UNFP’s 48 cents, for example) due to lower overhead and operating costs of a digital private platform as opposed to a clunky international organization.<sup>101</sup>

Other digital platforms provide longer-term investment opportunities for the agriculture sector. Investors from “Smergers,” for instance, a platform that matches potential investors with local entrepreneurs, submit an offer that includes the amount of funding and specific type of business opportunity they seek to support. Site users can then send proposals to investors to secure funding for their entrepreneurial ventures.<sup>102</sup> As founder Vishal Devanath notes, “Financing need not be limited to banks. It could be from non-bank financial institutions (NBFCs), strategic investors, and individual investors, following the peer-to-peer lending model. While banks and NBFCs primarily finance small and medium enterprises (SMEs) through the debt route, strategic and individual investors can invest in the equity of private businesses.”<sup>103</sup>

A site like Smergers represents an opportunity outside the traditional banking system through which investors can provide funding for agriculture-related business ventures in Afghanistan. Investors can support ventures to provide jobs at packaging facilities or train small farmers, women, and community members in environmentally sustainable practices that marry well with local practices, traditions, and customs. Such platforms can partner with aid organizations to connect local entrepreneurs to investors.

These companies are just a few among those innovating to mitigate food insecurity through immediate aid delivery and investment in agricultural capacity. The international community should promote and provide incentives for similar investment efforts and opportunities in Afghanistan, especially by partnering with technology companies and digital platforms. Crucial to this effort is the need to secure

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<sup>99</sup> Meeting of the minister of agriculture with the ambassador of Turkey. AfGOV. Retrieved May 2, 2023, from <https://mail.gov.af/index.php/en/meeting-minister-agriculture-ambassador-turkey>

<sup>100</sup> “Emergency Response for the Humanitarian Crisis in Afghanistan.” Aseel. Retrieved May 3, 2023, from [https://aseelapp.com/en\\_us/er.html](https://aseelapp.com/en_us/er.html)

<sup>101</sup> Cheney, C. (2022, December 22). “Why the 'Etsy of Afghanistan' expanded its focus to humanitarian aid.” Devex. <https://www.devex.com/news/why-the-etsy-of-afghanistan-expanded-its-focus-to-humanitarian-aid-104631>

<sup>102</sup> Michel, M. (2016, May 5). “Invariably, SMEs get ignored”. Global Trade Review. <https://www.gtreview.com/magazine/volume-14issue-5/invariably-smes-get-ignored/>

<sup>103</sup> Ibid.

guarantees for the safety of employees and offices in-country, which will require negotiation with the de facto authorities; however, this seems likely given the Taliban's ostensible interest in private sector development.

The private sector has demonstrated its ability to improve efficiency, sidestep political constraints, and most critically, secure Taliban's acquiescence. Tapping into the digital economy and private-sector partnerships can expand the potential for humanitarian work and service delivery, even in contexts as constrained as Afghanistan. Afghanistan is all too dependent on international food aid and ill-equipped to respond to local agricultural shocks.<sup>104</sup> Partnering with private sector companies and contractors to build infrastructure and local storage and transport capacities can help reduce Afghanistan's long-term dependence on food imports while lowering prices of vital staples so that they are more affordable for ordinary Afghans.<sup>105</sup>

## Recommendations

Amid concerns that Afghanistan's food system is on the edge of total collapse, sustaining robust humanitarian aid and building out agricultural development in Afghanistan will help boost the country's financial sector, despite the risk of entrenching the Taliban's power as the long-term governing authority in the country.<sup>106</sup> The international community must focus on how to best provide the Afghan people with the resources they need to survive in the immediate term and sustain their livelihoods going forward.

- **The aid and donor community should increase their partnerships with the private sector and use of digital platforms** to empower Afghan entrepreneurs while facilitating more agile humanitarian assistance delivery. This means partnering with companies to diversify the distribution of humanitarian aid and encourage private investment in agriculture practices, export infrastructure, and climate mitigation frameworks. With cautious optimism, the Taliban's perceived receptiveness to greater private sector involvement may present potential as a future negotiating chip on human rights issues.

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<sup>104</sup> Lutz, J., & Kurtzer, J. "What the Taliban Takeover Means for Food Security in Afghanistan."

<sup>105</sup> Shah, S. "Taliban Looks to Private Sector to Save Afghanistan's Economy From Collapse."

<sup>106</sup> Gul, A. (2023, April 18). "Top UN official proposes meeting to discuss recognition of Taliban." VOA. Retrieved from <https://www.voanews.com/a/top-un-official-proposes-meeting-to-discuss-recognition-of-taliban/7055782.html>

**Section B: Economic Issues**

## Banking and Liquidity

The Taliban's violent takeover precipitated an outflow of human capital, as higher-educated Afghans fled, and caused private investors to withdraw financial capital in the face of higher operational, legal, and reputational risks. This immediate negative effect on the economy of the already-poor nation was compounded by the halting of foreign aid, the blocking of Afghan Central Bank assets, as well as the appointment of U.S.- and UN-sanctioned individuals to government positions. All of these factors have contributed to the collapse of the Afghan economy.

There is no easy fix to turn Afghanistan into a prosperous country. As explained by Deputy Secretary of State Wendy Sherman, Afghanistan's economic and humanitarian crises were "born of decades of conflict, severe drought, COVID-19, and endemic corruption."<sup>107</sup> Even if all countries recognized the Taliban as the legitimate ruling government of Afghanistan, removed all sanctions, and unfroze all assets, Afghanistan would remain in dire straits without many years of development assistance. This assistance would need to invest in education (human capital), technology, and infrastructure, in addition to providing immediate life-saving aid.

### Banking Challenges

#### Low Financial Inclusion

Even before the Taliban takeover, Afghanistan was one of the most underbanked jurisdictions worldwide. In February 2020, approximately 85 percent of Afghans were unbanked, meaning they did not have a bank account at any institution.<sup>108</sup> According to the World Bank, this is due in part to low literacy (financial and otherwise), security concerns, cultural beliefs, low trust in banking, and inadequate and expensive financial services with only limited access points.<sup>109</sup> Improved financial inclusion would benefit the Afghan economy in a myriad of ways. Local businesses would receive better access to capital and easier purchases of components from abroad. Individuals would also be able to gain interest in their savings and more easily receive paychecks or remittances from family overseas.

#### Informal Banking System

As most Afghans are excluded from the formal banking system, many turn to the informal sector for daily business and international payments. According to the World Bank, as of April 4, 2023, "trade and other payments flowing into and out of Afghanistan are carried out to a large extent through informal channels."<sup>110</sup> The informal sector includes both the black market and the *hawala* system. Hawalas are not necessarily illegal, but they have been used in the past for terrorist financing in the region. However, for upstanding citizens, hawalas still present an attractive option for reasons of culture and convenience. Similarly, the black market for

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<sup>107</sup> U.S. Department of the Treasury. "Joint Statement by U.S. Treasury and State Department: The United States and Partners Announce Establishment of Fund for the People of Afghanistan." 14 September 2022. <https://home.treasury.gov/news/press-releases/jy0947/>

<sup>108</sup> "A pathway to financial inclusion in Afghanistan," World Bank Blog, published 19 February 2020, <https://blogs.worldbank.org/endpovertyinsouthasia/pathway-financial-inclusion-afghanistan>.

<sup>109</sup> Ibid.

<sup>110</sup> "The World Bank in Afghanistan," World Bank Website, updated 4 April 2023, <https://www.worldbank.org/en/country/afghanistan/overview>.



money exchangers, known as *sarrafi*, serves both criminals and the average person who is trying to evade the Taliban's strict currency controls.

The Taliban, the international community, and the Afghan population share an interest in supporting a more formal banking system. The use of the informal banking sector presents challenges to whoever governs Afghanistan, including the Taliban. It represents revenue loss, as income and payments that flow through avoid taxation. Additionally, the governing authorities lose visibility on money laundering activity or the financing of other terrorist groups, such as ISIS. International donor organizations, non-profits, and trading partners would prefer to use the formal banking system over the hawala system or bulk cash shipments. Both of these options increase costs, present additional physical security threats, and reduce accountability. The people of Afghanistan themselves would also benefit from formalization if done in a way to promote financial inclusion, as discussed above. All parties would benefit from formalization because they would see a reduction in transaction costs, which are sometimes as high as ten percent, as well as an increased ability to scale.<sup>111</sup>

### *De-risking and Sanctions Impacts*

The United Nations has imposed sanctions on members of the Taliban, including asset freezes, travel bans, and an arms embargo, under a set of measures known as the 1988 Sanctions List.<sup>112</sup> The United States has implemented economic sanctions on the Taliban and the Haqqani Network but has not sanctioned the jurisdiction of Afghanistan as a whole. The Taliban and Haqqani Network are designated as Specially Designated Global Terrorists (SDGTs) under E.O. 13224, and the Haqqani Network is also designated as a Foreign Terrorist Organization under section 219 of the Immigration and Nationality Act.<sup>113</sup> Although there are many members of the Taliban who are listed as specially-designated nationals (SDNs), the U.S. Department of the Treasury has issued general licenses to authorize payments involving humanitarian and other permissible activities. As of April 2023, Treasury has issued over 25 pieces of additional guidance in response to frequently asked questions on this topic.<sup>114</sup>

Although the impact of sanctions on overall economic activity remains hotly debated, researchers like Susan Eckert have identified how sanctions have affected the ability to deliver humanitarian aid in Afghanistan. Eckert specifically calls out “(1) lack of clarity and adequate legal protection for carrying out humanitarian activities in countries subject to sanctions or areas in which designated entities operate; (2) financial access difficulties or de-risking by financial institutions limiting the ability of non-profit organizations (NPOs) to transfer funds to higher-risk jurisdictions due to banks’ risk aversion or fear of regulatory scrutiny of such transactions; and (3) conditions placed in funding contracts by donors effectively offloading CT and sanctions risks onto beneficiaries.”<sup>115</sup> Her first and third identified problems, legal uncertainty and contract conditions, largely relate to how sanctions information has been communicated in the short term and have relatively simple drivers. However, de-risking is a complicated phenomenon with long-term drivers outside of any recent sanctions.

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<sup>111</sup> Human Rights Watch. “Economic Causes of Afghanistan’s Humanitarian Crisis.” 4 August 2022. [https://www.hrw.org/news/2022/08/04/economic-causes-afghanistans-humanitarian-crisis#\\_How\\_are\\_sanctions](https://www.hrw.org/news/2022/08/04/economic-causes-afghanistans-humanitarian-crisis#_How_are_sanctions).

<sup>112</sup> UNSC. “Security Council Committee established pursuant to resolution 1988 (2011).” [https://www.un.org/securitycouncil/sanctions/1988#sanction\\_percent20measures](https://www.un.org/securitycouncil/sanctions/1988#sanction_percent20measures).

<sup>113</sup> U.S. Department of the Treasury. “Fact Sheet: Provision of Humanitarian Assistance to Afghanistan and Support for the Afghan People.” 13 April 2022. <https://ofac.treasury.gov/media/922136/download?inline>.

<sup>114</sup> Ibid.

<sup>115</sup> Eckert, Sue. “Counterterrorism, sanctions and financial access challenges: Course corrections to safeguard humanitarian action.”

De-risking refers to a phenomenon when financial institutions fail to appropriately employ a risk-based approach to sanctions, terrorism financing, or money laundering risks, and instead indiscriminately withdraw services from certain jurisdictions or categories of customers.<sup>116</sup> De-risking is a widespread phenomenon but particularly affects small countries, such as Caribbean island nations, or high-conflict areas, such as Somalia.

Afghanistan has long had a limited number of connections to the international financial system. When the Taliban first took control in 1996, Afghanistan had four banks that were involved in international banking to a significant extent: Da Afghanistan Bank, which is the central bank, as well as three state-owned banks: Agricultural Development Bank of Afghanistan; Banke Millie Afghan (also known as Afghan National Bank); and Pashtany Tejaraty Bank (The Afghan Commercial Bank).<sup>117</sup> By January 2001, only Da Afghanistan Bank and Banke Millie Afghan remained, reducing the total number of correspondent relationships from 24 to 11 and losing access to all locations except London and New York.<sup>118</sup> Additionally, these remaining 11 correspondents only represented 7 distinct banks.

