

# Afghanistan Resilience Trust Fund

Annual Progress Report

January - December 2025



WORLD BANK GROUP



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## ABBREVIATIONS AND ACRONYMS

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ACReMAP	Anti-Corruption and Results Monitoring Action Program
ADB	Asian Development Bank
ARTF	Afghanistan Resilience Trust Fund
ASIST	Advisory Services, Implementation Support, and Technical Assistance
AWAP	Afghanistan Water Platform
CAEDO	Community and Enterprise Development Organization
CBE	Community Based Education
CRLP	Community Resilience and Livelihoods Project
CRG	Community Representative Group
CSG	Capital support grant
DABS	Da Afghanistan Breshna Sherkat
ECA	Entry Criteria for Access
EERA	Education Emergency Response in Afghanistan
EFSP	Emergency Food Security Project
EMERGe	Empowering Microfinance and Enterprises for Resilience and Growth
GBV	Gender-based violence
HER	Health Emergency Response
IDA	International Development Association
IDP	Internally displaced person
ITA	Interim Taliban Administration
K	Thousands
M	Millions
MCBP	Maternal and Child Benefit Program
MFP	Microfinance provider
MSE	Micro and small enterprise
MSME	Micro, small, and medium-sized enterprise

NGO	Nongovernmental organization
PESC	Private energy services company
UNESCO	United Nations Education, Scientific and Cultural Organization
UNICEF	United Nations Children’s Fund
UNOPS	United Nations Office for Project Services
USAID	U.S. Agency for International Development
WERP	Water Emergency Relief Project





## MESSAGE FROM THE COUNTRY DIRECTOR

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*“By pivoting toward private sector–led solutions, we are not only creating jobs and supporting resilience, but also empowering communities to overcome adversity and build lasting opportunities for Afghanistan’s future.”*



**Mr. Faris Hadad-Zervos,  
Country Director**

I am pleased to present the 2025 Annual Report of the Afghanistan Resilience Trust Fund (ARTF). The generous contributions of ARTF’s 31 partners made this report—and the activities it describes—possible.

The collective efforts of the ARTF partnership have yielded valuable insights into how to navigate Afghanistan’s complex challenges. This collaboration has also deepened the engagement of the World Bank and its partners and stakeholders, with a central focus on meeting basic human needs through the principled approach that prioritizes access for women and girls.

This year, the World Bank strengthened primary and secondary health care services, reaching 97 percent of our target for supporting pregnant and breastfeeding women and 85 percent of our project-end target for facilitated births at project-funded facilities. We provided learning opportunities to 200,000 children, 74 percent of whom were girls. Access to community infrastructure and basic services increased, with access of rural beneficiaries to climate-resilient infrastructure reaching 102 percent of target and the area cultivated for food production using distributed seeds reaching 115 percent of target. These highlights represent just a portion of this year’s achievements, which are discussed in this report.

These outcomes were attained in spite of prevailing difficulties. Afghanistan remains at a critical juncture, facing significant demographic, economic, and humanitarian challenges.

Since late 2023, the country has absorbed between 4 million and 4.7 million Afghans returning from Iran and Pakistan, pushing population growth to nearly 9 percent this year—an upward trend that is likely to continue in 2026. Although this year’s overall economic output is expected to rise by just over 4 percent, the rapid increase in population is eclipsing this growth, leading to a decline in per capita economic output akin to that of 2005. Declining aid continues to shrink fiscal space, undermining delivery of basic and lifesaving services. Restrictions on Afghan women and a recurring cycle of natural

disasters—earthquakes and droughts—are intensifying these pressures, risking greater poverty, upending social cohesion, and heightening fragility in Afghanistan and regionally.

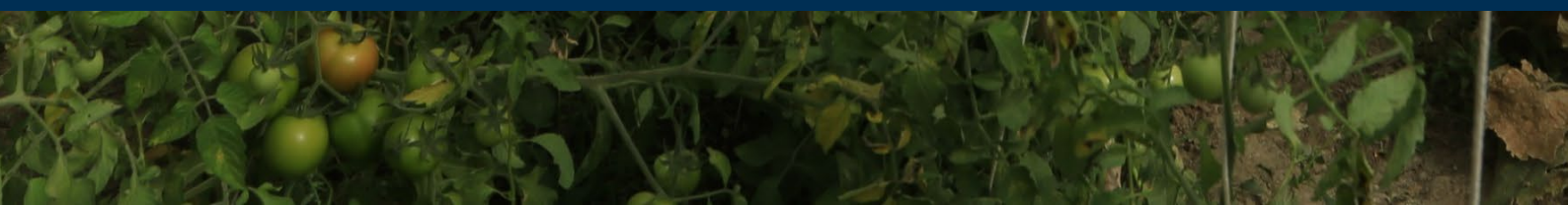
To meet the challenges facing the people of Afghanistan, the World Bank, in collaboration with ARTF partners, continues to chart a path forward. We are intensifying efforts to achieve greater efficiency, selectivity, and sustainability in the use of resources, with a deliberate pivot toward private sector–led support of basic human needs and jobs. This means that we will continue to fund key social sectors while finding efficiencies and using local actors. We will leverage delivery of solutions to meet basic human needs to create opportunities for the private sector. We will reinforce the principled approach by bringing in the private sector to create opportunities that will support jobs for women. To this end, we have established the Private Sector Resilience Program as a proof of concept to support the financial sector, enhance value chains, and provide thought leadership.

We are excited about the year ahead, recognizing that our engagement will be not linear, but continuous and contiguous, and with the support of our partners, we will continue to strive to break new ground with and for the people of Afghanistan.





## RESULTS AT A GLANCE





The following are results for January-December 2025.

### Improved health and nutrition practices, disease outcomes, and quality of care



**492k** births occurring at project-financed facilities



**68k** pregnant and breastfeeding women benefiting from quarterly safety nets



**491k** children received the third dose of the pentavalent vaccine through project-financed facilities



**2.7m** visits for growth monitoring and counseling on age-appropriate feeding of children younger than two received at project-financed facilities

### Improved access to community-driven basic service delivery



**2.9m** people in rural areas benefiting from climate-resilient community infrastructure services



**1.8m** urban residents benefiting from improved access to sustainable community transport infrastructure and services

### Temporary employment (cash for work) to build or improve community-based assets and increased engagement of female headed-households in livelihoods activity



**395k** households receiving cash for work.



**80k** households receiving livelihood support through labor-intensive works



**2m** displaced people and people in host communities provided with services and livelihoods



**88%** of rural female headed-households engaged in a livelihood activity

### Greater project-supported crop production, area under irrigation, and adaptive capacity and improved capacity of agribusinesses and market access for women-owned enterprises



**30k** Ha cultivated for food production with distributed seeds



**67k** Ha provided with new or improved irrigation or drainage services



**1.8k** Ha planted with climate-resilient vegetative coverage

### Improved education opportunities with improved facilities and materials, teaching practices and nutrition



**2.1m** students supported with better education resulting in 84% of target



**16%** of supported CBE classes have already completed the full 3 year CBE cycle

### Improved credit readiness of micro, small, and medium-sized enterprises (MSME)



**507** micro and small enterprises made credit ready

### Increased loans disbursed including to women or women-owned enterprises



**11k** loans disbursed by microfinance providers



**85%** of MSMEs are women owned



## PUBLISHED REPORTS

The following are reports published in 2025.

- Afghanistan Development Update, Youth and Employment, Spring 2025
- Afghanistan Development Update, Economic Impact of Migrant and Refugee Returns, Fall 2025
- Afghanistan Economic Monitor, Monthly Report
- Tri-Annual Progress Report - January to April 2025, June 2025
- Multi-Agency Social Protection Engagement Framework, July 2025
- Building Resilience: How Community Organizations Are Transforming Lives in Afghanistan, February 2025
- Annual Afghanistan Resilience Trust Fund Monitoring Agent Report



## INTRODUCTION



The purpose of this report is to provide a comprehensive overview of the Afghanistan Resilience Trust Fund (ARTF) and its activities during 2025. The report details how the ARTF, which the World Bank administers and its partners support, has continued to deliver essential basic services and livelihood support to the people of Afghanistan under highly challenging circumstances. The report covers implementation of the ARTF program during 2025 and discusses key results from investment projects, analytical activities, risk management and monitoring efforts, partner coordination, and communication efforts and includes a financial summary of the program. It also outlines a medium-term strategy to maintain support for Afghanistan's most vulnerable populations.

The ARTF aims to deliver scalable services to address basic human needs using a sustainable, principled approach that prioritizes access for women and girls. The ARTF supports initiatives in health, education, water, community resilience, and microfinance. It also administers an analytical program that informs its own operations and future plans and development efforts of the broader international community. It finances a third-party financial and physical monitoring program to ensure that goods and services reach their intended beneficiaries and verifies compliance with the principled approach.

The World Bank Group is undertaking a strategic shift toward greater efficiency and sustainability in the use of resources in view of the changing global and Afghan environments as part of its medium-term pivot strategy.

This gradual realignment is a direct response to three major shocks: a sharp decline in aid, a significant influx of returnees, and increasingly restrictive Interim Taliban Administration (ITA) policies. The goal is to adapt the organization's engagement in Afghanistan to sustain results in a challenging environment. To enhance efficiency and sustainability, efforts include supporting operational efficiencies, including co-financing projects in health with the Asian Development Bank (ADB), merging storage facilities for perishable produce, and exploring private sector solutions for food security and digital payments, alongside a focus on local procurement and digitalization. Job creation initiatives emphasize greater localization and private sector involvement, with a strong commitment to empowering women and returnees. This involves developing proofs of concept for private sector projects and ensuring women's participation in new initiatives. Given the political realities, the World Bank will implement this pivot outside of ITA structures, recognizing that, although this approach may not yield optimal results, it is necessary under current constraints.





## AFGHANISTAN HEALTH EMERGENCY RESPONSE PROJECT





**Implementing Agency:** United Nations Children's Fund and World Food Programme



**Closing Date:**  
May 31, 2027



**ARTF Grant Amount:**  
\$627 million

## OBJECTIVE

Increase use and quality of essential health and nutrition services

## DESCRIPTION

The Health Emergency Response (HER) is designed to sustain and enhance essential health and nutrition services across Afghanistan, with a focus on supply of primary and secondary care, reproductive and child health, nutrition, pandemic preparedness, and on-demand support through safety nets. Through flexible, off-budget implementation, it ensures accountability, service quality, and rapid response to health needs in 17 of the 34 provinces in complementarity with the ADB, which is implementing similar interventions in the other 17 provinces.

## ACTIVITIES

Key Areas	Achieved	Next Steps
Component 1: Urgent provision of essential primary and secondary health services	<ul style="list-style-type: none"><li>• Primary and secondary health care services delivered through results-based financing.</li><li>• Health facility staff receipt of performance-based bonuses.</li><li>• Mitigation measures implemented to address decline in basic health service uptake.</li></ul>	<ul style="list-style-type: none"><li>• Completion of analytics to assess implementation and fine tune the results-based financing approach to make it more effective and sustainable</li><li>• Prioritization of primary and secondary health services to plan World Bank–ADB investment in primary and secondary health care services after 2026</li></ul>



Key Areas	Achieved	Next Steps
Component 2: Strengthening service delivery and project coordination	<ul style="list-style-type: none"> <li>Contracts signed with local suppliers for 12 medicines, bringing total number of medicines procured or produced locally under the HER project to 52 out of 140 essential drugs.</li> <li>New performance improvement plan developed and service providers trained accordingly.</li> <li>Performance improvement plan targeting low-performing health indicators with mitigation measures implemented.</li> <li>3,000 injured patients in Kunar, Laghman, and Nuristan treated, and 24 facilities supported with equipment and lifesaving care.</li> </ul>	<ul style="list-style-type: none"> <li>Piloting of an increase in supply of medicines in selected health facilities to improve quality and timeliness of supply and inventory data and ensure availability of medicines at the facility level with lower out-of-pocket payment</li> <li>Estimation of true demand for medicines procured under World Bank and ADB projects</li> </ul>
Component 3: Strengthening demand and access to enhance nutritional outcomes among the most vulnerable	<ul style="list-style-type: none"> <li>Digital payments implemented in two of the seven districts identified in the project.</li> <li>Market assessment and development of skills curricula for nutrition-sensitive livelihoods completed.</li> </ul>	<ul style="list-style-type: none"> <li>Provision of Maternal and Child Benefit Program (MCBP) earthquake response in affected districts</li> <li>Provision of nutrition-sensitive livelihood training and conditional cash transfers</li> </ul>

## IMPLEMENTATION CHALLENGES, RISKS, AND LESSONS LEARNED

- Decline in essential health services:** In 2024, there was a 5 to 15 percent decline in provision of essential health services nationally, including maternal and child health. Early 2025 analysis identified several possible reasons for this: the Interim Taliban Administration's (ITA's) mahram<sup>1</sup> policy, transportation challenges, staff turnover, limited availability of female health staff, and logistics and coordination challenges. To address these challenges, steps have been taken to strengthen implementation, including monitoring implementation of the mahram policy with service providers, providing accommodation for midwives, designating focal points for maternal and child health service improvement, introducing flexible supervision strategies, and engaging clinical mentors.
- Drug availability and distribution challenges:** Analyses identified key factors behind lack of drug availability and persistent mismatches between distribution and demand. Further analysis and facility assessments are required to address these challenges and to increase drug availability and address distribution challenges.

<sup>1</sup> Close male relative as guardian

- **Interference and delays by ITA Ministry of Public Health:** The ITA Ministry of Public Health has interfered with contract updates, disrupted distribution activities, and obstructed third-party monitoring and data collection, which has delayed service provider payments, audit processes, and overall project implementation.
- **Monitoring, audit, and reporting challenges:** Delays in audit and monitoring reports, limited implementation of staff bonuses tied to quality of work, and restricted access for third-party monitoring agents have hindered oversight and performance tracking.

## RESULTS AT A GLANCE (Cumulative Results as of December 2025)

Key achievements include better quality of care, greater understanding of the drivers of drug stockouts and of the decline in maternal and child health services, and implementation of mitigation measures to address them. MCBP activities have been implemented across all selected districts, which have shown a smaller decline in maternal and child health services compared to other areas, a sign of integration of nutrition interventions into all project components.

### Improvement in health and nutrition practices, disease outcomes, and quality of care



**1.9m** births occurred in project-financed facilities, reaching 85% of the project-end (2027) target



**2.8m** children have received the third dose of pentavalent vaccine through project-financed facilities, reaching 78% of the project-end target



**16.1m** visits for growth monitoring and counseling on age-appropriate feeding of children under two received at project-financed facilities, reaching 77% of the project-end target



The average quality checklist score for primary and secondary hospitals was **53**, reaching 103% of the target



**68k** pregnant and breastfeeding women received health and nutrition safety net services quarterly, reaching 97% of the target

## GENDER AND SOCIAL INCLUSION

### Outcome for Entry Criteria for Access (ECAs)

Entry Criteria for Access	Status
<b>ECA 1:</b> Women are not prohibited from accessing health care.	✓
<b>ECA 2:</b> Female health staff are not prohibited from working.	✓
<b>ECA 3:</b> Women are not prohibited from receiving cash payments or participating in nutrition awareness sessions.	✓

The ECAs for the HER project have not been violated, and the project can continue with implementation. To ensure that female health staff were permitted to continue working, several mitigation measures were implemented. These included retaining female staff by offering pooled transportation, safe housing, hardship allowances, and flexible supervision in accordance with the mahram policy. District-level response teams were mobilized in areas experiencing high dropout rates. Further efforts involved deploying backup midwives, recruiting more female staff, and hiring clinical mentors to support the workforce. Nongovernmental organizations (NGOs) and financial service providers strive to ensure that female staff are present during registration, nutrition sessions, and cash distribution whenever possible. If female staff are unavailable, MCBP beneficiaries designate an alternate male recipient. Communities actively advocate with the ITA to maintain inclusion of registered beneficiaries in the project.