Several years after the U.S. War in Afghanistan began, correspondent banking access began to rise again marginally. In 2007, Da Afghanistan Bank and Kabul Bank were listed in international directories as the two banks with significant international activity.<sup>119</sup> No correspondents were listed for DAB, but Kabul Bank had correspondents in at least five countries and had accounted for Euros, Iranian Rials, and U.S. Dollars. However, over the next decade, secular industry consolidation trends and widespread de-risking led to a global decrease in the number of correspondent accounts, even as the volume of payments increased.<sup>120</sup> This effect was even worse for Afghanistan: from 2012 to 2018 alone, Afghanistan lost approximately 45.3 percent of correspondent banking relationships abroad.<sup>121</sup>

Despite the efforts the U.S. and other states have made to clarify that Afghanistan as a whole is not subject to sanctions, Afghanistan still suffers from some de-risking by correspondent banks, which facilitate cross-border payments. The current situation post-invasion is difficult to assess due to access issues. As of April 2023, Da Afghanistan Bank is not listed on the U.S. SDN list, but its U.S.-based assets are frozen as they are slowly being shifted to a recovery fund. However, it appears that some correspondent banking relationships have re-opened quietly with private banks in-country, such as Afghanistan International Bank.<sup>122</sup>

De-risking has negative effects on Afghans and the international financial system writ large. When financial institutions restrict access arbitrarily or on a larger scale than a risk-based approach would indicate, overall financial access suffers, especially for cross-border payments. This poses a barrier to trade as well as remittances, which form an important source of capital in low-income countries. Overall, de-risking can result in more activity in the informal banking system, which as stated above, increases costs, decreases security, and

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<sup>116</sup> World Bank. “De-risking in the Financial Sector.” 7 October 2016.  
<https://www.worldbank.org/en/topic/financialsector/brief/de-risking-in-the-financial-sector>.

<sup>117</sup> *The Bankers’ Almanac*, 2006. (2006). Reed Business Information.

<sup>118</sup> *The Bankers’ Almanac January 2001 vol. 1-6*. (1999). Reed Information Services.

<sup>119</sup> *Bankers’ Almanac 2007: V. 1-5*. (2007). Reed Business Information.

<sup>120</sup> Bank for International Settlements. “BIS Quarterly Review, December 2015.” *Bank for International Settlements*, 6 December 2015, [https://www.bis.org/publ/qrtpdf/r\\_qt1512.htm](https://www.bis.org/publ/qrtpdf/r_qt1512.htm).

<sup>121</sup> Ibid.

<sup>122</sup> Private Interview. Princeton University. 2023.

decreases the effectiveness of anti-money laundering controls.<sup>123</sup> The specific set of restrictions on Afghanistan has also contributed to the liquidity crisis.

### Liquidity

The collapse of the Afghan government triggered a liquidity crisis. Immediately after the invasion, before Taliban control solidified, the U.S. stopped recognizing DAB's credentials at the U.S. Fed, removing access to DAB's foreign currency reserves that were located in the United States. in order to protect them from seizure by the Taliban.<sup>124</sup>

In the initial few months, the situation remained unstable, with inadequate communication on the legal status of the banks. As some banking officials fled or were replaced by members of the Taliban, many international banks initially froze all activity until they received clarification on how sanctions would be applied. The World Bank, the U.S., and many other countries' central banks do not recognize the credentials of current DAB officials.<sup>125</sup> On February 11, 2022, the Biden Administration issued a blocking order for the 7 billion in reserves, but then transferred 3.5 million that could be accessed by entities, including DAB, if they used it “for the benefit of the Afghan people and for Afghanistan’s future.” However, the withdrawer must be accredited.<sup>126</sup> As of April 2023, no such bank representative has been identified. In addition to being unable to access these funds, DAB is currently unable to print more money to increase the money supply or replace worn-out bills.<sup>127</sup>,<sup>128</sup> The central bank does not print its own currency – instead, afghanis were produced by specialist firms outside of the country, including in Poland and France.<sup>129</sup> Reports from October 2022 indicate that these shipments have been affected by sanctions but will likely be completed.<sup>130</sup>

In a cash-based economy like Afghanistan, liquidity is critical to ensure continued economic function. For example, the current low levels of cash mean that Afghans can only withdraw a small fraction of their paychecks. This lowers consumption, reducing income even further, and donor organizations are unable to pay their employees adequately or purchase supplies on the ground.<sup>131</sup>

### **The Taliban’s Approach**

There is reason to believe that the Taliban itself is beginning to address some of these problems. On March 25, 2023, a new Acting Governor for DAB was announced, Mr. Alhaj Hedayatullah Badri. Several days later, he issued a message outlining DAB’s approach to maintaining monetary stability and reforming the

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<sup>123</sup> The Council of Europe. “De-risking.” <https://www.coe.int/en/web/moneyval/implementation/de-risking>

<sup>124</sup> Human Rights Watch. “Economic Causes of Afghanistan’s Humanitarian Crisis.” 4 August 2022. [https://www.hrw.org/news/2022/08/04/economic-causes-afghanistans-humanitarian-crisis#\\_How\\_are\\_sanctions](https://www.hrw.org/news/2022/08/04/economic-causes-afghanistans-humanitarian-crisis#_How_are_sanctions).

<sup>125</sup> Ibid.

<sup>126</sup> Ibid.

<sup>127</sup> UNDP, “Afghanistan Socio-Economic Outlook 2023.”

<sup>128</sup> Buhlos, Nabih. “Afghanistan’s money is crumbling to pieces, just like its economy.” Los Angeles Times. 27 September 2020. <https://www.latimes.com/world-nation/story/2022-09-27/afghanistan-money-bills-falling-apart-economic-crisis>.

<sup>129</sup> Bloomberg Opinion. “The Taliban can’t print cash and other Afghan business challenges.” The Deccan Herald. 8 September 2021. <https://www.deccanherald.com/opinion/the-taliban-can-t-print-cash-and-other-afghan-business-challenges-1028212.html>.

<sup>130</sup> Danish, Imran. “380M Banknotes of Afghan Currency to Arrive Within 1 Month: Mehrabi.” Tolo News. 1 November 2022. <https://tolonews.com/afghanistan-180470>.

<sup>131</sup> Human Rights Watch. “Economic Causes of Afghanistan’s Humanitarian Crisis.”

banking sector.<sup>132</sup> He specifically underscores the following priorities: transition from traditional banking to Islamic banking; Improving banking relations with other countries; combating money laundering and USD smuggling; regulating foreign exchange dealers and money service providers; and technical discussions to unfreeze foreign exchange reserves. These priorities line up at least partially with the main challenges identified. Improving banking relations points to de-risking, technical discussions to unfreeze foreign exchange reserves would improve liquidity, and regulating unlicensed entities would help formalize the banking system.

Financial inclusion is not directly mentioned, but there are other indications that the Taliban is working in this area as well. In September 2019, Da Afghanistan Bank, with technical assistance from the World Bank, published a Financial Inclusion Strategy for 2020-2024.<sup>133, 134</sup> It appears that DAB is continuing these financial inclusion efforts to some degree. As of April 12, 2023, the English-language version of the DAB website still has a page for the “Financial Inclusion Department.”<sup>135</sup> Sometime between December 2022 and April 2023, DAB removed references to the World Bank and most references to the National Financial Inclusion Strategy on its English page, but not its Pashto or Dari version of the page. In all languages, the bank modified and added to its goals relating to regulatory frameworks and data analysis. During the same time period, the bank reorganized the department’s subsections and added an additional technical staff member in the form of a second Deputy Director General of the department. This indicates that some resources are still working towards financial inclusion.

## Recommendations for the International Community

The above challenges play into one another in a multi-directional manner. Improving one aspect will likely help lift all of them, although there will be no single miracle solution. Additionally, we need to be realistic about which elements can be improved in the current political climate, in which outside countries cannot or will not work with the Taliban. Improving financial inclusion from the outside will be extremely difficult. However, with de-risking, we have some room to maneuver. We divide our proposed recommendations based on a theoretical timeline of normalization of relations with the Taliban, assuming political negotiations and/or concessions succeed.

In the short term, actors should assume that the Taliban recognition question will remain unsolved and that concessions are unlikely. In this climate, we should focus on messaging aimed at the international community, not the Taliban. Additionally, donors should assume they will only have the access and political backing to work at a meaningful level with private, non-Taliban entities. The international community should aim to take steps that can be started immediately and will show some signs of success in the next several months. In the medium term, it should assume that some concessions will be made to allow technical cooperation, but that there will not be political support to work directly with the Taliban. Additionally, we should assume that sanctions will remain in place in the medium term. In the long term, we should assume a new governing authority will be recognized, whether it be the Taliban or a representative government.

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<sup>132</sup> “Message of the Acting Governor of Da Afghanistan Bank,” DAB Website, 29 March 2023, <https://dab.gov.af/message-acting-governor-da-afghanistan-bank>.

<sup>133</sup> Da Afghanistan Bank. “National Financial Inclusion Strategy 2020-2024.” <https://webcache.googleusercontent.com/search?q=cache:qwdB7s2KbxcJ:https://www.dab.gov.af/sites/default/files/2020-06/National%20Financial%20Inclusion%20Strategy%20for%20Afghanistan.pdf&cd=3&hl=en&ct=clnk&gl=us>

<sup>134</sup> Da Afghanistan Bank. “Afghanistan Launches Its National Financial Inclusion Strategy.” 7 September 2019. <https://dab.gov.af/afghanistan-launches-its-national-financial-inclusion-strategy>.

<sup>135</sup> Da Afghanistan Bank. “Financial Inclusion Department.” <https://www.dab.gov.af/Financial-Inclusion-Department>.

- **The U.S. Department of State and Department of the Treasury should continue to communicate to banks, the media, non-profits, and the private sector on the humanitarian exemption.** It is critical to maintain control of the narrative and ensure it is clear that Afghanistan is not a sanctioned jurisdiction: only members of the Taliban are, and even then, humanitarian activity is fully permissible. If the West loses control of the narrative, the Taliban will likely point to the West as the source of economic damage, even when their own actions undermine the attractiveness of their country as a trade partner or investment opportunity. This messaging campaign should be mirrored by similar statements from the United Nations and countries with additional sanctions programs.
- **The World Bank should restart its technical assistance support on financial inclusion but should work through the Afghanistan Banks Association.** The Afghanistan Banks Association is a “non-political, non-government, non-profit and independent association formed by the local banks and foreign commercial bank branches.”<sup>136</sup> The Taliban may eventually try to exert control over the group if they believe it is gaining too much influence, but if the program is effective in helping the economy recover, the Taliban may be reluctant to disrupt its activities.
- **The World Bank should sponsor a know-your-customer (KYC) due diligence utility to lower costs for correspondent and local banks.** KYC requirements help safeguard the financial system from crime and money laundering, but the due diligence process is often labor-intensive, expensive, and duplicative across banks. A KYC utility that allows banks to rent out KYC services on an as-needed basis could lower costs by leveraging economies of scale. The World Bank should work with the United Nations to develop a public-private partnership that trains local talent in due diligence investigations, invests in technologies to lower the amount of labor required, and partners with a respected institution such as the Financial Action Task Force to increase financial institutions’ willingness to operate in reputationally risky or less profitable jurisdictions.
- **International negotiators should prioritize finding a solution to credentialing for Da Afghanistan Bank.** This should be handled separately from Taliban recognition. One potential trade-off would be to offer technical assistance on the transition to Islamic Banking, a top priority for the Taliban, in exchange for assurances that bank representatives will maintain some degree of independence, such as including non-Taliban experts with voting rights on the board.
- **In the long term, development aid should focus on “humanitarian plus” investments.** After a new governing authority will be recognized, whether it be the Taliban or a representative government, the World Bank and the United Nations should be able to operate unhindered by international legal concerns, but donor countries may no longer have the political will or interest in financially supporting Afghanistan at the same level. Additionally, nonprofits focused on providing immediate life-saving aid will likely have had to move on to other crises. Thus, the future of growth in Afghanistan will come largely from profit-driven investment opportunities, not humanitarian aid. Development aid should be focused on the infrastructure to complement projects in mining and energy that were stalled after the fall of Kabul, rather than on delivering in-kind food aid, for example.<sup>137</sup>

<sup>136</sup> Afghanistan Banks Association.” Devex. <https://www.devex.com/organizations/afghanistan-banks-association-aba-49759>.

<sup>137</sup> Bloomberg Opinion. “The Taliban can’t print cash and other Afghan business challenges.”

## Aid to the Macroeconomic Environment

The following section will examine proposed solutions to address the liquidity challenges in Afghanistan. It will shed light on the proposed but unresolved Humanitarian Exchange Facility (HEF) that was proposed by the UN in February 2022. Then, it will assess the impact of the U.S. Department of State's recently announced Afghan Fund.

### Liquidity Impacts on Humanitarian Assistance

A significant portion of humanitarian assistance is provided as in-kind aid for basic goods. Excluding in-kind transfers, the remaining assistance that reaches Afghanistan in monetary form is for local cash transfers, contractual payments for goods and services, and other expenses. UN humanitarian cash shipments into Afghanistan average about \$40 million a week.