### **Progress Update**

Despite an increasingly constrained environment for women, as reflected in declining use of services, project partners have maintained significant outreach to female beneficiaries through adaptive strategies, embodying the principled approach. Notable achievements include supporting more than 4,500 female health workers and delivering 15.6 million nutrition counseling sessions to mothers of young children. The project also facilitated vaccination of 2.8 million children with Penta3 and 8.3 million women with tetanus vaccine, 1.9 million births occurred in project-financed facilities, and 68,000 pregnant and breastfeeding women are receiving health and nutrition safety net services quarterly. These results demonstrate meaningful progress in gender-related outcomes, even as operational challenges persist.

The World Bank finalized and approved the gender–sexual exploitation and abuse–sexual harassment action plan in May 2025, informed by an updated assessment of risks and challenges and incorporating mitigation measures built on prior investments, lessons learned, and emerging needs. Ongoing monitoring focuses on women’s and adolescent girls’ access to critical health and nutrition services amid persistent gender-based restrictions, including safety audits, whose findings were shared with stakeholders for action and structured consultations with female health workers to identify barriers affecting recruitment and retention. To strengthen gender-based violence (GBV) response services, the United Nations Children’s Fund (UNICEF) trained 325 doctors, nurses, and midwives in clinical care of survivors of GBV using Afghanistan-contextualized, locally translated materials delivered by an international expert. These resources are now available to other agencies, trained staff are sustaining services in the public sector, and trainers will support future cascading efforts.

## GENDER INDICATORS AT A GLANCE (Cumulative Results as of December 2025)



**16.1m** nutrition counseling sessions were provided for mothers of young children, reaching 77% of the project-end target



**21.7m** basic health and nutrition services provided to girls and women through the HER project, reaching 179% of the project-end target



**4.5k** female health workers employed, reaching 98% of the target



**1.9m** births occurred in project-financed facilities, reaching 85% of the project-end target



**22k** health workers were trained on gender-based violence, reaching 146% of the target



**68k** pregnant and breastfeeding women benefiting from safety nets for health and nutrition services reaching 97% of the target



**1k** female doctors, nurses, and midwives were trained to treat survivors of violence, reaching 3.5 times the target

## PRIVATE SECTOR INTERVENTION

The HER project has made notable strides in leveraging private sector interventions to strengthen Afghanistan's health system and empower women economically.

One key area is development of a drug procurement strategy that combines international and local procurement with critical activities such as expanding distribution of medicines locally and better medicine tracking system in health facilities. By establishing local arrangements for quality-assured medicines, the project aims to create a sustainable supply system that uses the capacity of the Afghan private sector. This hybrid approach has already increased the availability of locally sourced medicines, with 52 of 140 essential drugs now procured locally or regionally (compared with 40 in 2024). The introduction of mSupply, a medicine logistics management tool, further supports efficient tracking and distribution of medicines at the facility level, helping address stockouts and mismatches between supply and demand. These efforts not only increase the availability of medicines for the Afghan people, but also stimulate local market development and job creation and build resilience in the health supply chain.

The HER project has partnered with multiple financial service providers to provide cash transfers to eligible female beneficiaries, promoting women's economic empowerment. By using physical and digital payment modalities, the project ensures that women can access quarterly cash transfers and related benefits even in challenging environments; 68,000 women receive cash transfers quarterly. The gradual introduction of digital payments in select districts is expected to increase financial inclusion and efficiency. Social and behavioral change communication sessions, which include financial literacy modules to help women manage health and nutrition expenses and build resilience against future shocks, are being offered to complement these cash transfers.

Together, these private sector interventions are critical for sustaining health and nutrition outcomes, supporting women's agency, and fostering broader economic participation in Afghanistan.

**RESULT STORY****Lifecchanging Care to Mothers and Children through the Maternal and Child Benefit Program (MCBP)**

In the remote village of Paish in Badakhshan Province, twin girls Fatima and Zahra, born into poverty, were diagnosed with acute malnutrition at two months old. Their mother, herself malnourished, sought help at the district hospital, where the twins received two months of treatment and gradually gained strength, although the family's economic hardship persisted, and the threat of relapse remained ever present.

The family's inclusion in the MCBP, supported by the World Bank, was a turning point. Implemented by the United Nations World Food Program under the Health Emergency Response (HER) project, the MCBP is a lifeline for families like Fatima's and Zahra's.

The MCBP complements health services provided under HER by increasing access to and demand for essential health and nutrition services. It offers cash transfers and social and teaches behavioral change communication sessions to pregnant women and mothers of children under two. The cash helps families afford nutritious food and cover costs related to accessing health services. Awareness sessions—which female trainers deliver in local languages supported by video clips on televisions, flipcharts, posters of nutritious foods and good health and nutrition practices, and plastic food models—help women understand topics such as nutrition during pregnancy, exclusive breastfeeding, complementary feeding, hygiene, and immunization.



*Women in Kamdesh village, Nuristan Province attending a health and nutrition session before receiving their cash entitlement. Photo credits: WFP/Philippe Kropf*



In 2025, the program reached 68,000 women and 65,000 children across seven districts in seven provinces. These districts were chosen for their chronic food insecurity and high rates of child malnutrition.

The impact of the program has been tangible. Feedback from health staff showed an increase in clinic-based deliveries, vaccinations, and prenatal checkups. Nutrition counselors reported a rise in referrals, especially for malnutrition cases, after implementation of MCBP and its associated awareness sessions. Households also reported adopting better nutrition and infant care practices, reflecting the program's impact on families.

For Fatima's and Zahra's mother, the program was transformative. She joined the awareness sessions and then received her cash entitlement and gained important information about nutrition and childcare. With renewed hope, she began visiting the health facility regularly. The cash assistance allowed her to buy nutritious food and cover transportation costs to the clinic.

In Shahgan village, Badakhshan Province, Abdul Wahid, a father, saw similar changes in his family. Initially, his wife was reluctant to visit health facilities, but the MCBP encouraged her to seek vaccinations and health services for their child. Before the program, their child was frequently ill, and the stress weighed heavily on both parents. With two rounds of cash assistance and consistent health checkups, their child's condition improved.

Over time, the mother also became more engaged through the program's health and nutrition awareness sessions. She attended regular gatherings led by health workers where she learned how to recognize danger signs in children, prepare nutritious meals with local ingredients, and maintain hygiene at home.

Afghanistan is facing a sharp rise in hunger, with malnutrition reaching unprecedented levels. Programs like the World Bank-supported MCBP are proving transformative—enhancing nutrition and health in mothers and children while equipping communities





## AFGHANISTAN COMMUNITY RESILIENCE AND LIVELIHOODS PROJECT





**Implementing Agency:** United Nations Office for Project Services



**Closing Date:**  
December 31, 2027



**ARTF Grant Amount:**  
\$335 million

## OBJECTIVE

Provide short-term livelihood opportunities and deliver urgent essential services in rural and urban areas

## DESCRIPTION

The Community Resilience and Livelihoods Project (CRLP) provides short-term jobs, livelihood support, and essential services to millions of Afghans, with a strong focus on inclusion of women and vulnerable groups, including internally displaced persons (IDPs), returnees, and persons with disabilities. It enhances local economic productivity by rehabilitating productive community assets and infrastructure; promotes economic inclusion through job and livelihood creation; preserves and strengthens nongovernmental, community-based institutions; and builds long-term resilience by investing in sustainable, locally driven solutions in rural and urban areas.

## ACTIVITIES

Key Areas	Achieved	Next Steps
Completion of project activities for all components under first additional financing	All activities completed (results reported below).	Completion of support of earthquake response in Chowkay District, Kunar Province by February 2026
Expansion of project coverage to urban and rural areas facing high levels of forced displacement, livelihood stress, and lack of access to basic services	Preparation activities completed for second additional financing (Q1, 2025).	<ul style="list-style-type: none"><li>• Expansion of community-driven service delivery to new geographic areas</li><li>• Engagement of new private sector actors in project delivery</li><li>• Increase in community capacity for locally led climate adaption</li><li>• Reinforcement of women's inclusion</li></ul>
Use of digital technologies to strengthen project delivery, oversight, and transparency	Digital payments system piloted in select urban and rural areas.	<ul style="list-style-type: none"><li>• Expansion of digital payments system across urban and rural areas through second additional financing</li><li>• Engagement of private telecommunications providers to pilot SMS-based early warning system</li></ul>

Key Areas	Achieved	Next Steps
Adoption of sustainable livelihoods approach for women's economic inclusion	Nearly 18,000 rural women provided with livelihood package, including asset transfers and training sessions, for income-generating activities.	Reallocation of resources to increase capacity of vulnerable households to achieve sustainable livelihoods, reducing share allocated to cash grants (Component 3a) and increasing investments in asset transfers, skills development, financial literacy, and market linkage support (Component 3b)

### IMPLEMENTATION CHALLENGES, RISKS, AND LESSONS LEARNED

Community institutions remain resilient, adaptive, and inclusive. The CRLP has supported community groups adjust to ITA edicts (e.g., dissolution of community development councils), maintain community-led decision making and ensure inclusion of women, the poor, and the vulnerable, and operate and maintain community infrastructure and productive assets. Community targeting remains effective and inclusive and enables recent returnees and displaced households to participate in and benefit from the project while maintaining social cohesion with host communities over the allocation of project resources.

The project experienced incidents including robbery, injuries causing missed time from work, and encounters with unexploded ordnance. All incidents were promptly reported to the World Bank. Response and investigation efforts were well organized, and documentation was provided according to risk mitigation protocols and security management plans for further reporting.

The risks of encountering unexploded ordnance have increased as the CRLP has expanded geographically in heavily conflict-affected areas. The implementing agency has updated its security risk management plans to implement additional risk mitigation procedures.

## RESULTS AT A GLANCE (Cumulative Results as of December 2025)

## Improved access to community-driven basic service delivery



**1.8m** urban residents benefited from improved access to sustainable community transport infrastructure and services



**9.5m** people in rural areas benefited from climate-resilient community infrastructure services, reaching 118% of the target

## Temporary employment (cash for work) to build or improve community-based assets, and increased engagement of female headed-households in livelihoods activity



**1.07m** beneficiary households received cash for work, reaching 111% of the target



**240k** beneficiary households received livelihood support through labor-intensive works reaching 172% of the target



**4.8m** displaced people and people in host communities were provided with services and livelihoods



**88%** of rural female-headed households participated in livelihood activities, surpassing the 50% target

## GENDER AND SOCIAL INCLUSION

## Outcome for the Entry Criteria for Access (ECAs):

Entry Criteria for Access and Equity	Status
<b>ECA 1:</b> Established community representative groups (CRGs) in project areas are not prohibited to operate.	
<b>ECA 2:</b> Women's involvement continues in established CRGs.	

Ninety percent of CRGs meet ECA 1 and ECA 2.

Since January 2025, the project has mobilized CRGs in 2,820 communities in 27 districts across 20 provinces. As the successor organizations to community development councils, CRGs retain the same structure, geographic coverage within communities, and roles and responsibilities, including establishing pro-poor and participatory processes for subproject selection, beneficiary targeting, grievance redress, and operations and maintenance. CRGs also support implementation of the principled approach by ensuring women's representation (a minimum of 40 percent of CRG members are required to be female) and maintaining women's voices and participation in project decision making through dedicated female wings within the CRG, consistent with past community development council arrangements. CRGs also facilitate access of NGO facilitating partner female staff to work with female community members.



The CRLP continued to demonstrate strong performance on inclusion and representation, particularly among women and vulnerable groups. Of the 314 communities that the ARTF third-party monitoring agent surveyed, 97 percent of the CRGs met ECA 1 (established CRGs in project areas are not prohibited to operate), and 95 percent of communities surveyed achieved ECA 2 (at least 40 percent female representation in CRGs). Ninety-four percent of CRGs met both criteria.

Third-party monitoring findings also indicated high levels of satisfaction and participation of men and women in the CRG. Male CRG members confirmed participation in beneficiary selection in 99 percent of communities and female CRG members in 92 percent of communities. Men reported that communities selected priority subprojects in 100 percent of locations, with women confirming that they provided input in 96 percent. All households were satisfied with social grants, and 99 percent reported improvement in overall well-being. All women and 99 percent of men who engaged in cash for work and labor-intensive work were satisfied with their experience. All women and 95 percent of men reported improvements in household well-being linked to project benefits. Nearly 10 percent of people engaged in short-term employment in urban areas were female.

In line with the principled approach, a major emphasis of the CRLP is to ensure that Afghan women have work opportunities, can participate meaningfully in project decision making, and benefit directly from project activities. This commitment remains central despite restrictive edicts that the ITA has issued under the Propagation of Virtue and Prevention of Vice Law, which imposes significant legal and social constraints on women's mobility and public engagement. Although these restrictions initially reduced access of female staff to work in some areas, CRLP has worked in communities to maintain and, in some cases, expand women's participation. To reach female community members in rural areas, the United Nations Office for Project Services (UNOPS) and facilitating partners have adapted their approaches, including by engaging in local negotiations and adopting arrangements that allow female staff to go from home to communities without reporting to offices. Female social organizers conduct facilitation activities in person in 60 percent of communities and through a combination of in-person and phone-based outreach in 35 percent. In the remaining 5 percent, where in-person access is not possible, engagement continues through phone sessions. Despite challenges, in nearly 80 percent of the 314 communities surveyed as of December 2025, the ARTF third-party monitoring agency directly verified women's participation through in-person or phone-based interviews conducted by female enumerators. This is a significant increase over previous years, reflecting stronger processes, protocols, and coordination across all implementing entities. It also reflects the CRLP's adaptive approach and field-level negotiation capacity.

CRGs continued to demonstrate their capacity to support inclusive service delivery, resilience, self-reliance, and social cohesion. They anchored ongoing collaboration with the HER project to provide access to health and nutrition services in rural communities; 89 CRGs and 408 women participated in training, delivered with support from UNICEF across two districts. CRGs also supported earthquake recovery efforts, most recently in 58 communities that the August 2025 earthquake heavily affected in Chowkay District, Kunar Province. CRG members facilitated a rapid damage and needs assessment that identified productive asset rehabilitation priorities and households in need of livelihood support. Female CRG representatives (43 percent of total CRG members) in these communities actively participated in planning and decision making to ensure that women's and girls' needs were prioritized. Of 1,040 beneficiaries that CRGs prioritized for livelihood assistance through social grants, 75 percent were women. Cash-for-work activities under the CRLP helped restore basic services such as roads,

irrigation systems, protection walls, and drinking water in severely affected areas, creating short-term jobs and restoring livelihoods.

### Progress Update

Despite evolving constraints on women's employment and mobility, the CRLP engaged women in all activities. It created short-term jobs for more than 19,000 women in rural and urban areas through cash for work and labor-intensive projects. More than 33,000 female-headed households benefited from social grant cash and in-kind livelihood support. A new subcomponent targeting women's economic activities was introduced early in 2025 that provided female-headed households in rural areas with training, technical knowledge, and productive assets to undertake home-based income-generation activities. Assets (chicks, roosters, feed) were distributed in all 17,900 households targeted, and post-distribution training was ongoing. Training sessions were run for more than 19,000 women in rural areas between January 2025 and December 2025.

The CRLP also supported inclusion of vulnerable households in project decision making and as beneficiaries. Of 60,000 vulnerable households that received social grant support, 33,800 were headed by a woman, 25,000 by a person with disabilities, and 1,700 by a person recovering from drug addiction. The project's community-driven approach also benefited other vulnerable groups, such as IDPs and returnees from Pakistan and Iran. More than 5,600 IDP and returnee households secured short-term employment through labor-intensive subprojects in urban neighborhoods, with another 4,000 benefiting from services and livelihood support in rural areas and more than 2,600 provided with social grants.



### GENDER INDICATORS AT A GLANCE (Cumulative Results as of December 2025)



**79k** women were directly employed



**793k** people received training in disaster risk management, community mobilization, health, and nutrition, 432k of whom were women



**182k** female headed households or persons with disabilities or recovering from drug addiction received cash transfers or social grants, reaching 121% of the target



**15.2m** people had access to basic services, reaching 130% of the target



Female membership in CRGs reached **46%**, surpassing the 40% target

### PRIVATE SECTOR INTERVENTION

The CRLP strengthened Afghanistan's private sector and stimulated economic productivity by channeling investments into locally sourced goods, services, and productive infrastructure. In urban areas, the project created demand for civil works and sustained the operational capacity of more than 209 local contractors, who received 878 contract awards. More than 390 contractors were trained in digital procurement platforms such as the UNOPS and United Nations online bidding systems, increasing their long-term competitiveness and integration into broader markets. These activities

generated an estimated 2,200 highly skilled, market-aligned jobs—including project managers, engineers, and social mobilizers—with 78 percent of contractors reporting that they planned to retain these positions after the contract ends, suggesting lasting effects on employment. The project simultaneously stimulated local economies by sourcing from approximately 4,000 Afghan small and medium-sized enterprises. In rural areas, targeted investments in small-scale productive assets—particularly irrigation and transport—directly increased agricultural productivity and reduced transaction costs by increasing access to markets. By strengthening these foundational economic assets, the project boosted the efficiency of local value chains and created conditions for sustainable job creation in urban and rural contexts.

## RESULT STORY

### Local Procurement Fueling Small Businesses in Community Resilience and Livelihoods Project (CRLP) Communities

Private sector development is critical for sustainable resilience building—particularly through micro, small, and medium-sized enterprises, which support medium-term economic stabilization and job creation. The CRLP works with private construction contractors to deliver small-scale basic services in urban areas. By promoting use of locally sourced materials, contractors and project implementing partners have generated positive ripple effects for small businesses.

Contractors have traditionally relied on pre-certified aggregates for subbase material, citing quality and consistency concerns of local material, which has limited opportunities for domestic suppliers and inflated construction costs. CRLP introduced a rigorous process to qualify local subbase materials consisting of comprehensive evaluations, field inspections, laboratory testing, and capacity-building sessions with quarry owners and small-scale suppliers. Several local producers subsequently met the technical standards for commercial subbases. “We learned how to better crush and screen the material. Our business has grown, and we have now hired more people from the local community to help us fulfil our orders,” shared a subbase business owner from Kabul Province.



*Materials testing in a local laboratory in Kabul  
@UNOPS/Rafiullah Hemat*

For many Afghans, this shift has transformed livelihoods. Orgul, a small truck owner from Ghruwishti Nargis village in Khost, could barely make ends meet. He won a local bidding process for transportation of sand and stones for the project. “In the past, it was often very difficult for our family to afford basic food and household necessities, but with the start of this project, that problem has resolved. I was also able to make good savings,” Orgul shared. The steady flow of work and timely payment of invoices have made it possible for him to sustain a small complement of employees recruited from local youth.

CRLP has contracted with 208 private construction companies to support rehabilitation of community assets. More than 1,000 small, local suppliers of building materials, groceries, fuel, personal protection equipment, stationery, and other goods and services have benefited from the project across 24 provinces.

### Home-Based-Livelihood Support Increases Food Security for Women-Headed Households



*Starter package of chickens, feed, waterer, and feeder @ UNOPS/ Rafiullah Hemat*



*Eggs laid by chickens provided to women-headed households @ UNOPS/ Rafiullah Hemat*

In Afghanistan's highly restrictive, fragile operating environment, with new policies further limiting women's mobility, education, and employment, traditional humanitarian approaches often fall short. The Community Resilience and Livelihoods Project (CRLP) is delivering culturally sensitive, community-driven support to increase household food security, nutrition, and income in very poor female-headed households like Fatuma's (alias).

Fatuma, a 40-year-old widow and mother of six from Perano Kali Aw Darak Korona village in Nangarhar, had adopted unhealthy coping mechanisms for her family to survive. Her eight-year-old son had started collecting and selling scrap metal to help the family make ends meet. "There were days when we had nothing but dry bread and tea," Fatuma says. "I worked in crop fields, but it was never enough. In winter, my children shivered in thin clothes. I often went to bed hungry so that they could eat."

Acknowledging the added vulnerability of women, CRLP introduced women's economic activities and provided hands-on poultry management training to women, along with a start-up package of 12 hens, two cocks, feed, and basic materials to build a coop. Within a few weeks, Fatuma's hens began laying up to 10 to 12 eggs per day, enough to feed her children and sell the surplus in her village. She now earns an average of 70 to 100 afghanis (\$2) per day from egg sales, which she uses to buy vegetables.

The women are linked to nearby markets and shop owners. In the Khalaj village bazaar in Uruzgan, shopkeepers said that many of these women had borrowed goods from their stores. The income from the eggs has helped them to repay their debts. In Mianpushta village in Helmand Province, local shopkeepers confirmed that the women are producing large, organic eggs that are in demand. The women are also allowing some of the eggs to hatch so that they can increase their flocks.

Nearly 18,000 women across 20 provinces received poultry packages and training. Beyond initial support, these women benefit from community poultry advisors who will continue to provide peer-to-peer extension services. This significantly reduces the failure rate of these small-scale poultry projects, restoring the dignity of these women, who no longer have to depend on their neighbors for assistance.



## PROGRESS IN PICTURES



Construction of 297 meters Plum Concrete Road in District 10 of Mazar-e-Sharif city



Construction of a Check Dam to Store Irrigation Water in Jaghatu District, Wardak Province



Rehabilitation of Andar Lachak Road in Chawki District, Kunar Province, with Camp for Families Displaced by Earthquake in the Background





**EMERGENCY FOOD SECURITY PROJECT**



**Implementing Agency:** Food and Agriculture Organization



**Closing Date:**  
December 31, 2027



**ARTF Grant Amount:**  
\$315 million

## OBJECTIVE

Increase food security by promoting resilience and commercialization of agricultural production systems for target beneficiaries

## DESCRIPTION

The Emergency Food Security Project (EFSP) is designed to strengthen food security by rebuilding productive capacity, enhancing climate resilience, and accelerating commercialization of agriculture for vulnerable rural households. The project comprises four integrated components.

- Restoring agricultural production: Improving seed sector commercialization; promoting climate-resilient, high-yielding varieties with the Consultative Group on International Agricultural Research; and supporting private seed companies
- Provision of water and resilience services: Expanding irrigation rehabilitation, watershed management, and landscape resilience to safeguard productivity against climate shocks
- Promoting commercialization of farmers: Supporting up to 150 small agribusinesses through matching grants and expanding orchard development, value addition, and small-scale processing to catalyze rural incomes and job creation
- Implementation support: Ensuring strong monitoring and national and regional coordination, mobilizing farmers' associations and mirabs<sup>2</sup> for participatory water management, and establishing an effective grievance redress mechanism, which collectively positions the EFSP as a strategic, expandable solution capable of delivering meaningful, sustainable food security outcomes while empowering communities to withstand future shocks and participate more fully in market opportunities

## ACTIVITIES

Key Areas	Achieved	Next Steps
Component 1: Restoration of agricultural production	<ul style="list-style-type: none"><li>• In-kind input packages containing high-yielding, drought-resistant seeds; fertilizers; hermetically sealed grain storage bags; and organic nutrient material provided.</li></ul>	Introduction of new varieties in collaboration with Consultative Group on International

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<sup>2</sup> people or groups that provide irrigation operation and maintenance services in traditional irrigation systems



Key Areas	Achieved	Next Steps
	<ul style="list-style-type: none"> <li>Input voucher system established to distribute wheat seeds to some target beneficiaries.</li> </ul>	Agricultural Research centers
Component 2: Provision of water and resilience services	<ul style="list-style-type: none"> <li>On- and off-farm canals rehabilitated.</li> <li>Watershed management (trenching and check dam) and agroforestry interventions implemented as cash-for-work.</li> <li>High-efficiency irrigation schemes introduced.</li> </ul>	
Component 3: Promote commercialization of farmers	<ul style="list-style-type: none"> <li>Agricultural diversification and value addition promoted (e.g., orchard establishment, distribution of solar dryers, construction of zero storage facilities).</li> <li>Matching grants provided to support private sector in Agriculture.</li> </ul>	

## IMPLEMENTATION CHALLENGES, RISKS, AND LESSONS LEARNED

High demand for jobs in many target communities has led to isolated incidents of child labor. To address this, the project expanded cascade and comprehensive capacity-building programs, increased awareness campaigns, and implemented proactive measures on occupational health and safety and child labor prevention, complemented by closer monitoring and engagement with community structures and implementing partners.

Recurrent natural and climatic shocks that undermine household resilience and agricultural productivity have greatly increased demand for project services. In response, the project is gradually shifting to market-based delivery mechanisms, including voucher schemes for improved seeds, stronger linkages between farmers and seed enterprises, and expanded use of matching grants to enhance outreach and sustainability.

Repeated natural disasters have significantly damaged agricultural assets, prompting the project to reallocate resources to the most affected areas to support recovery and restore production systems.

Increasing restrictions from the ITA have limited direct engagement with women through women-led activities. The project now leverages community focal points to ensure that women continue to access targeted services and assets.

### Implementation Update

During this reporting period, the project continued to maintain its implementation pace, making significant progress toward achieving the key performance indicators. In 2025, an additional 76,000 farmers were reached with improved seed packages. During the fall 2025 season, the project launched a voucher distribution system for wheat seed, marking an important milestone for commercialization of the seed sector, with more than 15 private sector entities participating in the process and 22,000

farmers receiving seeds through the voucher scheme. In the initial phase, the project covered half of the seed cost, while farmers contribute the remaining balance. This approach is designed to encourage farmer ownership, stimulating demand, helping commercialize the seed sector, reinforcing domestic seed markets, and enabling increased domestic production of wheat at the macro level. The project also initiated the process of finalizing a partnership with the Consultative Group on International Agricultural Research through which technical expertise and improved breeding lines will be introduced into the country to strengthen and sustain the national seed system.

In parallel, the project expanded irrigation and resilience services, improving irrigation systems on 66,957 hectares of land and creating 1,746,117 days of jobs for rural communities while increasing water availability for agricultural production. To support better on-farm water management, the project distributed 100 land-laser leveling units, and work is underway to establish 100 high-efficiency irrigation demonstration plots. The project also completed design of the matching-grant scheme after several rounds of consultations with private sector stakeholders across the country. The first call for expressions of interest attracted 560 grant applicants. Applications are being reviewed, and it is expected that successful grantees will receive support to begin investments across various value chains.

### RESULTS AT A GLANCE (Cumulative Results as of December 2025)

#### Increased project-supported crop production, area under irrigation and adaptive capacity and improved capacity of agribusinesses and market access for women-owned enterprises



**14.5m** farmers achieved a 32% average yield increase using improved seed packages. 581k Ha cultivated for food production with distributed seeds, reaching 115% of the target



**1.8k** Ha was planted with climate-resilient vegetation, reaching 46% of the target



New or improved irrigation or drainage services were installed on **343k** Ha, reaching 91% of the target.

#### Improved health and nutrition practices, disease outcomes, and quality of care



**150k** female-headed households benefiting from support for production of high-nutritional-value vegetables, reaching 67% of the target

### GENDER AND SOCIAL INCLUSION

#### Outcome for the Entry Criteria for Access (ECAs):

Entry Criteria for Access and Equity	Status
<b>ECA 1:</b> Female beneficiaries are not restricted from participating in project activities.	

Entry Criteria for Access and Equity	Status
<b>ECA 2:</b> There is no restriction on provision of support to project beneficiaries according to the project's targeting criteria (geographic and Integrated Food Security Phase Classification).	

Despite increasing restrictions, female beneficiaries can still be reached with targeted benefits using locally accessible approaches.

**GENDER INDICATORS AT A GLANCE (Cumulative Results as of December 2025)**

**640k** days of short-term worked by female beneficiaries

**279k** households received agricultural inputs and services, reaching 77% of the target

**150k** female-headed households received home gardening packages and training

**8.5m** people were fed as a result of increased food production, reaching 89% of the target

**PRIVATE SECTOR INTERVENTION**

The project’s seed voucher system, launched in 2025, gives farmers credits to purchase preferred seeds from participating agro-dealers or fairs. Farmers select crops and varieties and redeem vouchers with dealers, who the program reimburses. This approach empowers farmers, stimulates local seed markets, and engages the private sector in post-crisis recovery. Complementing this, the project helps more than 129 private seed enterprises produce good-quality seed and access effective markets, with the voucher system linking farmers to seed companies and promoting gradual commercialization of the sector.

The project has introduced a commercialization component that provides financial and business development support to agribusinesses, enabling investment in critical value chain assets. Through matching grants, it aims to benefit more than 15,000 commercially oriented smallholders—20 percent of them women—by strengthening linkages with agribusinesses; increasing access to storage, processing, and other value chain services; and promoting climate-smart agricultural practices. Support will be provided through three dedicated windows: a women-focused window, a window for small agribusinesses serving local markets, and an export-oriented window. The recent matching grant call attracted more than 560 initial applications, which are being screened.





## EDUCATION EMERGENCY RESPONSE IN AFGHANISTAN PROJECT



**Implementing Agency:** United Nations Children's Fund



**Closing Date:**  
December 31, 2026



**ARTF Grant Amount:**  
\$195 million

## OBJECTIVE

Support access to learning opportunities for girls and boys and improve learning conditions in project-supported schools

## DESCRIPTION

The Education Emergency Response in Afghanistan (EERA) supports access to learning opportunities for girls and boys and improves learning conditions in project-supported schools; and increases learning quality, school readiness, resilience, and response to emerging needs.

EERA operates in a challenging environment shaped by restrictions on female participation, evolving ITA policies, and uneven access to public services. The project supports community-based education (CBE), transition of CBE graduates to primary schools, youth literacy and skills programs, distance learning, early childhood education, teacher professional development, and nutrition support through school feeding. Activities under EERA are organized into three components.

- **Component 1: Support Access to Learning Opportunities.** Under Component 1, the project continues to support CBE and begins preparing CBE students to transition to public primary hub schools through detailed micro-transition plans. It also expands youth literacy and skills programs that NGOs, private firms, and the United Nations Education, Scientific and Cultural Organization (UNESCO) delivers; strengthens multi-modal distance learning models for Grades 7 to 12; and resumes and expands early childhood development parenting programs. These activities safeguard learning opportunities and provide alternatives where access to formal schooling remains constrained.
- **Component 2: Improving Learning Conditions at Project-Supported Schools.** Under Component 2, the project improves learning conditions in public primary hub schools that will absorb CBE graduates. This includes rehabilitation of gender-focused schools; delivery of high-performance tents to serve as temporary learning spaces; distribution of teaching and learning materials, including internationally procured items and locally produced materials to support the Afghan private sector; and provision of a nationwide teacher professional development program co-financed by donors and a learning assessment for CBE students. The component also delivers a home-grown school meals program through the World Food Program that leverages community kitchens and local food supply chains to address children's basic human needs and stimulate local economic activity.



- **Component 3: Strengthening Monitoring and Ensuring Accountability.** Under Component 3, the project strengthens monitoring and accountability through UNICEF's third-party monitoring service, harmonized monitoring arrangements with an ARTF monitoring agent and the ADB, and coordinated reporting on the ECAs. These systems provide regular, independent verification of implementation progress and sector compliance, ensuring transparency for donors and early identification of risks.