Prior to the Taliban takeover, humanitarian cash deposits were held in the central bank (DAB). However, due to the rigorous sanctions on Taliban leadership, humanitarian cash can no longer be held in the DAB as it is under Taliban control. Instead, said humanitarian cash has been placed in private commercial banks. Thereafter, UN agencies and implementing partners either withdraw the money in U.S. dollars or wait for the commercial bank to convert the humanitarian cash into Afghani currency. UN cash shipments provide critically needed liquidity in the economy.<sup>138</sup> It is used to pay for public services and domestic goods, such as salaries, hospital bills, and importing electricity.<sup>139</sup> A recent internal UN survey found that, due to difficulties getting cash into the country, 69 percent of aid agencies had not been able to pay suppliers, and 61 percent had been forced to suspend some program activities.<sup>140</sup> Speaking before the Security Council in January 2022, the Under-Secretary-General for Humanitarian Affairs and Emergency Relief Coordinator Martin Griffiths stated that "the formal banking system continues to block transfers due to excessive de-risking, impacting payment channels and causing breakdowns in supply chains."<sup>141</sup>

In 2021, the Taliban banned the use of foreign currencies in Afghanistan, despite the US dollar being used widely in local markets and for trade in areas bordering Afghanistan's neighbors such as Pakistan.<sup>142</sup> These conflicting policies – in addition to prevailing sanctions, foreign reserves held abroad, and strict deposit withdrawal limits – have created an environment in which currency demand significantly exceeds supply. For humanitarian operations, there are millions of dollars that cannot be converted to local currency to provide emergency cash transfers, support aid implementation, pay salaries, and pay for critical public services. For Afghan livelihoods, the liquidity crisis obstructs local commerce and limits household purchasing power. In November 2021, there was approximately \$4 billion worth of Afghanis in the economy, but only about \$500 million worth was in circulation.<sup>143</sup> Since then, there have been some monetary improvements; as of April 2023,

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<sup>138</sup> Byrd, William. "Wrestling with a Humanitarian Dilemma in Afghanistan." U.S. Institute of Peace. 25 January 2023. <https://www.usip.org/publications/2023/01/wrestling-humanitarian-dilemma-afghanistan>.

<sup>139</sup> Ibid.

<sup>140</sup> Lang, "Fit for Purpose: Getting Humanitarian Aid Right in Afghanistan One Year After the Taliban Takeover," Refugees International.

<sup>141</sup> Nichols, Michelle. "U.N. says Taliban interfering with aid, resisting cash plan." 23 June 2022. <https://www.reuters.com/world/asia-pacific/un-says-taliban-interfering-with-aid-resisting-cash-plan-2022-06-23/>.

<sup>142</sup> BBC. "Taliban bans foreign currencies in Afghanistan." 3 November 2021. <https://www.bbc.com/news/business-59129470>.

<sup>143</sup> Nichols, Michelle. "U.N. warns of 'colossal' collapse of Afghan banking system." Reuters. 22 November 2021. <https://www.reuters.com/business/finance/exclusive-un-warns-colossal-collapse-afghan-banking-system-2021-11-22/>.

the Taliban-controlled central bank increased the withdrawal limits for individual accounts to \$600, up from \$200 in 2021.<sup>144</sup> Nonetheless, the liquidity challenge persists and needs to be rectified with targeted reforms.

## Humanitarian Exchange Facility

Currently, UN agencies and implementing partners are unable to obtain sufficient local currency – both for the humanitarian cash that is sitting in secured vaults in Afghanistan and for future donor commitments. As of January 2022, the UN has roughly \$135 million deposited in the Afghanistan International Bank (AIB), but they are unable to use it because the central bank cannot convert it to Afghani currency.<sup>145</sup> Reportedly, the United Nations Development Program (UNDP) also has "\$30 million stuck at AIB that it cannot convert to afghanis and without afghanis as you can imagine, we cannot implement all our programs."<sup>146</sup>

In February 2022, the UN announced a plan to launch the Humanitarian Exchange Facility (HEF).<sup>147</sup> This system is designed to swap millions of aid dollars for Afghani currency to curb the economic and humanitarian crises, without breaching existing sanctions. The HEF allows Afghan businesses and private sector entities to deposit their afghanis into banks for UN agencies and NGOs to access inside Afghanistan to pay for operational costs and services. Afghan companies would then receive the equivalent of their Afghani deposits in US dollars abroad to pay foreign creditors and suppliers for imports, thereby bolstering the private sector and promoting debt repayment. The proposed exchange flow bypasses the central bank and Taliban authorities. It would also not require the movement of funds across the Afghan border. However, the UN notes that this mechanism needs some approval by the central bank for "the flow of funds and the exchange rate used, and the withdrawal of AFN cash deposited into AIB without any restriction."<sup>148</sup> Talks on the HEF have failed so far, likely due to the Taliban's intransigence. Nonetheless, a mechanism like the HEF that serves to increase currency flows, boost the purchasing power of ordinary Afghans, and provide vital liquidity for humanitarian operations must be pursued.

## Cash Swap Mechanism: Benefits and Challenges

One of the benefits of a cash-swap mechanism, like the HEF, is that it promotes private sector development, which is of interest to the de facto authorities. Despite international sanctions, the Taliban insists that they have eliminated the pervasive levels of corruption that riddled the previous administration and have stabilized security since the war ended. The Taliban have welcomed international investment, particularly in the sectors that have the most potential to drive economic activity, such as agriculture, mining, and trade.<sup>149</sup> The HEF can be supportive of this outcome by utilizing Afghan private sector companies to exchange currencies,

<sup>144</sup>Afghanistan International. "Taliban Increases Withdrawal Limit for Funds from Afghan Banks." 4 March 2023. <https://www.afintl.com/en/202304033582>

<sup>145</sup> Nichols, Michelle. "U.N. has millions in Afghanistan bank, but cannot use it." Reuters. 3 February 2022. <https://www.reuters.com/world/asia-pacific/un-has-millions-afghanistan-bank-cannot-use-it-2022-02-03/>.

<sup>146</sup> Ibid.

<sup>147</sup> Landay, Johnathan. "EXCLUSIVE U.N. aims to launch new Afghanistan cash route in February: U.N. note." Reuters. 11 February 2022. <https://www.reuters.com/world/asia-pacific/exclusive-un-aims-launch-new-afghanistan-cash-route-february-un-note-2022-02-10/>.

<sup>148</sup> Ibid.

<sup>149</sup> Shah, Saeed. "Taliban Looks to Private Sector to Save Afghanistan's Economy From Collapse." The Wall Street Journal. 20 February 2022. <https://www.wsj.com/articles/taliban-looks-to-private-sector-to-save-afghanistans-economy-from-collapse-11645353000>.

and pay off their foreign creditors in USD, which further promotes consumer spending, firms' production, and local commerce.

Moreover, several academic studies have found that cash transfers are more cost-effective than in-kind programs.<sup>150</sup> This is because in-kind assistance often involves shipping food or goods from distant origins and requires additional money spent on transportation, customs, and other logistical costs. In some cases, it may disrupt local markets and producers.<sup>151</sup> To combat global hunger, international aid organizations have shifted away from in-kind food aid to direct cash transfers. Cash programs account for 30 percent of the World Food Programme's \$6.8 billion and the United States Agency for International Development's \$4.4 billion annual budgets for food assistance.<sup>152</sup> Aid programs will always carry some risk. Despite the critique that cash transfers lack accountability, studies show that there is no evidence that they are more prone to diversion than other programs. A cash-swap mechanism, like the HEF, could work to this end: increasing incomes and the purchasing power of Afghans. Further, increasing local currency through a mechanism like the HEF would allow aid organizations to supplement the costs of public services like hospitals and the salaries of civil servants. For example, after the Taliban takeover, the World Bank suspended its funding to the System Enhancement for Health Action in Transition Project for Afghanistan.<sup>153</sup> Consequently, 17 percent of health facilities were still fully functional. Stimulating currency circulation has a direct correlation with sustaining public services.<sup>154</sup>

The UN was eager to implement the HEF at the start of 2022 but encountered resistance from the de-facto authorities, and talks with Taliban representatives on this proposal have stalled.<sup>155</sup> While it is not entirely clear why the Taliban are so resistant to the HEF, some observers suspect that following the central bank's modest improvements to bank withdrawal limits, the de facto authorities have no appetite for permitting concurrent monetary interventions like the HEF, no less from those proposed by foreign actors. At the same time, broadly speaking, the international community – especially its major donors – are reluctant to validate interventions that require further engagement with the de-facto authorities.

The looming threat of breaching sanctions restrictions, the threat of corruption, and potential siphoning of funds by the Taliban have tainted the feasibility of implementing the HEF. While the HEF aims to prop up humanitarian operations, pump currency into the Afghan economy, and boost household income, the mechanism comes with the risk of indirectly financing the Taliban regime, as increased household consumption will no doubt result in increased tax revenue collected by the de facto authorities. Additionally, the Taliban's increased restrictions on the rights of women and girls remain a sticking point for the international community. Their ban on female NGO workers has limited the reach of humanitarian operations, especially in a country where aid that is targeted to women and girls (including health, nutrition, reproductive care, and other aid to female-headed households or those where males are away from home) is best delivered by Afghan

<sup>150</sup> Gentilini, Ugo "The Revival of the "Cash versus Food" Debate New Evidence for an Old Quandary?" The World Bank.

<https://openknowledge.worldbank.org/server/api/core/bitstreams/98c1d0bc-a1a6-5b77-a5cb-78c75e41e372/content>.

<sup>151</sup> Ferrière, Nathalie and Akiko Suwa-Eisenmann. "Does Food Aid Disrupt Local Food Market? Evidence from Rural Ethiopia."

World Development Volume 76, December 2015, Pages 114-131

<https://www.sciencedirect.com/science/article/pii/S0305750X15001618>.

<sup>152</sup> McDonough, Siobhan "Giving people cash is usually better than shipping them food." Vox. 28 June 2022.

<https://www.vox.com/future-perfect/23180175/cash-aid-food-global-africa-famine-hunger>.

<sup>153</sup> Ministry of Public Health. "Sehatmandi Project." <https://moph.gov.af/en/sehatmandi-project>.

<sup>154</sup> Human Rights Watch. "From Humanitarian Response to Economic Recovery: recommendations for addressing acute needs and the root causes of the humanitarian crisis in Afghanistan." May 2022.

<https://www.rescue.org/sites/default/files/document/6764/afghanistanpolicybriefmay2022final.pdf>.

<sup>155</sup> Nichols, Michelle. "U.N. says Taliban interfering with aid, resisting cash plan." 23 June 2022.



women. Hence, the prospects for compromise on a mechanism like the HEF are dim, especially as the Taliban continues to resist foreign-led interventions.<sup>156</sup>

Even if the de-facto authorities entertain a mechanism like the HEF, such a proposal poses longer-term monetary implications. It essentially establishes a parallel exchange system that could “distort financial markets” by increasing demand for Afghanis and “unintentionally creating capital flight.”<sup>157</sup> Therefore, steps must be made to improve the commercial banking sector, which requires improvements to be made to the operational and regulatory capacity of Afghanistan’s central bank. This, too, will require coordination with international regulatory systems. The HEF should be viewed as a temporary measure; it cannot replace the role of a functioning and self-governing central banking structure. The intention of this targeted intervention should be used to facilitate humanitarian operations and address the immediate cash need in the Afghan economy.

## The Afghan Fund

Since August 2021, about \$9 billion of Afghanistan’s central bank reserves have been frozen abroad.<sup>158</sup> After months of deliberations, in September of 2022, the U.S. government announced that they would mobilize \$3.5 billion of said reserves into a fund to benefit the people of Afghanistan, referred to as the Afghan Fund.<sup>159</sup> In partnership with the government of Switzerland, the fund will “protect, preserve, and make targeted disbursements of that \$3.5 billion to help provide greater stability to the Afghan economy.”<sup>160</sup> The Taliban regime is excluded from accessing the Fund, which has additional safeguards against illicit activities and other malign actors. The Afghan Fund will maintain its account with the Bank for International Settlements (BIS) based in Switzerland.

There is limited public information about how the fund will be operationalized and toward what outcomes. From the U.S. announcements, and the Fund’s governing bylaws, possible uses of the fund include: providing the Afghan banking sector liquidity, keeping Afghanistan on track with its debt service obligations (which is critical in order to maintain eligibility for future development assistance), paying for critical imports like electricity, securing essential central banking services like SWIFT payments, supporting exchange rate stability, and transferring funds to public Afghan financial institutions,<sup>161</sup> and for any other purpose that benefits the population, as approved by the Fund’s Board of Trustees. The Fund marks a significant step in the right direction of easing financial restrictions on Afghanistan in support of stabilizing the economy and humanitarian operations. The impact of this funding cannot be predicted nor oversold. The fund’s Board of Trustees – which includes two U.S.-based Afghan professionals with experience working for Afghanistan’s central bank, the U.S. ambassador to Switzerland, and a representative of the Swiss government – has full discretion and flexibility to execute the Fund.

<sup>156</sup> Kumar, Ruchi. “The Taliban again bans Afghan women aid workers. Here’s how the U.N. responded.” NPR. 14 April 2023. <https://www.npr.org/sections/goatsandsoda/2023/04/14/1169682995/the-taliban-again-bans-afghan-women-aid-workers-heres-how-the-u-n-responded>.

<sup>157</sup> Human Rights Watch. “From Humanitarian Response to Economic Recovery: recommendations for addressing acute needs and the root causes of the humanitarian crisis in Afghanistan.” May 2022. <https://www.rescue.org/sites/default/files/document/6764/afghanistanpolicybriefmay2022final.pdf>.

<sup>158</sup> Greenfield, Charlotte. “Exclusive: US and Taliban make progress on Afghan reserves, but big gaps remain.” Reuters. 26 July 2022. <https://www.reuters.com/world/exclusive-us-taliban-make-progress-afghan-reserves-big-gaps-remain-2022-07-26/>.