## ACTIVITIES

Key Areas	Achieved	Next Steps
Component 1: Support of access to learning opportunities	<ul style="list-style-type: none"> <li>• Year 3 CBE cohorts implemented through local NGOs; learning continuity secured for ~110,000 children.</li> <li>• Transition plans implemented in CBE sites to facilitate students graduating from Grade 3 to designated hub schools.</li> <li>• Broadcasting distance learning content for Grades 7 to 12 continued.</li> <li>• Skills program launched.</li> </ul>	<ul style="list-style-type: none"> <li>• Finalization of transition plans, including school-level sequencing and absorption capacity</li> <li>• Improvement in distance learning content and delivery strategy for Grades 7 to 12</li> <li>• Second impact evaluation of distance learning</li> </ul>
Component 2: Improving Learning Conditions at Project-Supported Schools.	<ul style="list-style-type: none"> <li>• Assessment of hub schools completed; long list of schools finalized for rehabilitation and CBE transition.</li> <li>• 1,075 high-performance tents delivered to warehouses, 452 of which (42 percent) installed at hub schools.</li> <li>• National teacher professional development program implemented with co-financing from multiple donors; two-thirds of teachers trained.</li> <li>• Learning assessment tools adapted for CBE and field tested.</li> <li>• School feeding launched, with sourcing aligned with community kitchens.</li> </ul>	<ul style="list-style-type: none"> <li>• Selection of 111 hub schools for rehabilitation with backups</li> <li>• Placement of more high-performance tents where absorption needs remain high</li> <li>• Distribution of remaining teaching and learning materials (20 percent) through local procurement</li> <li>• Finalization of CBE learning assessment</li> <li>• Delivery of second-phase home-grown school feeding model centered on local producers and women's groups</li> </ul>
Component 3: Strengthening	<ul style="list-style-type: none"> <li>• Two rounds of ARTF monitoring agent monitoring completed with no critical red flags</li> </ul>	<ul style="list-style-type: none"> <li>• Harmonization of monitoring agent, UNICEF third-party monitoring, and ADB monitoring protocols to reduce duplication and improve verification</li> </ul>



Key Areas	Achieved	Next Steps
Monitoring and Accountability	<ul style="list-style-type: none"> <li>Grievance redress mechanism established at IP and UNICEF levels; nationwide call center established.</li> </ul>	<ul style="list-style-type: none"> <li>Development of stronger monitoring tools for CBE transitions and hub school readiness</li> <li>Expansion of spot-checks for civil works, teacher professional development quality, and school feeding delivery</li> </ul>

## IMPLEMENTATION CHALLENGES, RISKS, AND LESSONS LEARNED

Several challenges shaped implementation, including restrictions on girls' education and female labor participation; continuing curriculum changes; tighter authorization and access controls by the ITA, especially for memoranda of understanding and project monitoring; and delays in selecting the modality for school rehabilitation. These constraints are being managed, but they are likely to continue affecting the pace of implementation.

**Restrictions on women's and girls' education.** Bans on girls' and women's education, including secondary education and medical studies, continued but had limited project impact. Alternative learning options such as community-based and distance programs were implemented to address continued restrictions.

**Local-level access and movement constraints.** Restrictions on female staff and evolving security practices in some provinces hindered supervision of CBE, youth skills, and early childhood development activities. The project relied on local NGOs and remote verification tools to manage these constraints.

**Curriculum changes.** In 2024/25, the ITA Ministry of Education announced some changes to the education curriculum. The proposed changes in primary education include: allocating more teaching hours to Islamic studies, reducing hours for language and math instruction, eliminating morals and life skills subjects in Grades 1 to 3, and adjusting the curriculum and textbooks to align with sharia law and Afghan values. UNICEF and UNESCO monitor these announcements and changes at the policy level, and the ARTF monitoring agent does so at the school level.

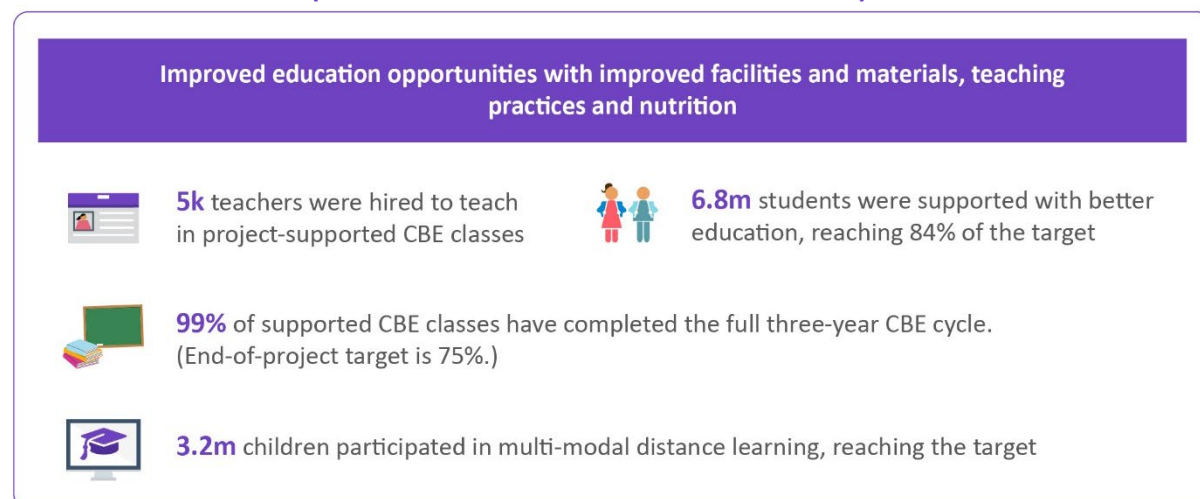
Primary grade textbooks were recently revised but not introduced in schools. The latest ARTF monitoring suggested that core subjects (language, math, and sciences) remained in the primary curriculum, although the monitoring agent observed a slight decrease in time allocated to math and language in primary schools. These evolving developments affect ECA 2, which requires no significant formal changes to the curriculum, with a focus on the core subjects. However, the changes have not reached a scale which could drastically influence teaching and learning of the core subjects. Students continue learning language, math, and science. A reduction in the number of teaching hours posed a significant risk of deteriorating learning outcomes and requires offsetting by better support to teachers and learners. EERA should continue to support to the learners and teachers to ensure access to education and better learning outcomes. The ECA 2 indicator is to be revised to reflect the status of

the curriculum delivered in schools. The curriculum-related changes are likely to affect education projects that various donors finance, and program-level monitoring of the curriculum could be helpful to keep donors informed and aligned.

**Delayed field monitoring activities.** A technical committee was established in the ITA Ministry of Education that centralizes control over memoranda of understanding with NGOs. This lengthened authorization processes for field activities, delaying access for monitoring agents, especially affecting the fourth and subsequent rounds of data collection.

**School rehabilitation modality.** The planned school rehabilitation schedule was delayed for about nine months because of ITAs preference for working through NGOs rather than directly contracting. This approach raised concerns about quality, cost, and potential interference. After consultation, direct firm hiring was reinstated, and activities resumed in October 2025.

### RESULTS AT A GLANCE (Cumulative Results as of December 2025)





### GENDER AND SOCIAL INCLUSION

By the end of August 2025, EERA supported an estimated 6.8 million children with better education opportunities, of whom about 3.6 million were girls.

CBE, youth literacy and skills, distance learning, early childhood interventions, and rehabilitation of school environments that address gender-specific barriers all remain targeted to protecting and expanding space for girls' learning and women's participation in service delivery. The youth literacy and skills section applies a whole-of-system approach that explicitly seeks to create pathways for adolescent girls and young women into dignified livelihoods, avoiding reinforcement of restrictive gender norms. The project creates dignified work opportunities for women in education. More than 5,000 teachers were hired to teach in project-supported CBE classes, of whom 1,868 were women (37 percent). Under the early childhood development and parenting program all 161 early childhood development workers are women. More than 1,000 mothers have been reached through early childhood pilots and playful parenting initiatives, strengthening women's agency in their children's learning and care.

**Outcome for the Entry Criteria for Access (ECAs):**

Entry Criteria for Access and Equity	Status
<b>ECA 1:</b> Primary schools are formally open for female and male students and teachers.	
<b>ECA 2:</b> No significant formal changes have been made to the general education curriculum.	

Evidence from the ARTF monitoring agent and UNICEF third-party monitoring confirms continued access; restrictions on female mobility remain a risk but did not limit primary school attendance. ECA 2 is partially met. Monitoring was adapted to track formal changes and actual implementation in classrooms.

**GENDER INDICATORS AT A GLANCE (Cumulative Results as of December 2025)**

**1.6m** girls participated in multi-modal distance learning, reaching the target



**6.8m** students were supported with better education, reaching 84% of the target



**1,868** female teachers were hired to teach in project-supported CBE classes



Girls accounted for **65** percent of students completing the three-year CBE cycle



**10k** female parents/caregivers participated in early childhood education parenting sessions, reaching the target

**PRIVATE SECTOR INTERVENTION**

Private sector actors are central to how EERA delivers results under the additional financing. Private firms and local enterprises were engaged in five main areas: school rehabilitation, production of teaching and learning materials, production and delivery of distance education, youth literacy and skills programs designed and delivered jointly with the private sector and directly linked to labor market demand, and home-grown school feeding that support local food value chains. These interventions support service delivery, create jobs, and help keep local markets functioning in a fragile, constrained environment. Through procurement contracts, the EERA project has contracted with 23,914 individuals (6,364 female, 99 percent local) to deliver project activities through civil works, CBE implementing partners, and other interventions.



**RESULT STORY****The United Nations Children's Fund (UNICEF) and the World Bank: Helping Children Stay in School**

Across Afghanistan, many children, especially girls, struggle to stay in school because their learning environments lack safe water, sanitation, and basic teaching materials. To address this, UNICEF and the World Bank are improving water and sanitation facilities and providing essential learning supplies in some of the country's most underserved schools.

In Logar Province, nine schools have clean drinking water, modern toilets, menstrual hygiene rooms, and handwashing stations. More than 2,300 children, 70 percent of them girls, benefit from these improvements. Teachers are also receiving training and teaching materials, helping boost learning and classroom participation.

Healthy habits learned at school are reaching homes as well. Children like Malika and Sola speak of the comfort and safety these facilities bring and of carrying handwashing practices back to their families.

With additional funding from the World Bank under the Education Emergency Response in Afghanistan project, UNICEF is reaching 15,000 schools across all 34 provinces with essential teaching and learning materials. As teachers receive training on how to use these tools effectively, 1.5 million children are receiving school bags, notebooks, and stationery to support their education—many for the first time.



*UNICEF/UNI831782/Children using a newly constructed handwashing station at their school*



**WATER EMERGENCY RELIEF PROJECT**



**Implementing Agency:** Aga Khan Foundation Afghanistan and United Nations Office for Project Services



**Closing Date:**  
December 31, 2026



**ARTF Grant Amount:**  
\$100 million

## OBJECTIVE

Improve access to safe drinking water and irrigation water services in selected rural areas

## DESCRIPTION

The Water Emergency Relief Project (WERP) is an initiative designed to restore vital drinking water and surface water irrigation services in rural communities that the 2021 drought severely affected.

WERP has four components focused on addressing water-related challenges in rural areas.

- Component 1: Provision of emergency water supply in identified rural areas, allocates \$52 million to constructing and rehabilitating climate-resilient water supply systems to increase access to essential water services in drought-affected areas.
- Component 2: Provision of emergency water supply in identified rural areas, allocates \$35 million to improve surface water irrigation through solar-powered technologies.
- Component 3: Technical training and public awareness campaigns, focuses on technical training and public awareness, particularly for women, with \$3 million dedicated to building water resource management expertise.
- Component 4: Implementation support, provides \$10 million to support implementation of the project.

## ACTIVITIES

Key Areas	Achieved	Next Steps
Component 1: Provision of emergency water supply in identified rural areas	<ul style="list-style-type: none"><li>• 449 subprojects identified (37 for rehabilitation).</li><li>• By October 30, 2025, 18 subprojects completed, delivering 1,399 water points benefitting 9,581 rural residents.</li><li>• 412 CRGs established.</li><li>• 9,771 jobs generated (1,954 skilled, 7,817 unskilled).</li></ul>	Completion of construction in 420 subprojects



Key Areas	Achieved	Next Steps
Component 2: Provision of emergency water supply in identified rural areas:(	<ul style="list-style-type: none"> <li>Six private energy services companies (PESCs) signed grant support agreements in Phase 1, which covers 19 sites across 14 communities with total investment of \$4.8 million, including \$1.3 million in private co-investment to irrigate more than 800 hectares of land; three PESCs started construction.</li> <li>Under a second call for proposals, seven additional PESCs, including two fully women-owned companies, selected to cover 10 sites in eight communities, with a total investment of \$5.5 million to irrigate more than 900 hectares.</li> </ul>	<ul style="list-style-type: none"> <li>Signing of contract with three PESCs as part of Phase 1</li> <li>Signing of grant agreements for PESCs selected in Phase 2 and preparing to mobilize</li> <li>Completion of design phase for construction of 100 check dams—30 in Kabul; 70 distributed across 14 provinces</li> <li>Completion of construction of solar-based irrigation systems in Badakhshan province, executed by two companies</li> </ul>

## IMPLEMENTATION CHALLENGES, RISKS, AND LESSONS LEARNED

Obtaining access letters from the Ministry of Rural Rehabilitation and Development continues to be a challenge, especially for the monitoring agents. As construction begins on projects, uninterrupted access for third-party monitors is essential to maintain compliance with the ARTF principled approach requirements.

## RESULTS AT A GLANCE (Cumulative Results as of December 2025)

### Improved access to and quality of water sources



**19k** people were provided with access to safe drinking water services, reaching 2% of the target<sup>3</sup>





**52%** of water sampled complied with Afghanistan National Standards Authority water quality standards (target 80%)

<sup>3</sup> Upon completion of schemes currently under construction, this percentage is expected to increase.

## GENDER AND SOCIAL INCLUSION

### Outcome for the Entry Criteria for Access (ECAs):

Entry Criteria for Access and Equity	Status
<b>ECA 1:</b> Established CRGs in project areas are not prohibited to operate	
<b>ECA 2:</b> Women's involvement continues in established CRGs.	

The third party monitoring agents are awaiting access letters from the Ministry of Rural Rehabilitation and Development in order to verify that the two access criteria have been met in all districts. The indicator is, therefore, reported as partially met.

## PRIVATE SECTOR INTERVENTION

The project is piloting the energy-as-a-service model by contracting with PESCs to construct, install, and manage the operations and maintenance of solar-powered irrigation pumps and associated equipment and services.

By October 2025, six PESCs had been selected in Phase 1 of the project, with grant agreements signed for 19 sites in 14 communities at a total cost of \$4.8 million and private companies investing \$1.3 million. CRGs, acting for beneficiary communities and private companies, have settled on a percentage of agricultural produce to be collected as tariffs. Physical work has begun at two sites in the field. Ten CRGs were formed, and 28 voluntary land donation agreements were signed. In Phase 2, seven additional PESCs will serve 10 sites across eight communities, with a budget of \$5.5 million, and there is potential to select two women-owned companies.

## PROGRESS IN PICTURES



*Completed Gravity-Fed Pipe Scheme Subproject in OtaPoor Takhak Village, Yakawlang District of Bamiyan Province | Water Emergency Relief Project—Aga Khan Foundation Afghanistan*



*Water Conservation and Water, Sanitation, and Hygiene (WASH) Awareness Campaign, Badghis Province | Water Emergency Relief Project—Danish Committee for Aid to Afghan Refugees*



## OUTREACH AND DISSEMINATION

### Afghanistan Water Platform (AWAP)

Promoting a coordinated approach to water and climate resilience in Afghanistan is essential. The multi-stakeholder AWAP, launched in February 2024, serves as a collaborative framework co-chaired by the United Nations and the World Bank. Its primary objective is to facilitate a unified, effective response to Afghanistan's water crisis. AWAP seeks to address challenges related to scarce resources, limited data availability, and fragmented interventions by encouraging cross-agency data sharing and minimizing duplication of efforts. The platform is inclusive, encompassing UN agencies, development partners, relevant nongovernmental organizations, technical organizations, and select representatives from line ministries. Its mission is to ensure a shared understanding of water-related challenges and to steer collective commitments based on a unified agenda for action.



On October 28, a one-day workshop convened AWAP members to review progress, discuss ongoing and planned initiatives, and determine next steps to increase coordination and collaboration within the water sector. Thirty-five participants attended in person, and an additional 41 joined remotely from around the globe. This meeting underscored the strong collaboration and dedication of all partners to advancing water sector outcomes in Afghanistan. Efforts were also made during the event to broaden the platform's membership by including other organizations actively engaged in Afghanistan's water sector that had not previously participated in AWAP.

The workshop reaffirmed AWAP's status as a central platform for harmonizing water sector interventions, fostering collaborative planning, and ensuring alignment of development and humanitarian initiatives to maximize benefits for communities throughout Afghanistan.



**EMPOWERING MICROFINANCE AND ENTERPRISES  
FOR RESILIENCE AND GROWTH PROJECT**







**Implementing Agency:** Aga Khan Foundation–USA



**Closing Date:**  
**June 30, 2026**



**ARTF Grant Amount:**  
**\$11.7 million**

## OBJECTIVE

Increase demand for and supply of finance for MSEs in Afghanistan, focusing on women's financial inclusion

## DESCRIPTION

The Empowering Microfinance and Enterprises for Resilience and Growth (EMERGE) project is designed to increase access to finance for MSEs, with a strong focus on women's financial inclusion. It supports the revival of MFPs through capital support grants (CSGs) and contributes to the transition from conventional to Islamic financing while building a pipeline of viable enterprises through business development services and technical assistance grants to MSEs.

## ACTIVITIES

Key Areas	Achieved	Next Steps
Component 1a: Capital support grants	<ul style="list-style-type: none"><li>Afghan Credit Guarantee Foundation supported all three MFPs under project and ensured that they have met or will meet preconditions for their CSGs.</li><li>First Microfinance Bank and OXUS received all of their CSGs under EMERGE, worth \$3.1 million total.</li></ul>	<ul style="list-style-type: none"><li>Final transfer of Mutahid Development Finance Institution (a microfinance provider) away from public sector ownership to the Community and Enterprise Development Organization (CAEDO, an independent NGO)</li><li>Provision of \$3.4 million in CSGs to Mutahid once it meets all preconditions</li></ul>
Component 1b: Product diversification and deepening of microfinance	CAEDO met requirements to obtain mobilization grant.	Receipt by CAEDO of grant to undertake technical activities and build its capacity to support future Bank operations as local implementing agency
Component 2a: Business development services	Aga Khan Foundation provided training to MSEs and community-based saving groups, including financial literacy training, business development training, and mentorship.	Aga Khan Foundation conducting due diligence of MSEs it will support with technical assistance grants



## IMPLEMENTATION CHALLENGES, RISKS, AND LESSONS LEARNED

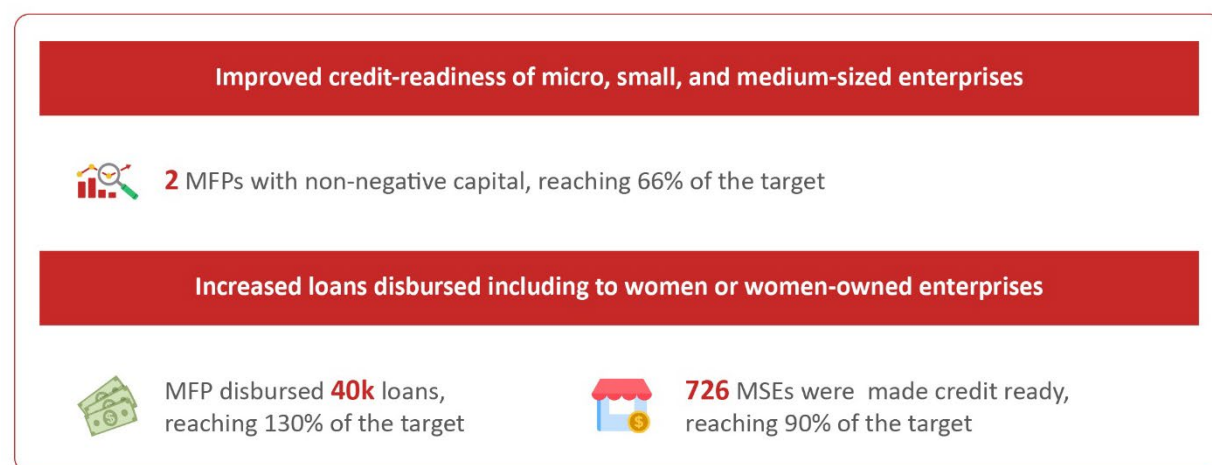
Requirements for ministerial approvals have delayed several EMERGe project activities. Implementation partners' understanding of the processes has grown over the course of the project, with two lessons learned: generous timelines must be factored in for implementation readiness of partners and activity implementation, and procedures and project registration requirements, which can occur simultaneously with ministerial approvals, must be mapped.

Multiple regulatory constraints affect the microfinance sector, resulting in higher operational costs for MFPs.

- The Islamic financing model, which MFPs have been required to transition to, requires MFPs to purchase goods for clients upfront, increasing the fixed costs of loans.
- Although female clients account for 44 percent of microfinance portfolios, complying with directives to accommodate female staff and borrowers has increased operational costs.
- In parallel, MFP caps placed on interest rates and loan sizes limit profitability. This combination could further threaten efforts to stabilize and expand the sector, especially in light of other preexisting constraints.


These risks will be examined as part of the EMERGe project and for future operations.

## RESULTS AT A GLANCE (Cumulative Results as of December 2025)



## GENDER AND SOCIAL INCLUSION

### Outcome for the Entry Criteria for Access (ECAs):

Entry Criteria for Access and Equity	Status
<b>ECA 1:</b> There are no restrictions on the ability of women to obtain credit from MFPs.	

There are no bans on lending to women or different collateral requirements based on gender. The three MFPs that EMERGe targets have created dedicated spaces in multiple of their branches to comply with the restrictions and to retain and add female officers to their staff to continue outreach to female borrowers, despite higher operational costs of doing so. As of the latest Afghanistan Microfinance

Association report (Q3 2025), women constituted 44 percent of the microfinance sector portfolio. The Afghan Credit Guarantee Foundation, one of EMERGE's two project implementing entities, continues to guarantee loans independent of EMERGE activities and is well positioned to report back on changes in lending to women.

### Progress Update

Although there are no numerical targets linked to the ECA, EMERGE has gender-specific targets throughout its results framework to track the proportion of MFP lending to women and to ensure that activities of project implementing entities continue to directly support women's financial inclusion.

### GENDER INDICATORS AT A GLANCE (Cumulative Results as of December 2025)



**14%** of female owned MSMEs received business training and mentorship



**53%** of women-owned MSEs were made credit ready, against a target of 50%



**77%** of female members of 1,481 community-based saving schemes received financial literacy training



**44%** of loans that MFP disbursed were to women or women-owned enterprises, against a target of 40%

### PRIVATE SECTOR INTERVENTION

EMERGE is firmly anchored in the private sector through its provision of CSGs to privately owned MFPs and through business development training provided to MSEs.



**66.7%** MPFs receiving capital support grants



**129%** loans disbursed by MPFs



**90%** MSEs made credit ready

Two of the three MFPs that EMERGE targets have rebuilt their capital through CSGs paid out to them under the project. Both MFPs that received this capital stressed the role of the CSGs in stabilizing their operations and enabling growth in their portfolios. Loans that MFPs have disbursed since the start of the project have surpassed the total target set under EMERGE (35,798 in September 2025, of which 43 percent to women, exceeding the target of 31,200). Business development training for 979 MSEs resulted in 726 MSEs being credit ready as of October 2025, surpassing the target of 800.

The final set of CSGs and additional technical activities that CAEDO conducted are expected to strengthen the private sector and support World Bank Group efforts to pivot its activities towards the private sector. The services that CAEDO will procure include value chain analyses, assessment of potential small and medium-sized enterprise finance models, and development of an investment roadmap for start-up microbusinesses.





**ADVISORY SERVICES, IMPLEMENTATION SUPPORT,  
AND TECHNICAL ASSISTANCE WINDOW**



Analytics facilitated by the ARTF have been instrumental in Afghanistan, particularly given the limited availability of official data. The purpose of these analytics is to enhance understanding of the challenges within Afghanistan and provide valuable insights to guide future project development.

The table below summarizes the analytics published in 2025.

Analytical Work	Description	Publications
Afghanistan Development Update	Provides a comprehensive report on the state of the Afghan economy. Covers recent economic developments and the medium-term outlook for Afghanistan. Each edition includes special focus sections that provide in-depth analysis of specific topics.	Youth and Employment, Spring 2025  Economic Impact of Migrant and Refugee Returns, Fall 2025
Afghanistan Economic Monitor	Provides monthly updates on key economic indicators. Draws on a range of data sources, which may vary between editions because of limited data availability.	Monthly online reports
Climate Resilience Programmatic Approach to Advisory Services and Analytics	Guides and informs investments and strategies that will build climate resilience and improve livelihoods in Afghanistan, with a strong focus on multi-sectoral collaboration, evidence-based planning, and inclusive approaches. The expected outcome is a set of recommendations that leverages the nationwide multi-sector platform for last mile service delivery ready for a broad coalition of stakeholders to disseminate and implement.	
Multi-agency social protection engagement framework	A framework of engagement in social protection, jointly drafted and endorsed with a large set of donors and partners. The objective is to foster program convergence and establish building blocks of an off-budget social protection system.	Afghanistan multi-partner social protection engagement framework, July 2025

Analytical Work	Description	Publications
Policy brief on youth employment	Analysis of employment outcomes for Afghan youth that will inform the World Bank Group jobs strategy and the dialogue on jobs across donors and partners.	Technical brief
Women consultation survey Round 3 (led by UNWomen)	Will provide an updated national picture of how life for Afghan women and girls is evolving under the restrictions that the ITA has imposed and their broader social and psychological consequences.	
Mother and Child Nutrition in Afghanistan: Qualitative Exploration of Behavioral and Normative Barriers	Diagnostic report that, based on qualitative fieldwork, examines Afghan households' decision making and nutrition. Explores beliefs about nutrition and their connections to cultural norms, gender roles, economic constraints, and psychosocial influences.	
Gender-sensitive design and targets for operations	Finances routine assessments of all new projects in Afghanistan, providing guidance to task teams on how to incorporate gender inclusion and targeting. The goal is to include women and girls in basic human needs services and livelihood initiatives, regardless of circumstances.	
Afghanistan Gender Strategy	Outlines a range of options for gender interventions to guide current and future operations within the portfolio.	

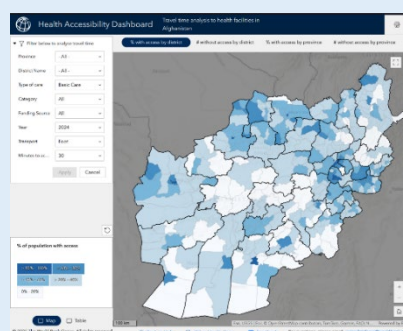
Analytical Work	Description	Publications
International Payments Mapping Report	Commissioned to map out all formal banking channels currently operational for payments into and out of Afghanistan and to explore bottlenecks and opportunities (including any burgeoning anti-money laundering and countering the financing of terrorism risks).	
Afghanistan Poverty and Equity program	<p>Addresses existing data and knowledge gaps, thereby enhancing insights into welfare and socioeconomic outcomes within the country.</p> <p>In 2025, the program supported the analysis under the two special focus sections of the Afghanistan development update and the development of the Afghanistan Geospatial Data Hub.</p>	



## Afghanistan Geospatial Data Hub: Supporting Better Decisions Through Collaborative Geo Data

The power of the Hub platform became clear in the immediate aftermath of the October 2025 Jalalabad earthquake. By leveraging advanced data integration capabilities, the platform was able to draw upon real-time seismic information from the U.S. Geological Survey alongside local demographic and infrastructural databases. District-level exposure summaries, maps, and an interactive dashboard were available within hours, supporting rapid response coordination. The platform's timely synthesis and delivery of insights can increase the effectiveness and speed of disaster response operations, providing knowledge services to actors involved.

The Geospatial Data Hub ecosystem is also being deployed to support dialogue regarding prioritization of health sector financing among donors. By integrating facility locations across various sources with travel-time advanced modeling, the health accessibility dashboard can help illustrate prioritization outcomes across various funding scenarios and support transparent, evidence-based dialogue.

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## Earthquake dashboard

## Afghanistan Economic Analysis and Research Community of Practice



Established to increase understanding of Afghanistan's evolving economic landscape, the Economic Analysis and Research Community of Practice promotes inclusive research, capacity building, and peer exchange across institutions, including universities, think tanks, and development partners.

Venue and Date	Audience
July 30, 2025, Kabul	A new platform designed to foster evidence-based dialogue and collaboration among Afghan economists and researchers.
December 15, 2025, Kabul	

## Afghanistan Development Update — Spring 2025



## Youth and Employment, Spring 2025

The Spring edition, titled “Unlocking Youth Potential for Resilience and Economic Recovery,” focused on labor market outcomes for youth and girls, highlighting employment challenges and opportunities for inclusive growth.

Venue and Date	Audience
April 7, 2025, Istanbul	Economic Stabilisation Strategic Technical Working Group
April 10, 2025, Istanbul	Afghanistan Coordination Group members
April 25, 2025, Washington, DC	George Washington University faculty and students
May 22, 2025, Kabul	Ambassadors, Donor Community
June 18, 2025, Kabul	ITA, Ministry of Finance
July 4, 2025, Dubai	Afghan Dubai-based private sector

Afghanistan Development Update — Fall 2025



Economic Impact of Migrant and Refugee Returns, Fall 2025

The Fall edition, titled “Sustaining Returns: Challenges and Opportunities,” examined strategies to maintain recent economic gains amid large influx of returnees, as well as fiscal and institutional constraints.

Venue and Date	Audience
September 29, 2025, virtual	Economic Stabilisation Strategic Technical Working Group
October 7-8 2025, Tashkent	Afghanistan Coordination Group Members, International Finance Corporation, private sector participants, Uzbek private sector
September 19, 2025, Doha	Ambassadors located in Doha
November 13, 2025, Kabul	Ambassadors located in Kabul
November 25, 2025, Doha and virtual	Ambassadors, UN briefing
December 16, 2025, Kabul	Afghan private sector





## GENDER AND INCLUSION

### APPROACHING GENDER CHALLENGES IN AFGHANISTAN

Afghanistan faces a severe women's rights crisis, ranking among the worst globally on gender equality. Since the Interim Taliban Administration (ITA) takeover in August 2021, deeply entrenched patriarchal norms have been codified into law, reversing two decades of progress on laws and institutions protecting and promoting the rights of women and girls. The portfolio is addressing critical gender gaps in Afghanistan along the strategic objectives of the global World Bank Group Gender Strategy 2024-2030, namely: (i) ending GBV and elevating human capital, (ii) expanding and enabling economic opportunities, and (iii) engaging women as leaders.

#### Strategic Objective 1: Ending GBV and Elevating Human Capital

Although minor progress has been made, Afghanistan performs poorly on many human capital indicators for women and girls. It has one of the highest rates of GBV globally, with women and girls facing high risks of physical and sexual violence, intimate partner violence, and early and forced marriage, and GBV prevention and response services have been significantly curtailed since 2021, and laws and structures protecting women from GBV have been dismantled. Over the past two decades, health outcomes for women and girls have improved in some areas, but significant challenges such as high maternal mortality and malnutrition for children and pregnant and breastfeeding women and mental health challenges persist and will most likely deteriorate with the 2024 medical education ban for women, which disrupts the pipeline of female health workers. Primary school enrollment for girls, particularly in rural areas, has increased since 2021 because of the improvement in the security situation, but gender gaps remain wide in primary school completion and foundational skills. Girls' secondary and tertiary education has collapsed because of the education bans, which will have grave long-term implications for Afghanistan's development trajectory. Many adolescent girls have shifted to other forms of schooling, such as madrasas or religious schools, but nearly half are deprived of education altogether. Poverty and food insecurity have gendered effects in Afghanistan, with women and female-headed households disproportionately affected. Meanwhile, many boys have dropped out of school to work and support their families. Despite their urgent need for aid, female-headed households, including returnee female-headed households, face more challenges than others in accessing assistance.