<sup>159</sup> U.S. Department of State. “The United States and Partners Announce Establishment of Fund for the People of Afghanistan.” <https://www.state.gov/the-united-states-and-partners-announce-establishment-of-fund-for-the-people-of-afghanistan/>.

<sup>160</sup> Ibid.

<sup>161</sup> Ibid.

## Recommendations

- **The UN and humanitarian partners should conduct a comprehensive risk assessment of the HEF,** including how the facility will be implemented, its compliance with sanction protocols, and expected impact on cash flow and liquidity, humanitarian funding, aid delivery, and public services (especially civil servants' salaries, healthcare costs, and the operational expenses of local government). This risk assessment may also include a proposed trial period with controlled funds to assess and record lessons learned.
- **Humanitarian agencies and implementing partners should prepare a joint evaluation of the HEF or a similar mechanism.** Humanitarian agencies, local NGOs, and in-country partners should prepare a consolidated review about how the proposed HEF or a similar currency exchange mechanism could impact their operations. Their review should estimate the anticipated benefits, risks, and outstanding concerns that such a mechanism may have on their work. This is particularly important as the primary goal of the HEF is to increase access to currency in support of humanitarian operations. The joint evaluation, positive or negative, should be the decision point for implementing such a mechanism. In addition, given that the Taliban regime is not averse to humanitarian aid, a frank evaluation by local partners could be more palatable to revive negotiations.
- **The execution of the Afghan Fund requires greater transparency, documentation, and flexibility.** Flexibility in executing the Fund is necessary, given the tumultuous context. However, the decision-making process on how to utilize the fund's resources must be transparent and well-documented, with frequent assessments of impact and lessons learned. The longer-term goal is to eventually return all foreign reserves to the DAB; but the U.S. has stated that they will not return the total \$7 billion in frozen reserves until the DAB demonstrates: (1) its independence from political influence and interference, (2) that it has instituted adequate AML/CFT controls, and (3) completion of a third-party needs assessment and a reputable third-party monitor.<sup>162</sup> The latter points emphasize the central tensions involved in engaging and securing buy-in from the Taliban in designing a sustainable recovery plan for Afghanistan.

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<sup>162</sup> U.S. Department of State. "The United States and Partners Announce Establishment of Fund for the People of Afghanistan." <https://www.state.gov/the-united-states-and-partners-announce-establishment-of-fund-for-the-people-of-afghanistan/>.

## **Section C: Sociopolitical Issues**

## Education

Prior to the Taliban takeover of the Afghanistan government in August 2021, education was one sector where significant progress had been made over the prior twenty years. The 2004 constitution codified every Afghan's right to education, and the Ministry of Education developed and implemented several Education Plans for the country, which were in line with the 2008 Education Law.<sup>163</sup> <sup>164</sup> To effectuate these laws, billions of dollars were invested by the international community, including by individual countries, multilateral partners, and NGOs, as well as by in-country supporters and the Republic of Afghanistan.<sup>165</sup> This funding financed the overall development of the education ecosystem, including the building of schools, the creation and distribution of teaching materials, and teachers' salaries. As a result, the education sector became one of the largest employers in the country.<sup>166</sup>

All of this effort resulted in real gains for the people of Afghanistan. Overall, enrollment in school (primary through higher education) increased from approximately 1 million students in 2001 to 10 million in 2018.<sup>167</sup> The most significant success, though, was the provision of education for girls, who were prohibited from attending school when the Taliban were in power between 1996 and 2001. By 2018, the most recent complete data that could be identified, 40 percent of the country's girls were in school.<sup>168</sup> In fact, in both 2020 and 2021, a girl earned the top score of the country's college entrance exams.<sup>169</sup>

When the Taliban took over the government they immediately began putting greater restrictions on girls' education. By March 2022, girls were no longer allowed to attend secondary school,<sup>170</sup> and by December, young women could no longer attend university.<sup>171</sup> As a result of these bans and other egregious human rights actions, the international community paused development assistance and refused other forms of international engagement with the Taliban, which meant that multilateral institutions, such as the World Bank, were no longer able to work directly with Afghan ministries to implement development projects. Instead, funding and efforts shifted to humanitarian aid, with the education sector, which prior to August 2021 received as much as 49 percent of its budget from international development assistance, particularly impacted.<sup>172</sup>

In today's Afghanistan, many students have been out of school for the last three years due to the COVID-19 pandemic, instability and violence prior to the Taliban's takeover, and bans and other restrictive measures on education implemented by the de facto authorities.<sup>173</sup>

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<sup>163</sup> "The Right to Education: What's at Stake in Afghanistan? A 20-Year Review." UNESCO, 2021. <https://unesdoc.unesco.org/ark:/48223/pf0000378911>.

<sup>164</sup> Easar, Farhat et al. "Education in Afghanistan since 2001: Evolutions and Rollbacks." Rumi Organization for Research, 2023. <https://rumi.academy/10101010101.pdf>.

<sup>165</sup> "The Right to Education: What's at Stake in Afghanistan? A 20-Year Review." UNESCO.

<sup>166</sup> Easar, Farhat et al. "Education in Afghanistan since 2001: Evolutions and Rollbacks." Rumi Organization for Research.

<sup>167</sup> Ibid.

<sup>168</sup> Ibid.

<sup>169</sup> Zirack, Laiq. "Women's Education: Afghanistan's Biggest Success Story Now at Risk." The Diplomat, 01 Sep 2021. <https://thediplomat.com/2021/09/womens-education-afghanistans-biggest-success-story-now-at-risk/>.

<sup>170</sup> Farr, Grant. "Female Education in Afghanistan after the Return of the Taliban," EInternational Relations, April 2022.

<sup>171</sup> Hadid, Diaa. "The Taliban took our last hope: College education is banned for women in Afghanistan." NPR, 20 Dec 2022. [www.npr.org/sections/goatsandsoda/2022/12/20/1144502320/the-taliban-took-our-last-hope-college-education-is-banned-for-women-in-afghanis](http://www.npr.org/sections/goatsandsoda/2022/12/20/1144502320/the-taliban-took-our-last-hope-college-education-is-banned-for-women-in-afghanis).

<sup>172</sup> "The Right to Education: What's at Stake in Afghanistan? A 20-Year Review." UNESCO.

<sup>173</sup> Easar, Farhat et al. "Education in Afghanistan since 2001: Evolutions and Rollbacks."

While the international community has been making a concerted effort to ensure that gains made in education are not lost, options for sustainable and long-lasting change in the education sector are limited. The following recommendations were developed with the goal of identifying opportunities to make new inroads in education at either the international or the local level.

### **Focus on “Bright Spots”**

Given the volatility of the situation in Afghanistan, the lack of official recognition of the governing authorities, and the dire emergency situation that Afghan students face, future approaches must focus on existing “bright spots” and best practices in the education sector. It appears that the World Bank and UNICEF have adopted this approach, implementing a community block grant for innovative proposals in education delivery from trusted local nonprofits.<sup>174</sup> It is through these proposals that UNICEF and its partners are able to identify the most practical education programming interventions and implement the most promising solutions at scale.

While community-based approaches to education may be less desirable than strengthening the national education system more broadly for both girls as well as boys, local solutions are more politically practicable in today’s Afghanistan under Taliban rule. Localization also has the potential to build resilience within the education network.

One such innovative approach may be to scale the distribution of education kits to women and girls across the country. This is a strategy that Learn Afghan, a local non-profit, has deployed. In addition to developing an online learning management system in the primary Afghan languages of Pashto and Dari, Learn Afghan provides education kits with solar panels, laptops, and hot spots to girls who are no longer able to attend school.<sup>175</sup> Some education specialists consider this approach controversial should it furnish Taliban leaders with additional ammunition to bar girls from the classroom.<sup>176</sup> However, the current reality is that education kits may provide the only lifeline and access to regular education that girls receiving them have experienced in nearly three years.

### **Create Power Maps at the Subnational and National Levels**

A potentially significant “bright spot” in Afghanistan’s political landscape today is Taliban factionalism, including on the topic of education. Since women and girls’ education factors into so many discussions with the Taliban, it may benefit the political team of the Special Representative of the UN Secretary-General to quietly map out the positions of various Taliban and local community leaders. Power mapping is often used by community organizers and businesses to better understand where true decision-making and influence lie.<sup>177</sup> Given the current focus on community-based education, there is likely an informal understanding among multilateral institutions and the NGO community of which members or factions of the Taliban support girls’ education in spite of nationwide prohibitions. Such entities should formally map positions among the Taliban

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<sup>174</sup> Anonymous interview held in April 2023.

<sup>175</sup> “Education in Afghanistan: How to Move Forward Panel.” NYU Steinhardt School, 02 Dec 2021.

<https://steinhardt.nyu.edu/programs/international-education/research/education-afghanistan-how-move-forward>.

<sup>176</sup> Anonymous interview held in April 2023.

<sup>177</sup> Boyles, Michael. “Power Mapping: What it is & How to use it.” Harvard Business School Online, 07 Jul 2022.

at the national, provincial, and district levels, taking note of not only supporters, but also opponents to girls' education and their stated reasons.

A step further, it may also be beneficial to map out key Taliban influencers — i.e. the people and communities they regularly engage with and what their relative positions are. Such information would clarify the political climate negotiators and other partners are working within. It could also be marshaled for grassroots efforts to build out local education networks and encourage families who may be reluctant to send their girls to school. It cannot be overstated how sensitive this type of work would be, as power maps of this nature could be used to persecute people who do not align with Taliban orthodoxy. To prevent retribution, such lists would need to be held outside of the country by a small number of trusted people and likely coded so that they could not be easily deciphered should they end up in Taliban hands.

### **Reframe Messages on Education**

After every successive ban on women and girls' education, the international community makes public statements of condemnation. However, these public messages have not proven effective in achieving their aim of persuading the Taliban to end restrictions on women and girls. Instead, it is quite possible that Western rhetoric is leading the Taliban to double down on their efforts to differentiate themselves from the prior Western-backed central government and assert their claim on Afghan culture.

There is evidence of this type of rhetoric backfiring at the local level. Cases of Taliban leaders permitting girls to attend secondary schools following community leaders' petitioning of local authorities are well-documented. However, once these schools were widely reported on in the media, they were closed.<sup>178</sup> While this could be the result of rogue local authorities, it is also quite possible that these exceptions for girls schooling are sanctioned by top leaders as a way to maintain peace among different provinces. While there is no way to definitively know what underlies these closures, the possibility of Taliban pressure to demonstrate a united approach in line with national, hardline messaging should serve as a grave warning of the impact that ongoing, persistent Western rhetoric can have on education access across Afghanistan.

This does not excuse the human rights abuses of the de facto authorities, but it does beg the question as to why the international community continues to publicly condemn girls' schooling, knowing that such condemnation leaves the Taliban little room to change its position without appearing as though it is bowing to outside intimidation. Additionally, such Western messaging touches a chord of a longer history of politicization of education in Afghanistan dating back to King Amanullah in the 1920s and continuing through the Soviet invasion of the 1970s, Taliban rule in the 1990s, and the U.S. and international military presence in Afghanistan through the 2000s.<sup>179</sup>

If the goal is to move the Taliban toward greater freedoms for women and girls, specifically as it relates to education, Western governments and international actors ought to adopt new public messaging tactics. One promising approach is moral reframing: developing a communications strategy related to the counterpart's "moral proclivities" and "universal moral spectrums," including:

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<sup>178</sup> Anonymous interview April 2023

<sup>179</sup> Qargha, Ghulam Omar. "The relationship between schooling and conflict in Afghanistan." Brookings, 21 Jun 2022. <https://www.brookings.edu/blog/education-plus-development/2022/06/21/the-relationship-between-schooling-and-conflict-in-afghanistan/>

- 1) “Loyalty – relating to the prioritization of one’s group and its needs;
- 2) Respect – relating to showing respect for traditions and high-ranking others;
- 3) Sanctity – relating to the protection of purity and sacredness;
- 4) Care – relating to the prevention and mitigation of suffering; and
- 5) Fairness – relating to equality and discrimination concerns.”<sup>180</sup>

While more research needs to be conducted to confirm the universality of these moral principles, research has shown that in highly political contexts, reframing messages that fit within the moral framework of an opposing party makes a message easier for that person to engage with.<sup>181</sup> In general, social psychology research has shown that people from more collectivist, conservative, and religious cultures tend to prioritize “Loyalty,” “Respect,” and “Sanctity” more than more secular and liberal societies, which tend to prioritize “Caring” and “Fairness.”

As it relates to education in Afghanistan, moral reframing could be used in at least two contexts. First, the strategy can be deployed at a local level by the United Nations Assistance Mission in Afghanistan (UNAMA) and its partners to engage Afghans on the importance of girls’ education by focusing on other values of the community. Second, moral reframing can be used in terms of public messaging between countries. To maximize effectiveness, the international community should work with experts on Afghan history and culture as well as those with awareness of current Taliban officials with decision-making power to craft various messages on education that reframe questions around education, including who is able to participate and how, in terms of Taliban and Afghan values. NGOs and multilateral organizations, in particular, should work with academic partners to test different messages with various Afghan audiences.