#### The portfolio addresses these critical gender gaps through the following interventions:

The HER project is designed to increase the use and quality of essential health and nutrition services in Afghanistan. It focuses on urgently providing primary and secondary health services, strengthening service delivery, implementing investments in training of health workers to manage GBV, and

improving nutritional outcomes in vulnerable populations through safety nets. It includes a mother-and-child benefit program and a nutrition cash transfer, including a nutrition-sensitive livelihoods pilot.

The EERA project supports access to learning opportunities for girls and boys and improvement in learning conditions in project-supported schools. EERA finances CBE for primary school-aged children, gender-focused infrastructure in primary schools, and some alternatives in secondary education for adolescent girls (distance learning through TV and a new literacy and skills intervention that UNICEF and UNESCO have implemented), in addition to a school feeding intervention done by the World Food Program and literacy and skills interventions for youth, mainly girls.

### **Strategic Objective 2: Expanding and Enabling Economic Opportunities**

Women in Afghanistan face unprecedented unemployment as poverty and education bans have pushed a vast number into a labor market that cannot absorb them, with ITA bans restricting female employment in some spaces further curtailing economic opportunities. Female labor force participation now stands at 43 percent, substantially higher than the Middle East, North Africa, Afghanistan, and Pakistan average. Agriculture accounts for the largest share of women's work, although women are concentrated in lower-value activities in this sector because their access to productive resources and services is limited. Many women have shifted from agriculture to manufacturing, particularly small-scale home-based manufacturing, since the ITA takeover. The private sector holds great potential and remains among the few avenues left for women to exercise economic and social agency given that there are no formal bans on women's work in this space, yet few women work in private sector wage jobs, and women account for merely 2 percent of Afghanistan's business owners, mainly because of barriers that affect women more adversely than men, including limited access to finance, markets, networks, digital technologies, and financial literacy and business skills, which conservative social norms that discourage women's work outside the home exacerbate. Women-owned businesses are also less resilient to economic and climate shocks. Deficiencies in basic services such as water, sanitation, and hygiene; irrigation; electricity; and digital technologies also limit women's economic activities, with women substantially less likely than men to have access to digital devices and services, including the eTazkira (national ID).

#### **The portfolio addresses these critical gender gaps through the following interventions:**

EFSP is designed to increase the resilience of the agricultural production system for targeted beneficiaries across all 34 provinces. Implementation includes grants to agribusinesses, part of these grants include dedicated window for women-owned agribusinesses. There is also a dedicated intervention for backyard gardening, mainly for female-headed households.

The CRLP is designed to provide short-term livelihood opportunities and deliver urgent essential services in rural and urban areas. It focuses on creating employment and income opportunities for millions of Afghans, particularly women and vulnerable groups such as IDPs and those with disabilities. It includes a subcomponent on women's economic activities, with asset transfers and training focused on poultry and kitchen gardening.

WERP is designed to increase access to safe drinking water and irrigation services for approximately 1.2 million people—especially women, girls, and other vulnerable groups—across 16 drought-affected provinces and approximately 120 rural districts hard hit by lack of water.

EMERGE supports demand for and supply of finance for MSEs, focusing on women's financial inclusion. The project's primary beneficiaries are private sector MFPs and their borrowers (existing and future) and MSEs, with a focus on women-led enterprises. It is sowing the seeds for private sector-led job creation and growth, with a focus on women-owned and women-led enterprises.

### **Strategic Objective 3: Engaging Women as Leaders**

Since the ITA takeover, few spaces allow women to gather publicly, and all formal avenues for women to participate in public decision making at the community, district, provincial, and national levels have been dismantled. The dissolution of community development councils, which guaranteed 40 percent female representation, and bans on women's employment in the public sector, NGOs, and the United Nations (with some exceptions) have drastically curtailed avenues for women's participation and voice and have made it difficult for these organizations to reach female beneficiaries with aid and services, putting women and girls at great risk, particularly in disaster situations. Moreover, social values are reportedly shifting in a conservative direction, with traditional views of gender gaining ground. The share of women who report having influence over community decision making dropped drastically between 2023 and 2024, although experience also shows that women have the ability to influence community-level decisions where there is structured, intentional engagement.

#### **The portfolio addresses these critical gender gaps through the following interventions:**

The CRLP leads on support to CRGs, which are replacing the longstanding community development councils. It supports the establishment of CRGs and works with them at the community level to identify and consult with beneficiaries, with a focus on women's participation in decision making.



## GENDER INDICATORS AT A GLANCE

Following are results for 2025.



### Ending GBV and Elevating Human Capital



**492k** births occurred at project-financed facilities



**22k** health workers were trained on GBV prevention and response



**3.3m** basic health and nutrition services were provided to girls and women



**2.7m** nutrition counseling sessions were held for mothers of young children



**68k** pregnant and breastfeeding women benefited from health and nutrition safety nets



**308** female doctors, nurses, and midwives were trained in the treatment of survivors of violence



**5k** teachers (2k female) were hired to teach in project-supported CBE classes



### Expanding and Enabling Economic Opportunities



**428k** labor days were created for female beneficiaries



**5.3m** people (half women) received greater access to basic services



**395k** beneficiary households received livelihood support from jobs through cash for work



**155k** people (81 women) were trained in disaster risk management, community mobilization, health, and nutrition



**60k** female headed households persons with disabilities or recovering from drug addiction received cash transfers or social grants



**19k** women were directly employed



**20k** households received agricultural inputs and services



### Engaging Women as Leaders



Membership in CRGs was **46%** female.



**ANTI-CORRUPTION AND RESULTS MONITORING  
ACTION PROGRAM WINDOW**

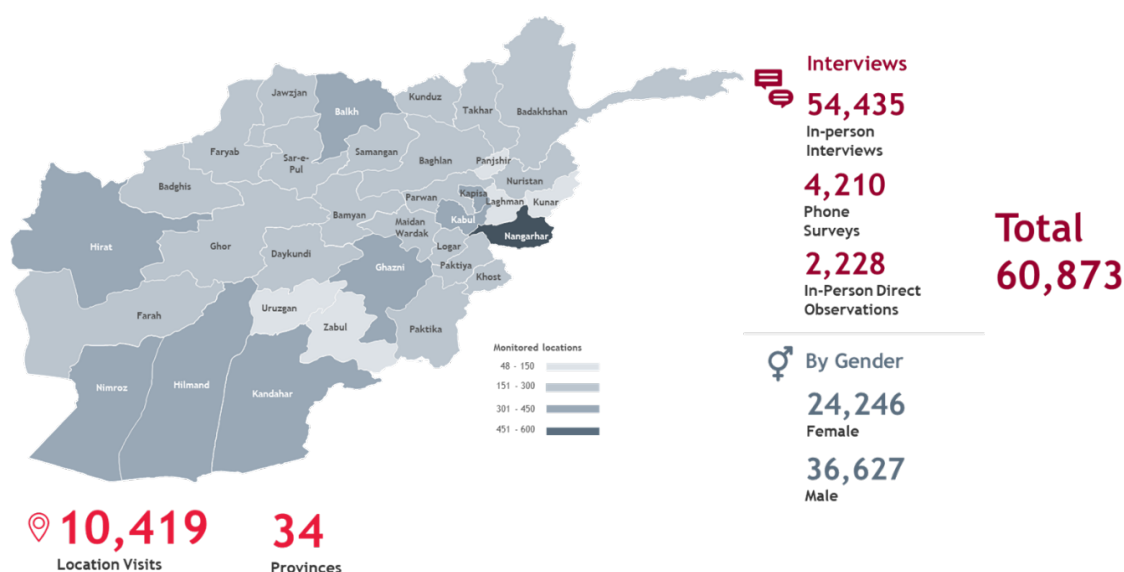
## ANTI-CORRUPTION AND RESULTS MONITORING ACTION PROGRAM WINDOW

The Anti-Corruption and Results Monitoring Action Program (ACReMAP) window supports fiduciary risk management, environmental and social safeguards, and anti-corruption measures across all ARTF-financed programs. It provides an extra layer of oversight to ensure compliance and value for money through rigorous monitoring. In 2025, the ARTF monitoring agent conducted thousands of extensive monitoring visits and provided full coverage of financial audits and fiduciary assurance activities across all active projects. Project sites (e.g., clinics, schools, community works, etc.) were visited, and beneficiaries and staff were interviewed, with numerous quality assurance process in place to support findings.

### Geographic Coverage and Monitoring Footprint

ACReMAP maintained a nationwide monitoring footprint in 2025. The ARTF monitoring agent covered all 34 provinces of Afghanistan, deploying field monitors even to remote and high-risk areas, ensuring that every active ARTF project had on-site verification in its target locations and financial monitoring of its expenditures.

**Map 1. Geographic Coverage of Afghanistan Resilience Trust Fund Monitoring Agent Monitoring in 2025**



### Key Achievements and Verification Results

ACReMAP made solid progress toward its 2025 monitoring targets. Table 1 presents key monitoring metrics for the year according to sector. The ARTF monitoring agent conducted 10,419 location visits, including 1,153 infrastructure monitoring visits to the food security, education and livelihood sectors.

**Table 1. ARTF Monitoring Agent Monitoring Visits According to Sector, 2025**

Sector	Visits
Health	5,109
Education	2,207



Sector	Visits
Livelihood	1,065
Food security	2,038
<b>Total</b>	<b>10,419</b>

Despite a complex operating context, the ARTF monitoring agent reached a large proportion of the planned sites across sectors. Below is a narrative summary of ARTF monitoring agent achievements and findings.

- **Enhancing Access to Basic Services:** On-site verifications undertaken for the HER and EERA projects provide assurance that basic services that the ARTF has funded are reaching people nationwide. Any discrepancies were recorded and reported to the World Bank and UNICEF and followed up for rectification. Overall compliance in delivery of basic service was high, and no major interruptions in service provision were observed in the sample facilities visited.
- **Building Resilient Livelihoods:** Monitoring confirmed that cash-for-work schemes under the CRLP were largely implemented in compliance with guidelines, directly benefiting hundreds of thousands of poor households. In spot-check visits to communities, the ARTF monitoring agent found that laborers were largely selected and paid according to project rules and that the project's intended community assets (e.g., irrigation canals, rural roads) were being built or maintained. A major contribution of the ARTF monitoring agent is the enhancement of the control environment and improvement of programmatic learning. The insights gained from independent monitoring are systematically integrated into the design of subsequent phases of the project.
- **Food Security:** Monitoring confirmed that wheat distribution, home gardening, and cash-for-work activities were broadly implemented in line with program guidelines, with independent spot checks validating most results across provinces. At the same time, ARTF monitoring agent verification added critical rigor to the control environment by identifying important discrepancies—such as untraceable beneficiaries and limited household consultation—which the implementing agency rectified. Overall, monitoring enhanced fiduciary assurance by providing credible, field-based evidence that informed program management, reinforced accountability, and improved the reliability of data.

ACReMAP's multilayer verification approach (financial and physical monitoring) has kept fiduciary problems to a minimum. In 2025, the monitoring agent reviewed more than \$320.96 million in project expenditures and found discrepancies in less than 0.5 percent of the total, indicating strong compliance by implementing partners. This extra oversight builds confidence that funds are used for their intended purposes.

### Results Against ACReMAP Workplan

At the start of 2025, the ARTF monitoring agent set out a workplan with clear targets and activities aligned with its mandate to strengthen oversight and monitoring. The key pillars of the workplan were expanded physical monitoring coverage (visits to all provinces and all active projects), robust financial monitoring (routine expenditure verifications and audits), in-depth reviews where needed, and

improvements to monitoring tools. By the end of 2025, progress on these workplan objectives was substantial. The details can be found in Annex 2: Third Party Monitoring Activities by Project.

### Physical Monitoring

*Target Achieved:* Ensure that all ARTF-funded projects receive third-party field monitoring visits (with a risk-based frequency).

*Comment:* Every active ARTF project in 2025 had a monitoring plan in place, and ARTF monitoring agent teams conducted on-site visits for each project. Although results fell slightly short of a few individual targets, overall, monitoring coverage was comprehensive. The slight shortfalls were mainly due to temporary access restrictions in certain districts, which delayed some planned visits. The breadth of coverage (all provinces, all districts, all projects) was met or exceeded. Physical monitoring activities included infrastructure inspections and classroom observations, with the ARTF monitoring agent adjusting schedules dynamically to meet workplan commitments.

### Financial and Fiduciary Monitoring

*Target Achieved:* Conduct regular financial reviews for all disbursing projects, including Harmonized Approach to Cash Transfers audits or Statement of Expense reviews

*Comment:* The ARTF monitoring agent reviewed \$320.96 million worth of expenditures in 2025, encompassing multiple projects. The ARTF monitoring agent's financial scrutiny continued to find a low rate of irregularities (<1 percent of expenditures reviewed), reflecting that implementing partners (primarily UN agencies and their contractors) generally adhered to fiduciary standards. In addition, the ARTF monitoring agent certified obligations of \$9.75 million (\$32.14 million cumulative to date) related to pre-August 2021 portfolio. The ARTF monitoring agent is continuing to work with the ITA Ministry of Finance to reconcile nearly 13,000 community accounts under the legacy portfolio. Overall, all planned financial monitoring activities were completed according to the workplan.

### Deviation and Tracking and Resolution of Significant Negative Findings

*Target Achieved:* Strengthen system of tracking deviations (any irregularities or problems found with the infrastructure) and significant negative findings (irregularities in environmental, social, and programmatic indicators) to support the World Bank to ensure that follow-up actions are taken

*Comment:* The ARTF monitoring agent continued to improve deviation tracking using the digital platform, where each finding from field visits or financial checks is recorded, categorized, and assigned for resolution. The Bank task teams and the implementing agencies held biweekly meetings with the ARTF monitoring agent to review and resolve open deviations. By year's end, a high percentage of 2025's deviation cases were resolved or in active resolution. Table 2 shows the deviation rate that the ARTF monitoring agent found across key sectors, calculated as percentage of monitored sites or transactions where a significant problem was found.

**Table 2. Deviation Incidents, 2025**

Status	Number of Deviations identified as of December 2024	Number of deviations identified in 2025	Total
Non-rectifiable	335	12	347
Pending rectification	91	95	186
Rectified	1,059	286	1,345
Total	1,485	393	1,878

Note: A site can have multiple deviations.

In 2025, there was a standard definition for deviations across the portfolio, and small scale infrastructure was monitored in the education, food security, and livelihoods sectors. Deviations are categorized as critical, major, and minor. Critical deviations capture potentially life-threatening deficiencies in construction, significant deficiencies in structural quality, and failure to construct the subproject or part of the subproject in line with agreed-upon documentation (capturing fiduciary risks). These are reported through the digital platform, and the World Bank and UN agencies have agreed to structures for the monitoring of follow-up and rectification. The emphasis on follow-up ensured that the responsible agencies addressed 70 percent of reported deviations by the end of the year. Almost all of the 106 pending rectifications were identified in December and are expected to be resolved in the first quarter of 2026. This active monitoring and course correction helped improve project performance against the ARTF results framework.

### Innovations and Forward-Looking Priorities

Throughout 2025, the World Bank and UN agencies refined and innovated their delivery mechanism to ensure that assistance reached beneficiaries efficiently, transparently, and with strong safeguards to mitigate emerging risks. By embracing technology and fostering partnerships, ACRéMAP is evolving to address Afghanistan's changing context. The innovations introduced or planned in 2025—from digital finance to biometric verification—are geared toward futureproofing the ARTF's accountability mechanisms and further reducing opportunities for corruption.

- Digital Payment Systems:** The MCBP component under HER piloted secure digital mechanisms for payments to beneficiaries to reduce the possibility of leakages and make fund flows efficient. Similarly, digital payments solutions have been piloted to pay project workers under CRLP and UN agency implementing partner staff. The ARTF monitoring agent checked that intended recipients received the correct amounts through digital payments, providing an extra layer of oversight. Early results indicated positive feedback, and expanding digital payment solutions will be a priority for 2026.
- Biometric Identification for Verification:** In line with global best practices, ACRéMAP has advocated the use of biometric identification systems to ensure that only legitimate beneficiaries and staff are enrolled in ARTF-funded programs. In 2025, steps were taken to integrate biometric identification checks for beneficiary registration and payment. The MCBP consistently and rigorously used SCOPE card and biometric verification for beneficiary access and cash distribution



across all districts. The CRLP is working with a private bank to implement a biometric identification and digital payment solution for last-mile payments. Interim results from the pilot were expected by December 2025 and full findings in the first quarter of 2026. Assuming positive findings, the solution will be expanded geographically across all rural and urban locations.

### **Implementation Challenges, Lessons Learned, and Risk Considerations**

Implementation of ACRemap in Afghanistan's current environment faces significant challenges. In 2025, the program encountered several constraints and learned valuable lessons, which in turn are shaping risk mitigation strategies.

Securing access letters for field monitoring from the ITA remained challenging. For example, the access letter for HER monitoring was not issued until August 2025—8 months into the year. The monitors also found it difficult to access a few areas because of security concerns and local restrictions. Although ARTF monitoring agent coverage was nationwide, reaching certain districts required extensive negotiation with local authorities. A notable challenge arose from ITA bans on women in NGO work, which affected the monitoring teams. Although the health and education sectors received exemptions to allow female staff, the interpretation varied according to province. In some provinces, the ARTF monitoring agent's female staff were restricted from participating in field visits, limiting the ability to interview female beneficiaries or observe women's facilities. In addition, in a few instances, local authorities imposed data collection limits—for example, insisting that monitoring agent personnel receive prior permission to visit sites, not use geographic positioning systems, and share monitoring data with authorities.

The key lesson learned from these challenges was the importance of flexibility and continuing engagement. The ARTF monitoring agent had to adapt to ensure safe, equal, ethical, uninterrupted data collection in this highly restricted, politically complex environment, for example, by ensuring that authorized male chaperones (mahram) accompany female enumerators and increasing the use of remote female enumerators (conducting phone surveys with female beneficiaries) to address restrictions on female enumerators. Simultaneously, the ARTF monitoring agent maintained constant, persuasive engagement with project stakeholders, including the ITA, negotiating monitoring agreements with local leaders, clarifying the purpose and methods of the activity, and maintaining regular communication with national and local leadership to resolve remaining concerns.

When physical access was not possible, use of remote techniques provided a fallback, although it was not without limitations. Phone surveys, for example, can be subject to bias if respondents fear repercussions or if phones are shared. Satellite imagery cannot always confirm service quality (e.g., you can see a building exists but not whether it is staffed or functioning). Remote monitoring is a useful complement but cannot fully replace in-person verification.

### Visuals (2025) – Impact of Monitoring: Deviation Rectification Examples:

The ARTF monitoring agent found that sections of a check dam had been damaged and were deteriorating. The EFSP team conducted a field visit and worked with the community to address the deviation.

#### Emergency Food Security Project Rectified Deviations: Correction of Wing Wall, Paktika



The ARTF monitoring agent identified that the metallic cover for a water reservoir was not installed in line with project design and good practice. The CRLP team followed up with the facilitating partner to ensure that the required installations were made.

#### CRLP Rectified Deviations: Correction of Handhole, Paktika





During a site visit, the ARTF monitoring agent discovered that a soak pit next to a project-constructed structure had been left open, without a covering. The EFSP team followed up to ensure that covers were installed.

### Emergency Food Security Project: Deviations Related to Safety of Final Construction





In addition to correcting problems with quality or completion of construction, the ARTF monitoring agent reports on problems with ongoing construction that may risk the safety of workers or community members. Personal protective equipment was not being used on site until after the ARTF monitoring agent reported the deviation.

### Community Resilience and Livelihoods Project: Deviations Related to Safety of Staff Working Onsite (Kandahar)



## Communication, Outreach, and Transparency

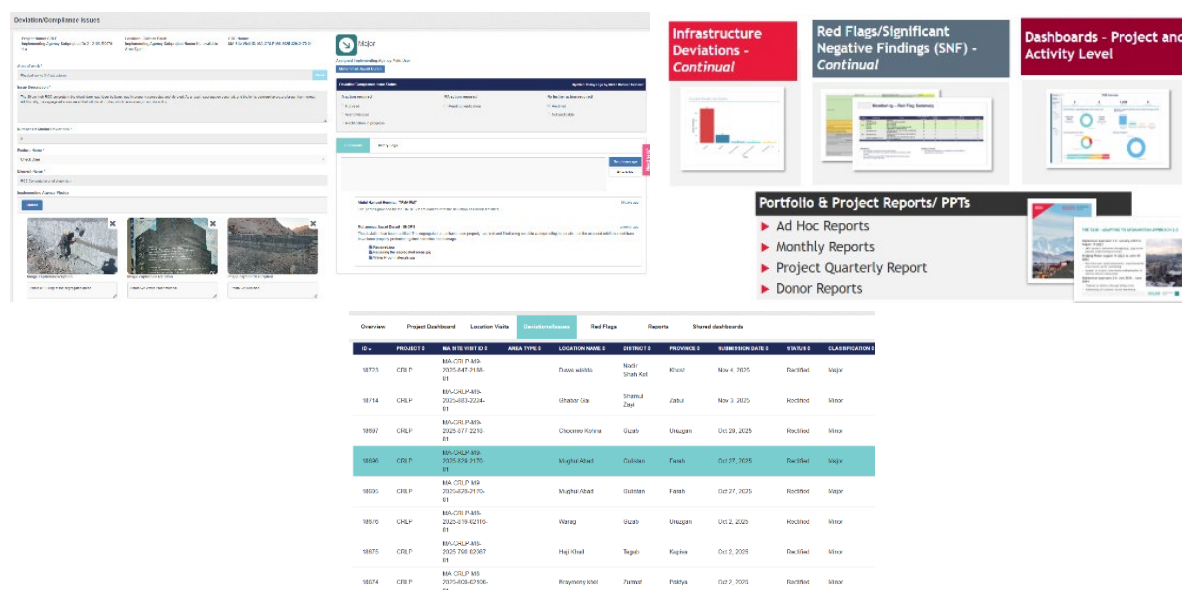
Effective communication and transparency are core to the ACRemap approach, ensuring that findings are shared and stakeholders remain engaged in anti-corruption efforts.

- Regular Reporting to Stakeholders:** ACRemap produces monthly, quarterly, and annual monitoring reports for ARTF partners. The project-specific progress reports communicate ARTF monitoring agent observations to implementing agencies for resolution. For the first three quarters of 2025, the ARTF monitoring agent delivered quarterly progress reports, detailing findings, problems, and recommendations at the portfolio level. An annual ARTF monitoring agent report covering 2024 was published in mid-2025, providing a comprehensive summary of monitoring results and lessons. The 2025 annual ARTF monitoring agent report is under preparation, with planned publication in April 2026.
- Afghanistan Coordination Group Sessions:** ACRemap facilitated periodic meetings of the Afghanistan Coordination Group to review monitoring findings, assess emerging risks, and agree on mitigation measures. In 2025, two virtual sessions—in March and October—enabled broad, cross-agency participation. The March session focused on ARTF monitoring agent operations, including beneficiary interactions, cash transfer processes for social grants and cash-for-work activities, household-level labor verification, and engineering oversight of community infrastructure projects under CRLP (See screenshot below). The October session focused on two strategic themes: upholding the principled approach to delivery of services to meet basic human needs amid increasing access constraints—particularly restrictions affecting women and limitations on independent monitoring—and advancing last-mile delivery of services to meet basic human needs through digital innovations, highlighting progress on digital payment pilots and introduction of a new biometric payment solution to support secure, efficient cash assistance delivery.



*Screenshot of Afghanistan Resilience Trust Fund Third-Party Monitoring's Virtual Monitoring Session Demonstrating Distribution and Laborer Verification Monitoring*

- Enhanced Reporting Tools:** The program leveraged technology to make monitoring data more transparent and worked with project teams to develop bespoke expedited reporting systems for significant negative findings. The ARTF monitoring agent's digital platform was continually updated in 2025, providing authorized users with dashboard access to location visit data, infrastructure findings (also referred to as deviations), and photo evidence. This secure online platform—introduced under ACRemap—illustrates the monitoring footprint (e.g., maps of visited sites) and tracks the status of follow-up on each deviation report (see below). It has become a key tool for UN agencies and implementing partners to follow up on monitoring results and deviations. ARTF donors can also review results remotely.



*Screenshot of Afghanistan Resilience Trust Fund Third-Party Monitoring's Virtual Monitoring Session  
Demonstrating Distribution and Laborer Verification Monitoring*





## ENVIRONMENTAL AND SOCIAL STANDARDS CAPACITY BUILDING SUPPORT FOR AFGHANISTAN

### OBJECTIVE

Improve environmental and social risk management of World Bank–financed operations and, in particular, increase capacity of key UN institutions, international NGOs, and partners, including civil society organizations and private sector entities

### DESCRIPTION

This project improves the implementation of environmental and social standards in Afghanistan. It focuses on increasing safety, implementing fair labor practices, encouraging community engagement, and protecting vulnerable groups. By offering practical training, clear guidance, and simple digital tools, the initiative supports stronger institutions and better outcomes for communities.

The work is organized into three parts.

**Enhanced Harmonization of Environmental and Social Frameworks:** Bringing together organizations such as UN agencies, development banks, NGOs, and the private sector to apply environmental and social standards more consistently

**Integrated Sustainable Capacity Building, Monitoring, and Stakeholder Engagement:** Training partners and contractors, supporting local NGOs to become training hubs, and improving systems that track risks and community concerns

**Fostering a Robust Environmental and Social Community of Practice:** Connecting experts and practitioners so that they can share experiences, learn from each other, and improve their work over time.

## OUTREACH AND DISSEMINATION

### The Afghanistan Environmental and Social Community of

The Afghanistan Environmental and Social Community of Practice was established in 2024 as an ongoing platform for continuous learning and collaboration that supports consistent, effective operationalization of the World Bank's environmental and social framework across the Afghanistan portfolio. It brings together a diverse membership—UN agencies (Food and Agriculture Organization of the United Nations, UNICEF, World Food Program, UNOPS, United Nations Development Program); Aga Khan Foundation; Asian Development Bank; ARTF monitoring agent; third-party monitoring agent; peers from contexts of fragility, conflict, and violence, such as Yemen; with NGOs; and other implementing partners—organized through thematic working groups (e.g., occupational health and safety, security risk management, labor management, gender, stakeholder engagement). The community of practice's role is to harmonize approaches and build capacity by facilitating regular workshops and technical exchanges (8–10 per year); developing and sharing practical guidance and toolkits (e.g., grievance redress mechanism, labor management standard operating procedures, Environmental and Social Incidents Response Toolkit, contractor environmental and social management plan); enabling peer learning and collaborative problem solving; and institutionalizing feedback, monitoring, and adaptive learning through simple monitoring and evaluation mechanisms. Ultimately, the Environmental and Social Community of Practice increases knowledge exchange, documents and disseminates lessons learned and success stories, recognizes champions of environmental and social framework implementation, and empowers partners to improve environmental and social risk management strategies down to the subproject level in Afghanistan's fragile and evolving context.

In 2025, several hybrid workshops were held. On September 23, an Environmental and Social Community of Practice session focused on child labor was held to inform participants about child labor standard operating procedures. The Food and Agriculture Organization of the United Nations Environmental and Social shared their experiences implementing corrective action plans. Approximately 60 participants attended and collaborated to brainstorm next steps. The World Bank Environmental and Social Incidents Response Toolkit Environmental and Social Community of Practice workshop, held on October 28, provided nearly 150 participants with a refresher on proper incident handling and raised awareness about incident and accident prevention. On November 25, the Environmental and Social Community of Practice Mine and Explosive Ordnance Action gathered more than 50 participants to discuss unexploded ordnance management at the project site.







## FINANCIAL REPORT



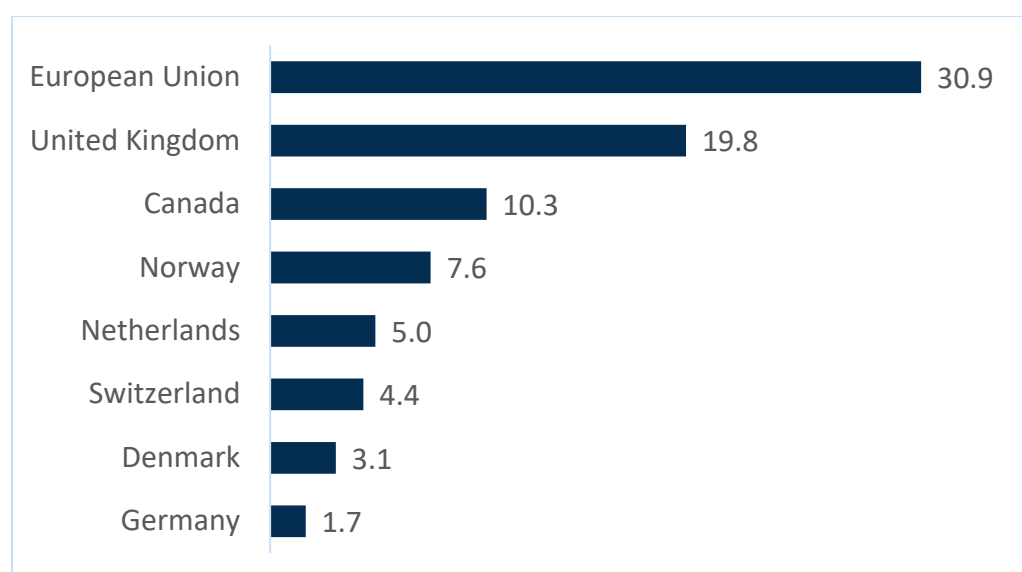
## Calendar Year 2025

This section provides an overview of ARTF resources which includes donor contributions, commitments to grants, and disbursements of grants during the reporting period.

### Donor Contributions to the ARTF

In 2025, \$82.8 million was received from Canada, Denmark, the European Union, Germany, Netherlands, Norway, Switzerland, and the United Kingdom. Figure 1 shows the contribution amount according to donor.

**Figure 1. Contributions According to Donor, 2025 (\$ million)**



### Approvals

The ARTF Management Committee approved the following allocations in 2025 (Table 3).

**Table 3. Management Committee–Approved Allocations, 2025**

Project or Activity	\$ Million
Emergency Food Security Project Second Additional Financing	20
Community Resilience and Livelihoods Project Second Additional Financing	48
Third-Party Monitoring Activities and Risk Management Program	15
Macroeconomic and sectoral analytics	2
<b>Total</b>	<b>85</b>

### Disbursements

The ARTF has three active windows. The investment window has six active projects, which are recipient executed; the Advisory Services, Implementation Support, and Technical Assistance (ASIST) window has six active tasks; and the ACRéMAP window has three active tasks. ASIST and ACRéMAP are both Bank-executed grants.

The total grant allocation for active ARTF grants is \$1,541 million, of which \$1,433.9 million has been disbursed, resulting in a disbursement rate of ninety-three percent as of 2025. The investment window maintains the majority share of the disbursement rate at 93%, attributable to its status as a recipient-executed grant (see Table 4). Details of the disbursements are included in the Annex 3: ARTF Grant Details.