Finally, a message may be considered more favorably depending on who is delivering it. In May 2022, the Islamic Council, a group of well-respected clerics and scholars, contacted the Taliban to inform them that Islam supported the education of women and girls.<sup>182</sup> While this has not yet proven fruitful, more attempts should be made by the Islamic Council, neighboring countries, or other Muslim partners who are known to have the Taliban leadership’s ear using the moral reframing concept outlined above.

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<sup>180</sup> Feinberg, Matthew. “Moral reframing: A technique for effective and persuasive communication across political divides.” *Social and Personality Compass*, Vol 13, Issue 12, 09 Dec 2019. doi.org/10.1111/spc3.12501.

<sup>181</sup> Ibid.

<sup>182</sup> Qazizai, Fazelminalah and Diaa Hadid. “Afghans who want teen girls back in school have new allies: Taliban-affiliated clerics.” *National Public Radio*, 05 May 2022.  
<https://www.npr.org/sections/goatsandsoda/2022/05/05/1096634192/afghans-who-want-teen-girls-back-in-school-have-new-allies-taliban-affiliated-cl>.

## Women

The issue of women's freedom has become symbolic of the divide between Afghanistan and the West since the Taliban returned to power in 2021. Taliban leaders believe the West fixates too heavily on the issue of women's rights, and seem to be increasingly unwilling to engage on the subject the more the West seeks to discuss it.

Women's rights in Afghanistan have ebbed and flowed since the turn of the twentieth century. Afghan women were an early model for feminism in the region, earning voting rights as early as 1919 and participating actively in political life through the 1980s. The Mujahideen then Taliban controlled the country through the 1990s and early 2000s, stripping women of their rights, but from 2001 through 2021, women once again enjoyed power and opportunity. However, today, Afghan women face more restrictions than ever before. The Taliban has seemingly refused to reconcile its strict, traditional religious views with a modern, advanced Afghanistan that has relied on women's political, economic, and social participation.

The question remains: how can the international community, which has yet to recognize the Taliban as the government of Afghanistan, combat the Taliban's draconian treatment of women? What initiatives has the community not yet attempted to improve the position of Afghan women?

The bulk of the strategies outlined below rely on a multi-step process that will not result in imminent change but could force a shift in dynamic over time. Some follow common themes, including recognizing the importance of centering the ideas and voices of the Afghan diaspora and understanding that, at the moment, initiatives taken at the local level are likely more impactful than those that attempt to dismantle the entire system.

Women have long played a vital role in Afghan history, presenting an early model of feminism in the region. One of Afghanistan's first "feminist" symbols is Queen Soraya Tarzi. The first Queen Consort and wife of King Amanullah Khan, Soraya opened the country's first girls' school and founded the first women's magazine "Guidance for Women."<sup>183</sup> Combatting traditional gender norms, she appeared in public without a veil and allowed her daughters to do the same.<sup>184</sup><sup>185</sup> Queen Soraya presented a very clear, public message that her interpretation of Islam was accepting of women's participation in social and political life.<sup>186</sup>

Although her views were not widely understood or accepted at the time, and Soraya and her husband were quickly ousted from power, her legacy of empowering women continued throughout the twentieth century. Women first earned the right to vote in 1919, a full year before American women were given the right

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<sup>183</sup> Time Magazine. "1927: Queen Soraya Tarzi." 5 March 2020. <https://time.com/5792702/queen-soraya-tarzi-100-women-of-the-year/>.

<sup>184</sup> Bamik, Hamidullah. "Situation of Women in Afghanistan: From Queen Soraya Tarzi to Rula Ghani." Modern Diplomacy. 22 December 2018. <https://moderndiplomacy.eu/2018/12/22/situation-of-women-in-afghanistan-from-queen-soraya-tarzi-to-rula-ghani/>.

<sup>185</sup> History of Women. "Soraya Tarzi – A champion of women's rights." 19 August 2021. [https://www.historyofroyalwomen.com/soraya-tarzi/\\_trashed-8/](https://www.historyofroyalwomen.com/soraya-tarzi/_trashed-8/).

<sup>186</sup> "Afghanistan and the colonial project of feminism." 2 September 2021. London School of Economics. <https://blogs.lse.ac.uk/medialse/2021/09/02/afghanistan-and-the-colonial-project-of-feminism-dismantling-the-binary-lens/>.



to vote, and the 1964 constitution formalized women's right to vote and run for office.<sup>187</sup> The following year, the first women's group, the Democratic Organization of Afghan Women was formed, primarily to promote women's literacy and ban forced marriages.<sup>188</sup>

Some statistics highlight the progress Afghan women made in the second half of the 20<sup>th</sup> century:

- In the 1960s, at least 8 percent of Afghan women earned some form of income.<sup>189</sup>
- Between 1966 and 1971, fourteen women were appointed as judges to courts of Islamic jurisprudence.<sup>190</sup>
- By the early 1990s, 70 percent of schoolteachers, 50 percent of government workers and university students, and 40 percent of doctors in Kabul were women.<sup>191</sup>

The country's political upheaval beginning in 1979 resulted in significant losses for the women's rights movement. With the Soviet occupation starting in December 1979, the Mujahideen's 1992 declaration of Afghanistan as an Islamic State, and the 1996 Taliban takeover, conflict engulfed the country, first shifting priorities away from the fight for women's rights, and eventually becoming an outright ban on many freedoms for women. According to Amnesty International, for example, women with relatives sought by Mujahideen groups were deliberately and arbitrarily killed, as were women leading women's rights organizations.<sup>192</sup> Hundreds of thousands of Afghan women fled to neighboring countries to escape this violence and trauma.<sup>193</sup> Before the Taliban came to power for the first time, Mujahideen groups had stripped women of their freedoms and exploited them. When the Taliban eventually emerged as the country's leaders in 1996, they continued and deepened this assault on and abuse of women's rights. Implementing strict sharia law, the Taliban swiftly banned women from working and from attending school.<sup>194</sup>

All aspects of women's lives were affected by the Taliban's power grab, as the group enforced strict rules concerning public appearances, behavior, and dress. The Taliban forced women to cover their bodies and only allowed them to enter the public sphere when accompanied by a male relative acting as a chaperone.<sup>195</sup> Breaking these rules often resulted in public beatings and lashing by the Religious Police. Women were not allowed to work outside their homes and girls over eight years old were banned from educational centers.<sup>196</sup> Because they were not in schools, the rate of illiteracy among Afghan girls quickly skyrocketed to over 90

<sup>187</sup> Ahmed-Ghosh, Huma. "A History of Women in Afghanistan: Lessons Learnt for the Future or Yesterdays and Tomorrow: Women in Afghanistan." May 2003. *Journal of International Women's Studies*.

<https://vc.bridgew.edu/cgi/viewcontent.cgi?article=1577&context=jiws>.

<sup>188</sup> Ahmed-Ghosh, Huma. "A History of Women in Afghanistan: Lessons Learnt for the Future or Yesterdays and Tomorrow: Women in Afghanistan." May 2003. *Journal of International Women's Studies*.

<https://vc.bridgew.edu/cgi/viewcontent.cgi?article=1577&context=jiws>.

<sup>189</sup> Canadian Women for Women in Afghanistan. "Afghan Women in History: The 20th Century."

<https://www.cw4wafghan.ca/sites/default/files/attachments/pages/cw4wafghan-afghanwomenhistory-factsheet.pdf>.

<sup>190</sup> Canadian Women for Women in Afghanistan. "Afghan Women in History: The 20th Century."

<https://www.cw4wafghan.ca/sites/default/files/attachments/pages/cw4wafghan-afghanwomenhistory-factsheet.pdf>.

<sup>191</sup> U.S. Department of State. "The Taliban's War Against Women." 17 November 2001. <https://2009-2017.state.gov/j/drl/rls/6185.htm>.

<sup>192</sup> Amnesty International. "AFGHANISTAN: WOMEN IN AFGHANISTAN, A human rights catastrophe."

<https://www.refworld.org/pdfid/3ae6a9c9c.pdf>.

<sup>193</sup> Amnesty International. "AFGHANISTAN: WOMEN IN AFGHANISTAN, A human rights catastrophe."

<https://www.refworld.org/pdfid/3ae6a9c9c.pdf>.

<sup>194</sup> Human Rights Watch. "Backgrounder: Afghanistan." <https://www.hrw.org/legacy/backgrounder/asia/afghanistan1004/2.htm>.

<sup>195</sup> Human Rights Watch. "Afghanistan: Humanity Denied - Systematic Violations of Women's Rights in Afghanistan ." October 2001. <https://www.hrw.org/reports/2001/afghan3/afgwr1001-03.htm>.

<sup>196</sup> Human Rights Watch. "Afghanistan: Humanity Denied - Systematic Violations of Women's Rights in Afghanistan ." October 2001. <https://www.hrw.org/reports/2001/afghan3/afgwr1001-03.htm>.

percent.<sup>197</sup> The Taliban also enacted creative and detailed restrictive measures, such as forcing women to paint over any windows in their homes so that nobody could see inside and banning women from wearing shoes that made noise, claiming women should move silently through the world.<sup>198</sup> In just a few years, the Taliban coopted every freedom, large and small, that Afghan women had fought so hard to secure.

After the Taliban fell, women's position in the country improved significantly. New legislation was crucial in providing women with the rights of which they had been stripped for the previous decade. Women comprised 41 percent of the 10.5 million registered voters during the October 2004 presidential elections, which included one woman candidate.<sup>199</sup> The 2004 Constitution enshrined women's rights, allocating 25 percent of parliamentary and provincial council seats to women, and 30 percent of all civil service positions to women.<sup>200</sup> In terms of education, the Constitution's Article 44 stipulated that "the state shall devise and implement effective programs to create and foster balanced education for women, improve the education of nomads as well as eliminate illiteracy in the country."<sup>201</sup> In essence, laws promulgated after the fall of the Taliban were geared toward making up for the colossal losses women faced in the years before. In addition, during this time frame, the Ministry for Women's Affairs was formally established to implement government policy to secure and expand legal rights for women.<sup>202</sup>

Beyond the 2004 constitution, the new Afghan government signed or ratified other important documents highlighting the importance of women's rights. For example, in 2003, Afghan leaders ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).<sup>203</sup> Per the United Nations, this convention is an "international legal instrument that requires countries to eliminate discrimination against women and girls in all areas and promotes women's and girls' equal rights."<sup>204</sup> Furthermore, in 2009, Afghanistan became a signatory to the Law on Elimination of Violence against Women, which prohibits not only violence against women but also discrimination.<sup>205</sup>

The question remained: did these sweeping changes to gender legislation have a real, tangible impact on women and girls in Afghanistan? The answer seems to be: *mostly*. For example, a United Nations study claimed that between 2001 and 2018, the number of girls attending secondary school increased from 5,000 to 90,000 students. Additionally, in 2020, over 25 percent of the parliament was composed of women, and more

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<sup>197</sup> Human Rights Watch. "Afghanistan: Humanity Denied - Systematic Violations of Women's Rights in Afghanistan ." October 2001. <https://www.hrw.org/reports/2001/afghan3/afgwr1001-03.htm>.

<sup>198</sup> U.S. Department of State. "The Taliban's War Against Women." 17 November 2001. <https://2009-2017.state.gov/j/drl/rls/6185.htm>.

<sup>199</sup> U.S. Department of State. "U.S. Commitment to Women in Afghanistan." 13 October 2004. <https://2001-2009.state.gov/g/wi/rls/37066.htm>.

<sup>200</sup> Nehan, Nargis. "The Rise and Fall of Women Rights in Afghanistan." London School of Economics. 2022. <https://ppr.lse.ac.uk/articles/10.31389/lseppr.59>.

<sup>201</sup> UN Women. "Constitution of the Islamic Republic of Afghanistan 2004." <https://constitutions.unwomen.org/en/countries/asia/afghanistan?provisioncategory=ffe7157b78f34f8b9ed2d5b9662c3243>.

<sup>202</sup> Nehan, Nargis. "The Rise and Fall of Women Rights in Afghanistan." London School of Economics. 2022. <https://ppr.lse.ac.uk/articles/10.31389/lseppr.59>.

<sup>203</sup> United Nations. "Convention on the Elimination of All Forms of Discrimination against Women." 23 September 2011. <https://www2.ohchr.org/english/bodies/cedaw/docs/CEDAW.C.AFG.1-2.pdf>.

<sup>204</sup> UN Women. "Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) for Youth." 2016. <https://www.unwomen.org/en/digital-library/publications/2016/12/cedaw-for-youth#:~:text=The percent20Convention percent20on percent20the percent20Elimination women percent27s percent20and percent20girls percent27 percent20equal percent20rights..>

<sup>205</sup> United Nations. "Convention on the Elimination of All Forms of Discrimination against Women." 23 September 2011. <https://www2.ohchr.org/english/bodies/cedaw/docs/CEDAW.C.AFG.1-2.pdf>.

than 25 percent of civil servants overall were women.<sup>206</sup><sup>207</sup> Nevertheless, women still faced serious challenges to freedom and equality. Especially with regard to employment, the remnants of the ultra-patriarchal society continued to affect women's lives.

In February 2020, the United States and the Taliban met in Doha to discuss *the Agreement for Bringing Peace to Afghanistan*, through which the U.S. and NATO agreed to withdraw all troops from the country within 14 months.<sup>208</sup> Despite the participation of a handful of women in the negotiation process, the formal document produced after the meeting made no mention of protecting human rights or women's rights as a condition of withdrawal. According to the Brookings Institution, "American officials dismissed there being an American role in guaranteeing the rights of Afghan women, suggesting this should be left to the Afghans to sort out."<sup>209</sup> This signaled to many Afghans and others across the world that women's rights would take a turn for the worse once the U.S. and NATO withdrew from Afghanistan.

This prophecy came true almost immediately. With the Taliban's swift retaking of power in 2021, the pendulum swung once again, and women quickly lost many of the rights they fought so hard to regain in the early 2000s under what many have dubbed the "gender apartheid." Taliban leaders today are attempting a return to their style of governance from 1996 to 2001, especially with regard to women's rights. This applies to all areas, including education, public appearances, dress, and more. The cabinet is all male, and women generally must stay at home. If women do not follow these rules, just like under the first Taliban term, they are subjected to arbitrary arrest, public violence, and torture.

These restrictions on women have already impacted the Afghan economy in significant ways. In just one year, their absence from the economy has resulted in a decrease in GDP of \$1 billion, which is equal to 5 percent of total GDP, according to the UN.<sup>210</sup> Afghanistan was already the poorest country in Asia before the Taliban takeover, and restricting women from the economy has deepened this crisis.<sup>211</sup>

Many Afghan women have refused to respond to these restrictions with silence. Since August 2021, women have started dozens of protests around the country to demand work, education, and freedom, largely organizing themselves through social media and WhatsApp.<sup>212</sup> Nevertheless, the Taliban has been quick to shut down the protest movement, using tear gas, water cannons, and stun guns, arresting or beating any women who have participated.<sup>213</sup>

<sup>206</sup> Rai, Sarakshi "Broken promises: Afghan women abandoned but defiant a year after US withdrawal." The Hill. 27 August 2022. <https://thehill.com/policy/international/3617049-broken-promises-afghan-women-abandoned-but-defiant-a-year-after-us-withdrawal/>.

<sup>207</sup> Najafizada, Eltaf. "A Taliban ban on women in the workforce can cost economy \$1bn." Al Jazeera. 1 December 2021. <https://www.aljazeera.com/economy/2021/12/1/talibans-ban-on-women-in-the-workforce-can-cost-economy-1bn>

<sup>208</sup> BBC. "Afghan conflict: US and Taliban sign deal to end 18-year war." 29 February 2020. <https://www.bbc.com/news/world-asia-51689443>.

<sup>209</sup> Allen, John. "The US-Taliban peace deal: A road to nowhere." The Brookings Institution. 5 March 2020. <https://www.brookings.edu/blog/order-from-chaos/2020/03/05/the-us-taliban-peace-deal-a-road-to-nowhere/>.

<sup>210</sup> UNSDG. "One billion dollars per year: the cost of excluding women in Afghanistan." 14 December 2022. <https://unsdg.un.org/latest/stories/one-billion-cost-excluding-women-afghanistan>.

<sup>211</sup> UNDP. "Restrictions on women's employment can reduce Afghanistan's GDP by an additional 5 percent, UNDP report finds." December 1 2021. <https://www.undp.org/press-releases/restrictions-womens-employment-can-reduce-afghanistans-gdp-additional-5-percent-undp-report-finds>.

<sup>212</sup> Al Jazeera. "Taliban disperses Afghan women's march for 'work and freedom'." 13 August 2022. <https://www.aljazeera.com/news/2022/8/13/taliban-disperse-rare-womens-protest-in-kabul>.

<sup>213</sup> Davies, Guy. "We do not have to stay silent: Afghan women vow to protest against Taliban as humanitarian crisis looms." ABC News. 4 September 2021. <https://abcnews.go.com/International/stay-silent-afghan-women-vow-protest-taliban-humanitarian/story?id=79829636>.

The Taliban have also developed several mechanisms to implement these strict measures. On an individual level, the group enforces measures through familial relationships: men are responsible for ensuring that the women in their families are following the rules. On a broader scale, the Taliban dismantled the Ministry for Women's Affairs, replacing it (and its physical building) with the Ministry for Propagation of Virtue and Prevention of Vice which restricts women's (and men's) behavior across the country.<sup>214</sup> This version of the moral police, which existed during the Taliban's first term, was notorious for publicly beating and imprisoning women.<sup>215</sup> The Ministry's spokesman claims, "Enforcing hijab is an important part of cleansing a society. When women wear the proper hijab, it prevents bad behavior in others. This is not a violation of women's rights; it gives women more freedom."<sup>216</sup> In a different interview, he says his job is to enforce "the edicts of the shariah."<sup>217</sup> Talib leaders have ensured that there are several apparatuses in place to regulate society according to their strict and traditional views.

These restrictions are not only applied to Afghan women, but to all women residing in the country. In December 2022, in a harsh blow to the international community, the Taliban formally banned all female NGO workers from the country.<sup>218</sup> According to the U.S. Institute of Peace, since the ban, 150 organizations and aid agencies have suspended all or part of their work.<sup>219</sup> In April 2023, the United Nations also announced that its female staff would have to stay home due to an expansion of the same ban, provoking discussions about whether the UN would pull out completely or scale down its operations in the country.<sup>220</sup>

The international community has stridently spoken against these restrictions since the Taliban first enacted them. The American strategy vis-à-vis the Taliban seems to be refusing formal recognition as punishment for restrictions on girls' rights.<sup>221 222</sup> According to a *Foreign Policy* article, after the U.S. Department of State announced visa restrictions on several Taliban leaders contributing to the repression of Afghan women, "a senior U.S. official [explained that the] financial sanctions and a lack of diplomatic recognition are 'the price they pay' for their abuse of women, he said, speaking on the condition that he not be named."<sup>223</sup> Secretary Blinken echoed this sentiment in a recent press briefing: "I think it's safe to say from conversations with countries around the world that to the extent the Taliban is looking for more normal relations with countries

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<sup>214</sup> Barr, Heather. "For Afghan Women, the Frightening Return of 'Vice and Virtue.'" Human Rights Watch. 29 September 2021. <https://www.hrw.org/news/2021/09/29/afghan-women-frightening-return-vice-and-virtue>.

<sup>215</sup> Barr, Heather. "For Afghan Women, the Frightening Return of 'Vice and Virtue.'" Human Rights Watch. 29 September 2021. <https://www.hrw.org/news/2021/09/29/afghan-women-frightening-return-vice-and-virtue>.

<sup>216</sup> George, Susannah. "Taliban morality police tighten their grip on Afghan women." The Washington Post. 26 May 2022. <https://www.washingtonpost.com/world/2022/05/26/afghanistan-women-taliban-vice-virtue/>.

<sup>217</sup> Kakar, Ahmed-Waleed. "In Afghanistan, Vice and Virtue Are Front and Center." New Lines Magazine. 25 April 2022. <https://newlinesmag.com/reportage/in-afghanistan-vice-and-virtue-are-front-and-center/>.

<sup>218</sup> Alkhalidi, Celine and Popalzai, Ehsan. "UN tells Afghan staff to stay home after Taliban bans women from working with the organization." CNN. 11 April 2023. <https://www.cnn.com/2023/04/11/asia/afghanistan-un-female-staff-taliban-intl/index.html>.

<sup>219</sup> Ahmadi, Belquis, Kate Bateman, Andrew Watkins, Scott Worden. "Can the Taliban's Brazen Assault on Afghan Women Be Stopped?" USIP. 12 January 2023. <https://www.usip.org/publications/2023/01/can-talibans-brazen-assault-afghan-women-be-stopped/>.

<sup>220</sup> Alkhalidi, Celine and Popalzai, Ehsan. "UN tells Afghan staff to stay home after Taliban bans women from working with the organization." CNN. 11 April 2023. <https://www.cnn.com/2023/04/11/asia/afghanistan-un-female-staff-taliban-intl/index.html>.

<sup>221</sup> O'Donnell, Lynne. "Taliban Mark a 'Black Day' for Afghanistan With More Violence Against Women." 15 August 2022. Foreign Policy. <https://foreignpolicy.com/2022/08/15/afghanistan-taliban-women-one-year-anniversary-kabul-protest/>.

<sup>222</sup> U.S. Department of State. "Secretary Antony J. Blinken on the 2022 Country Reports on Human Rights Practices." 20 March 2023. <https://www.state.gov/secretary-antony-j-blinken-on-the-2022-country-reports-on-human-rights-practices/>.

<sup>223</sup> O'Donnell, Lynne. "Taliban Mark a 'Black Day' for Afghanistan With More Violence Against Women." 15 August 2022. Foreign Policy. <https://foreignpolicy.com/2022/08/15/afghanistan-taliban-women-one-year-anniversary-kabul-protest/>.

around the world, that will not happen in so long as they continue to advance these repressive edicts against women and girls.”<sup>224</sup> The United States has attempted to prioritize the conversation on women, but has not found a way to do so beyond providing broad financial support and punishing certain Taliban members through restrictions. Likewise, European countries have focused on bringing Afghan women together and punishing Taliban leaders involved in stripping women’s rights but have not made serious progress.

While no foreign governments or multilateral institutions have successfully worked with the Taliban on this issue, one positive takeaway from the various Western-led initiatives is that international organizations understand that any program focused on improving women’s lives in Afghanistan must come from Afghan women. Creative, helpful solutions to their deteriorating rights will not come without prioritizing the voices of women who understand Afghani culture, society, religion, and more, whether those are women presently in the country or members of the diaspora. Both European and American initiatives, at least at face value, are making this a priority.

The question remains: how can the international community, which has yet to recognize the Taliban as the government of Afghanistan, combat the Taliban’s draconian treatment of women? What initiatives has the international community not yet attempted to improve the position of Afghan women? The bulk of the strategies outlined below rely on a multi-step process that will not result in imminent change, but could force a shift in dynamic over time. Some follow common themes, including centering the voices and thoughts of the Afghan diaspora and understanding that, at the moment, initiatives taken at the local level are likely more impactful than those that attempt to dismantle the entire system.

## Recommendations

- **Multilateral Organizations can ask for small changes.** For example, the United Nations could ask the Taliban if, rather than reinstating a Ministry of Women’s Affairs, it could create a Ministry of Women’s Religious Affairs. Or instead, multilateral institutions could ask that each Ministry have a women’s sub-department, with women leaders working from home. Small incremental changes to the structure, changing the dynamic of the Taliban or the way the group views women one step at a time could ultimately result in real change.
- **International universities and organizations can offer assistance to the country’s many secret schools, whether through equipment provision or knowledge sharing.** Many universities have upped their number of online courses and are providing scholarships to Afghan students.<sup>225</sup> Afghan women are also participating in secret, underground school systems, though there is no data or information on these schools. According to a UNAMA official, most provinces outside the capital are running some form of underground schooling system, but feel too threatened to communicate with other provinces about this.<sup>226</sup> As a consequence, most provinces likely have some form of ongoing underground schooling, but lack confirmation that other provinces are also educating their girls and women out of fear of Taliban reprisal. Many schools suffer from acute shortages of material goods

<sup>224</sup> U.S. Department of State. “Secretary Antony J. Blinken on the 2022 Country Reports on Human Rights Practices.” 20 March 2023. <https://www.state.gov/secretary-antony-j-blinken-on-the-2022-country-reports-on-human-rights-practices/>.

<sup>225</sup> Kumar, Ruchi. “The Taliban ended college for women. Here’s how Afghan women are defying the ban.” WUSF. 24 February 2023. <https://wusfnews.wusf.usf.edu/2023-02-24/the-taliban-ended-college-for-women-heres-how-afghan-women-are-defying-the-ban>.

<sup>226</sup> Princeton University. “Designing a Framework for Afghanistan” Lecture. 17 April 2023.

that may force them to shutter their doors. Their needs include cash transfers or providing equipment like portable batteries and laptops. Because much of the learning is moving to internet learning for Afghan women, these schools need reliable internet access and devices through which to conduct courses. International universities can play a vital role in this, deploying some of the resources and strategies they developed during the COVID-19 pandemic with their own students.

- **International donors, including private donors, may consider providing financial support to universities in neighboring countries that are willing to enroll, and cover the expenses of, Afghan women students.** While this would presume the ability of students to travel abroad—something that cannot be taken for granted—the mere opening of opportunities like this may plant seeds of positive change. These opportunities could also serve as a public signal on the part of regional countries of their disagreement with the Taliban’s restrictions on women’s education, which, in turn, may strengthen the position of advocates for women’s education inside Afghanistan, including possibly within the Taliban itself.
- **International governments and organizations can provide financial and technical support to Afghan civil society, encouraging nonviolent civil resistance.** Nonviolent civil resistance has proven to be an effective strategy for ridding a country of tyranny. Peter Ackermann, in his “The Checklist to End Tyranny,” argues for nonviolent civil resistance. He says, “Oppressed populations using nonviolent tactics—such as strikes, boycotts, mass protests, and other forms of disrupting social order—are often the most powerful drivers of their own liberation.”<sup>227</sup> Investing in capabilities, training, and technological access for local groups representing minority populations like women could result in significant impacts over time.
- **Muslim leaders from around the world can continue to communicate their interpretation of women’s rights in the Quran.** Religious leaders from across the country have also denounced some of the measures introduced by the Taliban. At a religious conference in Peshawar, leaders called for the Taliban to reopen girls’ secondary schools.<sup>228</sup> Moreover, a religious leader in Herat issued a fatwa in support of women’s education.<sup>229</sup> In early April, two religious scholars, one of whom is a Talib, argued that schools should re-open for women as Islam encourages women to study.<sup>230</sup> Furthermore, when women were barred from receiving a secondary education, Saudi Arabia, the United Arab Emirates, Turkey, Pakistan, Indonesia, Qatar, and the Organization for Islamic Cooperation made public statements denouncing the ban.<sup>231</sup> Communicating these disagreements to the Taliban, especially to the Taliban leaders who are less conservative than the strictest Kandahar group, could

<sup>227</sup> Ackerman, Peter. “The Checklist to End Tyranny. How Dissidents Will Win 21st Century Civil Resistance Campaigns.” ICNC Press, 2021. <https://www.nonviolent-conflict.org/wp-content/uploads/2021/11/Peter-Ackerman-percentE2-percent80-percent93-The-Checklist-to-End-Tyranny.pdf>.

<sup>228</sup> Tribal News Network. “Religious leaders Call Afghan Taliban to revisit their decision and open all girls’ schools.” 2 April 2022. <https://tnnenglish.com/religious-leaders-call-afghan-taliban-to-revisit-their-decision-and-open-all-girls-schools/>.

<sup>229</sup> Qazizai, Fazlminallah and Diaa Hadid “Afghans who want teen girls back in school have new allies: Taliban-affiliated clerics.” 5 May 2022. NPR. <https://www.npr.org/sections/goatsandsoda/2022/05/05/1096634192/afghans-who-want-teen-girls-back-in-school-have-new-allies-taliban-affiliated-cl>.

<sup>230</sup> Associated Press. “Afghan religious scholars criticize Taliban’s ban on education for girls, women.” 8 April 2023. PBS. <https://www.pbs.org/newshour/world/afghan-religious-scholars-criticize-talibans-ban-on-education-for-girls-women>.

<sup>231</sup> Dawi, Akmal. “Muslim Countries Blast Taliban for University Ban for Afghan Women.” 22 December 2022. VOA News. <https://www.voanews.com/a/muslim-countries-blast-taliban-for-university-ban-for-afghan-women/6887860.html>.

have a large impact over time. The focus should be providing the Taliban with exposure to the international community of traditional Muslims, of religious individuals, rather than isolating the group.

Women's rights in Afghanistan have ebbed and flowed since the turn of the twentieth century. Today, Afghan women face more restrictions than ever before. Because the Taliban does not respond to traditional diplomatic tools that the international community typically relies on in negotiations, new strategies focused on Afghan women and local actors must be deployed to improve the situation for women, even if they only produce small change.

## The Importance of Religion for Afghans and Policymakers

Afghan religious institutions hold vital roles in resource distribution, relationship-building, and conflict resolution. They contribute to social cohesion, public communication, mediation, local community connections with NGOs and the state, and charity distribution.<sup>232</sup> Religious schools also educate many Afghans, including an increasing number of Afghan women denied the right to a public education by the Taliban.<sup>233</sup> Furthermore, religion influences political commitments and social practices of most Afghans. A 2021 survey found 99 percent of Muslim Afghans support sharia as the official law,<sup>234</sup> with a majority believing religious leaders should have a significant role in politics.<sup>235</sup> The Islamic Republic of Afghanistan integrated Islamic principles with secular institutions, constitutionally establishing Islam as the state religion and blending *shari'a* and civil legal systems.<sup>236</sup>

Afghans appear to trust local religious institutions and leadership more than Taliban leadership.<sup>237</sup> The Taliban, recognizing the influence of local religious leadership, replaced elected provincial councils with councils of religious clerics last year.<sup>238</sup> Taliban Supreme Leader Hibatullah Akhundzada also convened a gathering of Taliban-aligned religious leaders to secure loyalty pledges and advance his hardline agenda, with no women invited.<sup>239</sup> **The international community should not cede relations with local religious leaders and organizations to the Taliban and instead actively engage to preserve their support for tolerant, inclusive religious expression.**

### Ongoing Threats to Religious and Gender Minorities; Lack of Recourse to Judicial System

The work of building strong and mutually beneficial relations between the international community and local religious institutions is urgent particularly because of the severe threats to the rights and wellbeing of religious and gender minorities posed by the Taliban and extremist groups, including ISIS-K. A recent report by the U.S. Commission on International Religious Freedom describes a hostile and dangerous climate for many Afghans. According to the Commission, religious freedom conditions in the country have “drastically deteriorated” following the Taliban takeover in August of 2021, including for Hazara Shi’a, Sufis, Hindus, Sikhs, Jews, Christians, and Baha’i.<sup>240</sup> There is evidence that Taliban authorities engaged in the persecution, expulsion, and killing of members of religious minorities. Taliban authorities will not ensure the safety or freedom of expression of religious minorities in the country. They have also used their religious beliefs to justify banning

<sup>232</sup> Kaja Borchgrevink, “Peacebuilding in Afghanistan: The Role of Religious Civil Society,” The London School of Economics and Political Science, *Religion and Global Society* (blog), September 5, 2018, <https://blogs.lse.ac.uk/religionglobalsociety/2018/09/peacebuilding-in-afghanistan-the-role-of-religious-civil-society/>.

<sup>233</sup> “Banned from School, Afghan Girls Turn to Madrassas,” France24, March 16, 2023, <https://www.france24.com/en/live-news/20230316-banned-from-school-afghan-girls-turn-to-madrassas>.

<sup>234</sup> James Bell, “The World’s Muslims: Religion, Politics and Society” (Washington, D.C.: Pew Research Center, April 30, 2013), 9, <https://www.pewforum.org/wp-content/uploads/sites/7/2013/04/worlds-muslims-religion-politics-society-full-report.pdf>.

<sup>235</sup> Bell, 11.

<sup>236</sup> Julia Pfeiffer, “Traditional Dispute Resolution Mechanisms in Afghanistan and Their Relationship to the National Justice Sector,” *Verfassung Und Recht in Übersee / Law and Politics in Africa, Asia and Latin America* 44, no. 1 (2011): 85, <https://www.jstor.org/stable/43239779>.

<sup>237</sup> Norunn Grande, “Evaluation of 3rd Phase of Project 2015-2016: Religious Actors for Peace in Afghanistan” (Lillehammer, Norway: Nansen Center for Peace and Dialogue, May 2016), 32.

<sup>238</sup> John Sopko, “Quarterly Report to the United States Congress” (Special Inspector General for Afghanistan Reconstruction, 11/22), 81–82.

<sup>239</sup> Peter Mills, “Taliban Supreme Leader Uses Gathering of Religious Leaders to Consolidate Power,” Institute for the Study of War, July 29, 2022, <https://www.understandingwar.org/backgrounder/taliban-supreme-leader-uses-gathering-religious-leaders-consolidate-power>.

<sup>240</sup> Mohammed Abu-Nimer, “An Islamic Model of Conflict Resolution: Principles and Challenges,” in *Crescent and Dove: Peace and Conflict Resolution in Islam* (Washington, D.C.: United States Institute of Peace Press, 2010), 1–4.



women from access education and employment by NGOs. Unfortunately, religious and gender minorities cannot turn to the courts for justice.

In contravention of the duties of a legal system to protect against rights abuses and ensure independence and due process, the Taliban-dominated judicial system has enabled oppression. Following the takeover, the Taliban de facto authorities have banned thousands of lawyers, judges, and prosecutors from practicing, including all women, persecuting and killing some.<sup>241</sup> <sup>242</sup> The state-run legal system does not provide due process<sup>243</sup> or ensure human punishment<sup>244</sup> and cannot serve justice to Afghans in desperate need of protection and adjudication. We will discuss later how informal, indigenous conflict resolution systems may provide an alternative place for Afghans to seek justice, and that the international community should support these systems.

## The Potential of Religion for Peacebuilding

The Taliban have employed Islam to justify the repression of religious minorities and women, as well as violence against civilians. However, the values and narratives of Islam are neither static nor inherently oppressive; religion can motivate peace, social justice, and harmony.<sup>245</sup> Sacred texts, traditions, rituals, stories, and values offer “an infinite set of possibilities” for prosocial or antisocial messages.<sup>246</sup>

In fact, religion has provided inspiration, motivation, support, and organization for conflict resolution efforts, known as *religious peacebuilding*. Gerald Powers writes that religious peacebuilding involves the “beliefs, norms, and rituals” of peacebuilding as pursued by a range of religious actors including both faith-based institutions and individuals motivated by religious convictions.<sup>247</sup> Peacebuilding encompasses both formal political processes and a broader category of collective action aimed at resolving interpersonal and intercommunal conflict; promoting reconciliation post-conflict; and envisioning with harmonious relations between different groups. Religious actors and organizations have effectively engaged in peacebuilding efforts worldwide, from Eastern Europe’s democratic revolutions to peace processes in Colombia, Mozambique, and Uganda.<sup>248</sup>

Even though a formal negotiations process to establish an inclusive government is currently infeasible, Afghans face deprivation, instability, and insecurity, all of which drive conflict.<sup>249</sup> Given the ability of religion to motivate and support conflict resolution, as well as to meet emotional and spiritual needs, religious

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<sup>241</sup> Ron Synovitz, “Judge, Jury, And Executioner: Taliban Brings Afghanistan’s Justice System Under Its Thumb,” RadioFreeEurope, December 2, 2021, <https://www.rferl.org/a/taliban-afghanistan-justice-system/31588972.html>; Mahir Hazim, “Going Back to Zero: How the Afghan Legal and Judicial System Is Collapsing Under the Taliban Regime,” Jurist, March 7, 2022, <https://www.jurist.org/commentary/2022/03/mahir-hazim-afghan-legal-judicial-system-collapsing-taliban-regime/>; “Afghanistan: Collapse of Legal System Is ‘Human Rights Catastrophe,’” UN News, January 20, 2023, <https://news.un.org/en/story/2023/01/1132662>.

<sup>242</sup> Hazim, “Going Back to Zero.”

<sup>243</sup> “Afghanistan: Collapse of Legal System.”

<sup>244</sup> Hazim, “Going Back to Zero.”

<sup>245</sup> R. Scott Appleby, *The Ambivalence of the Sacred: Religion, Violence, and Reconciliation*, Carnegie Commission on Preventing Deadly Conflict Series (Lanham, MD: Rowman & Littlefield Publishers, 2000), 39.

<sup>246</sup> Appleby, 40.

<sup>247</sup> Gerard F. Powers, “Religion and Peacebuilding,” in *Strategies of Peace: Transforming Conflict in a Violent World*, ed. Daniel Philpott and Gerard F. Powers (New York: Oxford University Press, 2010), 322, <https://doi.org/10.1093/acprof:oso/9780195395914.003.0013>.

<sup>248</sup> Powers, 318.

<sup>249</sup> “A New Era of Conflict and Violence,” United Nations (United Nations, 2020), <https://www.un.org/en/un75/new-era-conflict-and-violence>.

peacebuilding efforts at the local level merit dedicated investment by the international community. Efforts lead by religious leaders and explained in religious vernacular may more effectively reach conservative Afghans than liberal, secular initiatives.<sup>250</sup> However, this does not negate the importance of continued advocacy on human rights, in particular women's rights.

### Islamic and Afghan Traditions in the Service of Peacebuilding

Islamic and indigenous Afghan traditions contain valuable resources for peacebuilding and a promoting and inclusive Afghan society. Islam has developed values and processes for conflict resolution drawn from the Qur'an, *hadith*, and centuries of Islamic thought.<sup>251</sup> These frameworks consider the protection of human life and dignity to be sacred tasks, requiring collective action and solidarity against oppression.<sup>252</sup> One relevant Islamic value is *sabr* (patience), which can ensure commitment to long, arduous processes of peacebuilding. The Islamic process of *shura* requires that leaders consult affected people before decision-making. Islamic conflict resolution models emphasize social harmony facilitated by mediators of high religious and social esteem.<sup>253</sup> These frameworks, when promoted and supported in an Islamic context like Afghanistan, have the potential to reduce conflict.

Afghan ethnic and tribal traditions also offer sophisticated, culturally relevant frameworks for peacebuilding. The elements of religion that lend themselves to peacebuilding work, including values, narratives, and ethical codes, have analogs in ethnic traditions. Pashtun Afghans can resolve disputes and restore community harmony through the process of *jirga*. In this process, well-reputed mediators or arbitrators are appointed to evaluate and settle a dispute at the request and consent of disputants. Another informal dispute settlement practice is *julasa*, which is mainly used in Bamiyan Province, in central Afghanistan. Well-known, trusted men (and sometimes women) mediate to contain the dispute and preserve the community's honor, applying either *shari'a* or customary law as they see fit.

Local, informal conflict resolution processes are especially worthy of support given that Afghans cannot rely on the Taliban-controlled formal justice system to secure justice. Afghans themselves recognized the important role of informal justice mechanisms even during the Republic: in the years before the Taliban takeover, the Afghanistan National Development Strategy, the National Justice Sector Strategy, and the National Justice Program all called for strengthened links between the formal and informal justice sectors.<sup>254</sup> It is critical to preserve an alternative vision of religious expression and conflict resolution that is less violent and more inclusive than that of the Taliban. Furthermore, investment in local, informal conflict resolution may be more sustainable than top-down projects directed by foreign powers; communities are invested in projects over which they have ownership and which are accessible to them.<sup>255</sup>

### Religious Peacebuilding Applied in Afghanistan

<sup>250</sup> Ofer Zalzberg, "Beyond Liberal Peacemaking: Lessons from Israeli-Palestinian Diplomatic Peacemaking," *Review of Middle East Studies* 53, no. 1 (June 2019): 46, <https://doi.org/10.1017/rms.2019.9>.

<sup>251</sup> Abu-Nimer, "An Islamic Model of Conflict Resolution: Principles and Challenges," 75.

<sup>252</sup> Abu-Nimer, 79, 85.

<sup>253</sup> Abu-Nimer, 74–75.

<sup>254</sup> Pfeiffer, "Traditional Dispute Resolution Mechanisms in Afghanistan and Their Relationship to the National Justice Sector," 94.

<sup>255</sup> Nathan C. Funk, "Building on What's Already There: Valuing the Local in International Peacebuilding," *International Journal: Canada's Journal of Global Policy Analysis* 67, no. 2 (June 2012): 396, <https://doi.org/10.1177/002070201206700208>.

Religious peacebuilding efforts have occurred in Afghanistan, with Afghan civil society and government addressing conflict, fostering inclusion, and countering the Taliban through such initiatives. Several notable programs from the past decade can inform future interventions.

One significant program, Religious Actors for Peace (RAP), trained hundreds of religious leaders of many ethnic and tribal backgrounds from across Afghanistan, both men and women, in conflict resolution and peacebuilding.<sup>256</sup> RAP was initiated by Norwegian Church Aid and funded by the British Embassy with approval from the Afghan Republic.<sup>257</sup> These leaders mobilized against conflict-causing factors like corruption and excessively high dowries; they educated students and community members about the importance of peace; and they resolved local conflicts (200 local conflicts, 150 family conflicts, 39 resource conflicts, and 28 tribal conflicts).<sup>258</sup> Participants demonstrated “increased knowledge, improved skills and change in attitude, new perspectives and new ways of performance.”<sup>259</sup> Importantly, RAP empowered Afghan women professionally, in part *because* of its religious nature. The program brought these women into professional collaboration with men and expanded their professional opportunities by unlocking new spaces for advocacy, in religious educational settings.<sup>260</sup> Their work was also received as more authentically Afghan for that same reason; as one participant recounted: “People blamed [peacebuilders] that they transfer the western tradition but when a woman has knowledge of Qur’an and the hadiths and she argues with the support Qur’anic and hadiths guidance then people listen to her and will never blame her.”<sup>261</sup> In another initiative, Afghan women’s rights advocate Jamila Afghani trained imams around the country on women’s rights from an Islamic perspective; many participants began to promote women’s issues and create new opportunities for women’s engagement.<sup>262</sup>

These outcomes remain relevant even under the Emirate: they demonstrate that religious leaders can act locally and promote peace and communal harmony in an inclusive way. As one woman leader in RAP put it, “Peace means brotherhood, friendship, conciliation and a tranquil society. Peace means fairness and equality.”<sup>263</sup> This expansive definition of peace captures the myriad needs that dedicated peacebuilding efforts can address.

Leaders in the Republican government and international community also recognized the unique potential of religious peacebuilding to reach hearts and minds. For example, The Afghan High Peace Council hosted an international religious conference aimed at resolving the conflict with the Taliban.<sup>264</sup> Also, NATO Resolute Support Mission Commander John Nicholson argued that religious leaders were better suited than NATO to counter Taliban ideology, encouraging Gulf countries to engage in religious peacebuilding to strengthen the Islamic consensus against terrorism and strengthen the peace process.<sup>265</sup>

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<sup>256</sup> Grande, “Evaluation of 3rd Phase of Project 2015-2016: Religious Actors for Peace in Afghanistan,” 5.

<sup>257</sup> Grande, 9.

<sup>258</sup> Grande, 6, 32.

<sup>259</sup> Grande, 21.

<sup>260</sup> Javier Fabra-Mata and Muzhgan Jalal, “Female Religious Actors as Peace Agents in Afghanistan,” *Journal of Peacebuilding & Development* 13, no. 2 (August 1, 2018): 84, <https://doi.org/10.1080/15423166.2018.1472031>.

<sup>261</sup> Fabra-Mata and Jalal, 85.

<sup>262</sup> Hajer Naili, “In Afghanistan, Danger Stalks Gender Imam Training,” Women’s eNews, June 12, 2015, <https://womensenews.org/2015/06/in-afghanistan-danger-stalks-gender-imam-training/>.

<sup>263</sup> Fabra-Mata and Jalal, “Female Religious Actors as Peace Agents in Afghanistan,” 82.

<sup>264</sup> Hashim Habibzada, “Afghan Council to Host Religious Conference to Promote Peace,” VOA, April 15, 2018, <https://www.voanews.com/a/afghanistan-high-peace-council-religious-conference/4349696.html>.

<sup>265</sup> John W. Nicholson, Press conference by NATO Resolute Support Mission Commander, June 1, 2018, [http://www.nato.int/cps/en/natohq/opinions\\_155886.htm](http://www.nato.int/cps/en/natohq/opinions_155886.htm).

Clearly, these efforts to mobilize religious institutions toward peacebuilding failed to prevent the Taliban from taking control of the state by force. Researcher Muddassar Ahmed argues that religious peacebuilding initiatives were undermined by insufficient knowledge, engagement, and capacity on the part of the international community. Religious engagement started late and was kept marginal. Armed opposition groups were not engaged sufficiently. Also, local ulemas “were not always well connected or did not have the institutional capacity to ferment a more regular pursuit of religious diplomacy, especially as the Western allies were drawing down their support and presence entirely.”<sup>266</sup>

It is difficult to evaluate these claims in the absence of robust literature on religious peacebuilding efforts in Afghanistan. Regardless, the success of the Taliban was likely determined by structural factors unrelated to religious peacebuilding. For example, poor governance and corruption, undermined state capacity and popular support for the government. In any case, religious peacebuilding efforts in the current moment must take place in the absence of formal political negotiations. They should be focused on meeting the social and emotional needs of Afghans; resolving local conflicts; preserving a religious vision alternative to that of the Taliban, and bettering the position of women and religious minorities.

### **Limited Religious Engagement Capacity in the West Hampering Response to Afghanistan**

To achieve this vision, actors in the international community, and especially the West, should expand their historically limited capacity to engage diplomatically with religion and religious actors. US religious engagement, for example, has been “sporadic, ceremonial, and all too often ad hoc,”<sup>267</sup> suffering from myriad issues, including 1) reluctance by American officials to address religion; 2) the use of narrow and unsophisticated frameworks to approach religion, and 3) a limited “institutional capacity” to constructively engage with religion.<sup>268</sup> It was not until 2013 that the U.S. government began “to build greater capacity in US foreign policy to understand the role of religion in world politics and, based on such understanding, to engage and mobilize religious actors and voices in the pursuit of American values and interests globally.”<sup>269</sup> In the past decade, the European Union has also embarked on a project of expanding and deepening its religious engagement in recent years, in parallel to that of the United States.<sup>270</sup> Both US and EU strategies have explicitly recognized that better religious engagement makes conflict resolution efforts more effective.<sup>271</sup> It is essential that Western actors in the international community invest in building up their capacity to engage with religion and religious institutions for religious peacebuilding efforts in Afghanistan are to succeed.

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<sup>266</sup> Muddassar Ahmed, “How Religious Diplomacy and Pan-Islamic Organizations Can Help Stabilize Afghanistan,” Policy Paper (The German Marshall Fund of the United States, August 2022), 9, [https://www.gmfus.org/sites/default/files/2022-08/How percent20Religious percent20Diplomacy percent20and percent20Pan-Islamic percent20Organizations percent20Can percent20Help percent20Stabilize percent20Afghanistan.pdf](https://www.gmfus.org/sites/default/files/2022-08/How%20Religious%20Diplomacy%20and%20Pan-Islamic%20Organizations%20Can%20Help%20Stabilize%20Afghanistan.pdf).

<sup>267</sup> Amy Frykholm, “Under Hillary Clinton, State Department Pursued Greater Religious Engagement” (Religion & Politics, May 8, 2013), <https://religionandpolitics.org/2013/05/08/since-hillary-clintons-tenure-the-state-department-pursues-greater-religious-engagement/>.

<sup>268</sup> Liora Danan and Alice Hunt, *Mixed Blessings: U.S. Government Engagement with Religion in Conflict-Prone Settings*, ed. Frederick Barton and Karin Von Hippel (Washington D.C: Center for Strategic and International Studies, 2007).

<sup>269</sup> Gregorio Bettiza, *Finding Faith in Foreign Policy: Religion and American Diplomacy in a Postsecular World* (New York: Oxford University Press, 2019), 174, <https://doi.org/10.1093/oso/9780190949464.003.0001>.

<sup>270</sup> Philippe Perchoc, “Religion and the EU’s External Policies: Increasing Engagement,” In-depth analysis, [https://www.europarl.europa.eu/Thinktank/en/Document/EPRS\\_IDA\(2020\)646173](https://www.europarl.europa.eu/Thinktank/en/Document/EPRS_IDA(2020)646173) (European Parliamentary Research Service, February 12, 2020), 1.

<sup>271</sup> Perchoc, 1.

## Recommendations

Through effective partnership with and support for local religious and ethnic leadership, the international community can strengthen Afghan civil society and humanitarian aid delivery; ensure access to conflict resolution and justice outside the repressive state system; and protect the status of gender and religious minorities. This approach will not only serve the vital needs of Afghan citizens in crisis but will also serve the interests of the international community. Afghans in communities with strong social and spiritual support, as well as recourse to justice, will be less susceptible to fundamentalism and hostile ideologies that undermine human rights. Investment in religious peacebuilding will preserve the existence of an inclusive national Afghan compact, an alternative to the repressive and highly patriarchal vision of the Taliban. Finally, the Afghan people will be more receptive to and appreciative of an international community whose rhetoric and aid align with their religious values and perspectives. This strategy of support for informal, local institutions focuses on stabilization, rather than the currently infeasible and historically unsuccessful strategy of formal state building.

The international community should:

- **Support conflict resolution training for local Afghan religious and tribal leaders unaffiliated with the Taliban**, as well as skill-building in organizational management and strategic planning.
- **Investigate pathways to formal recognition of informal justice processes conducted by local religious and tribal leaders** on the part of business, nonprofit, and state actors.
- **Invest in inclusive religious engagement capacity building**, including deeper training for diplomatic officials, establishing offices dedicated to religious engagement, and updating legal guidance clarifying appropriate religious engagement.
- **Support peacebuilding initiatives that enable cooperation between Afghan men and women and that promote women's participation in peacebuilding**, especially in areas of particular access for women like education.<sup>272</sup>
- **Coordinate rhetoric condemning Taliban rights abuses as well as funding for local Afghan religious authorities with transnational Islamic organizations** like the Organization of Islamic Cooperation in cases where there is broad agreement.
- **In the long term, if and when a formal process of negotiations with the Taliban is established, take a pluralistic approach to conflict resolution**, supporting the creation of religious accords in addition to a negotiated document grounded in international law.<sup>273</sup>

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<sup>272</sup> Adapted from recommendations of Fabra-Mata and Jalal, "Female Religious Actors as Peace Agents in Afghanistan."

<sup>273</sup> Adapted from recommendations of Zalzburg, "Beyond Liberal Peacemaking."

## 4. Conclusion

The international community is deeply divided over high-level political dilemmas – key among them, the path forward on recognition and whether and how to accommodate an Afghan future under Taliban rule. However, gridlock over long-term questions does not obviate the need for continued life-saving humanitarian assistance in the short term, or in the medium term, to foster conditions for a sustainable economic recovery. The U.S. and international partners can make incremental progress across several domains— from aid delivery to banking, private sector partnership, food security, and education, among others — and “bright spots” exist in local, community-based approaches. Progress at the margins requires tapping further into existing “pockets of excellence” in humanitarian aid delivery and economic development, exploiting local variation in Taliban authority, and above all, investing in the capacities, knowledge, solutions, and resilience of Afghans on the ground.

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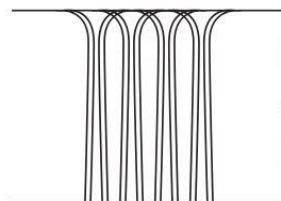
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