**Table 4. Grant Amount, Disbursement, and Disbursement Rate According to Window**

Window	Grant (\$m)	Disbursement (\$m)	Disbursement rate (%)
Investment	1,518.0	1,418.5	93
Advisory Services, Implementation Support, and Technical Assistance	1.8	1.2	68
Anti-Corruption and Results Monitoring Action Program	21.8	14.2	65
Total	1,541.6	1,433.9	93

#### Cash Balance

ARTF started 2025 with a cash balance of \$445.48 million that included \$174.99 million in commitments and a \$270.49 million unallocated cash balance. As of December 31, \$97.22 has been received in donor contributions and \$301.34 million had been disbursed resulting in a cash balance of \$241.37 million (Table 5). The departure of donors and the corresponding disbursement of their pro rata shares have affected the trust fund balance. USAID withdrew from the ARTF, resulting in a pro rata share payment of \$76.29 million contributing to an increase in expenditure in 2025 and a reduction in the cash balance.

The cash balance comprises funds that are allocated to ongoing projects but have not yet been disbursed as well as funds that are unallocated and available for disbursements. The committed cash balance at the end of the period consists of the combined undisbursed balance of the ARTF active investment portfolio of \$107.66 million; the \$0.95 million combined undisbursed balance of the ASIST window; and \$7.66 million reserved for the ACRemap window, resulting in a committed cash balance of \$116 million. The net unallocated cash balance at the end of 2025 is \$125.09 million (Table 5).

**Table 5: Unallocated Cash Balance in 2025**

SOURCES OF FUNDS	\$ Million
Net Donors Contributions	97.22
Cash Carried-Over	445.48
<b>USES OF FUNDS</b>	
Disbursements	301.34

SOURCES OF FUNDS	\$ Million
Cash Balance (end-of-period)	241.37
Committed Cash Balance (end of period)	116.27
Unallocated Cash Balance (end of period)	125.09

In 2025, several new commitments were made against the unallocated cash balance of \$125.09 million. Specifically, \$1.47 million was reserved for the European Commission's pro rata share of legacy contracts, while an additional \$4 million was allocated for pending commitments in Advisory Services, Implementation Support, Technical Assistance, and the Anti-Corruption and Results Monitoring Action Program. Furthermore, the management committee approved \$58 million for planned future commitments, including second additional financing for CRLP, risk management activities under the ACRMAP window, and analytics under the ASIST window. As a result, the remaining amount available for future allocations is \$32 million (Table 6).

**Table 6. Afghanistan Resilience Trust Fund Funding Status for 2025**

Planned Expenditures	\$ Million
<b>Unallocated cash balance</b>	125
European Union pro rata share set aside	1
Pending commitments (Advisory Services, Implementation Support, and Technical Assistance and Anti-Corruption and Results Monitoring Action Program)	4
<b>Activities planned for fiscal year 2026</b>	
Community Resilience and Livelihoods Project second additional financing	48
Private Sector Resilience Project (pending management committee approval)	30
Analytics	2
Third-party monitoring and risk management	8
<b>Amount available for future allocation</b>	32

### TREND ANALYSIS (2021-2025)

This section provides a five-year trend analysis of ARTF resources which includes donor contributions, commitments to grants, and disbursements of grants since calendar year 2021.

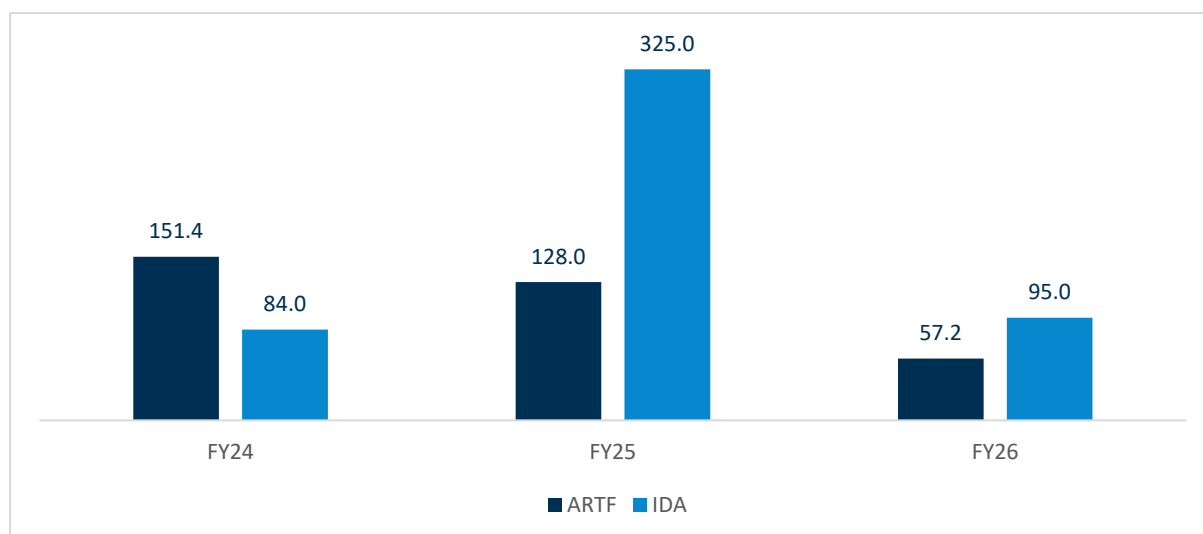
#### Contributions

The World Bank's Board of Directors endorsed Approach 3.0 in February 2024. Under this approach International Development Association (IDA) resources were made available to continue support for basic services and supplement the reduction in ARTF funding. Although a 1:1 ratio between ARTF and IDA resources was planned under the approach, the allocation of IDA resources has exceeded that of



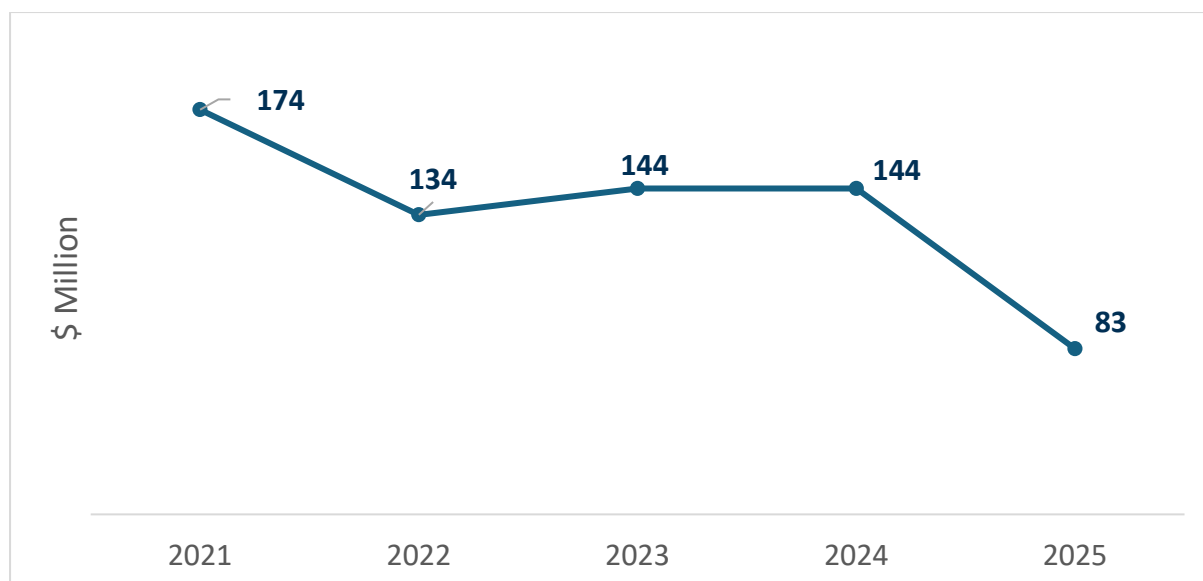
ARTF in recent years. In FY24, ARTF contributed 1.8 times more than IDA and in FY26 the ARTF rate was 0.6 less than the IDA contribution (Figure 2).

**Figure 2. International Development Association Resources Complementing Declining Afghanistan Resilience Trust Fund Resources (\$ million)**



Donor contributions to the ARTF have dropped significantly, from \$174 million in 2021 to \$83 million in 2025 (52 percent) (Figure 3).

**Figure 3. ARTF Donor Contributions, 2021 to 2025**



### Disbursement

2025 marks the lowest disbursement amount within the past five years—approximately 50 percent below the average of \$319 million. This decrease is evident primarily in the investment window, which was 45 percent lower than in prior years. The lower disbursement in 2025 can be attributed to three factors: closure of the Afghanistan Nongovernmental Organization–Civil Society Organization Capacity Support Project in 2024, resulting in fewer active projects; cancellation of \$4.3 million from the original

EMERGe project which reduced available funds for disbursement; and disbursement of CRLP's full allocation in 2024. It is anticipated that a second additional financing for CRLP will be approved in 2026.

There was a \$1 million increase in disbursements for the ACRReMAP window, which is notable, considering the reduction in the number of projects. The higher costs may be attributed to the complexity of third-party monitoring, which has become more challenging, as outlined in the ACRReMAP window documentation. The cash balance has consistently decreased over the past five years. In 2025, the ARTF recorded its lowest level, which may affect available funds in 2026. Table 7 shows disbursements and cash balance for 2021 to 2025.

**Table 7. Afghanistan Resilience Trust Fund Consolidated Sources and Uses of Funds**

Sources and uses of funds	2021	2022	2023	2024	2025
Sources of funds					
<b>A. Net donor contributions</b>	<b>169.97</b>	<b>139.39</b>	<b>180.86</b>	<b>165.31</b>	<b>97.22</b>
A1. Donor contributions	174.05	133.66	144.51	144.28	82.81
A2. Investment income minus administrative fees	-8.08	5.72	36.36	21.03	14.41
A3. Refund of ineligible expenditures	4.00	0.00	0.00	0.00	0.00
<b>B. Cash carried over (=D previous year)</b>	<b>1508.49</b>	<b>1248.82</b>	<b>1041.03</b>	<b>674.69</b>	<b>445.48</b>
Uses of funds					
<b>C. Disbursements</b>	<b>429.64</b>	<b>347.18</b>	<b>547.19</b>	<b>394.53</b>	<b>301.34</b>
C1. Investment window	132.49	328.69	537.54	383.38	211.36
C2. ASIST window	0.41	0.22	1.01	1.21	1.13
C3. ACRReMAP window <sup>3</sup>	16.74	18.72	8.65	11.62	12.56
C4. Transfer out window	280.00	0.00	0.00	-1.68	0.00
C5. Refund of USAID	0.00	0.00	0.00	0.00	76.29
<b>D. Cash balance (end-of-period) (A+B-C)</b>	<b>1248.82</b>	<b>1041.03</b>	<b>674.69</b>	<b>445.48</b>	<b>241.37</b>
<b>D.1. Committed cash balance (end of period):</b>	<b>887.43</b>	<b>243.85</b>	<b>171.97</b>	<b>174.99</b>	<b>116.27</b>
Undisbursed investment window balance	876.65	221.94	158.40	168.02	107.66
To ASIST window	0.99	1.11	1.32	0.34	0.95
To ACRReMAP window	9.80	20.80	12.25	6.63	7.66
<b>D.2. Unallocated cash balance (end of period)</b>	<b>361.39</b>	<b>797.17</b>	<b>502.72</b>	<b>270.49</b>	<b>125.09</b>

Note: ASIST, Advisory Services, Implementation Support, and Technical Assistance; ACRReMAP, Anti-Corruption and Results Monitoring Action Program.



## PROGRAM MANAGEMENT



## GOVERNANCE

The ARTF operates within a three-tier governance structure: steering committee, management committee, strategy group.

### Steering Committee



Chaired by the World Bank's Afghanistan Country Director and including ambassadors from donor countries, the steering committee sets policy, endorses multiyear financing, and reviews progress annually. It met on October 7, 2025, and approved the World Bank Group Pivot Strategy.

### Management Committee

The management committee consists of representatives from the World Bank, ADB, Islamic Development Bank, and United Nations Development Program and has the United Nations Assistance Mission in Afghanistan as an observer. It reviews finances, allocates funding, and recommends management actions, meeting as needed to assess proposals.

The management committee approved \$20 million for the second additional financing of the EFSP on January 16 and allocated \$2 million for analytical work in the ASIST window, \$15 million for third-party monitoring in the ACRReMAP window, and \$48 for the second additional financing for the CRLP on July 16.

## Strategy Group



The strategy group is composed of the World Bank country director, ARTF donor heads of cooperation, and ARTF focal points and is responsible for developing and reviewing the ARTF strategy and collaborating with the World Bank on technical matters. The following meetings took place during 2025.

Date	Discussion points
February 20	Macroeconomic status meeting
March 25	Three sections focused on monitoring, risk management, and financial inclusion in Afghanistan, covering real-time insights (a live demonstration of ARTF monitoring agent monitoring practices, innovative approaches to empowering individuals while managing risks, and initiatives to advance financial inclusion
April 8	Implementation of the pivot strategy and necessary adjustments to maintain alignment with changing priorities and organizational objectives
June 12	A presentation on and discussion of second additional financing for CRLP
September 10	Fiscal year 2026 work plan and a detailed discussion regarding the private sector pivot
November 12	2025 earthquakes in Afghanistan: pivoting to resilience to shocks

## COMMUNICATION

The communication and visibility objective of the ARTF is to enhance public understanding of the outcomes and effects of activities conducted through the ARTF partnership in Afghanistan.

The ARTF communication strategy increased awareness and supported implementation of ARTF activities using targeted communication approaches for different audiences.

The following results were achieved:

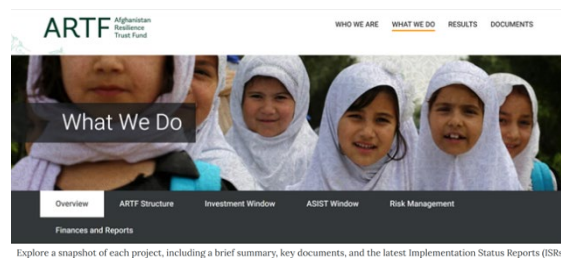
### Increase in ability to monitor results against ARTF strategy



Completion of ARTF results matrix (Annex 1: ARTF Theory of Change and Result Matrix). This framework was used to track results in this annual report.

### Increase in public accessibility to relevant information

Revamp of ARTF website to ensure quick access to relevant information. The image below shows an ARTF website screenshot that displays all investments in one view.



Project Name	Summary	Total Financing US\$	Project Documents	Latest ISRs
Afghanistan Community Resilience and Livelihoods (CRL) Project	The project aims to deliver immediate livelihoods and essential services to millions of Afghans, with a strong focus on women and vulnerable groups, including IDPs and persons with disabilities. Through the six targeted components, it strengthens community infrastructure, enhances economic inclusion, and	419.3M (IDA \$4.3m + ARTF 335m)	<a href="#">Link</a>	<a href="#">ISR Record</a>

### Enhancement of reports for readability and up-to-date data

SOURCES AND USES OF FUNDS	FY1900	FY1901	FY1902	FY2024	FY2025
<b>SOURCES OF FUNDS (A+B)</b>					
A. Net Donors Contributions (A1+A2+A3)	268.08	55.29	254.32	805.93	65.85
A1. Donors Contributions	268.08	55.29	218.77	844.28	53.30
A2. Admin fees minus Investment Income	-8.32	-4.57	35.35	23.03	53.24
A3. Refund of Ineligible Expenditure	0.00	0.00	0.00	0.00	0.00
B. Cash Carried Over (+/-) previous year	1450.88	1239.75	970.81	674.70	645.48
<b>USES OF FUNDS (C+D)</b>					
C. Disbursements (C1+C2+C3+C4)	434.66	344.47	349.99	354.53	213.64
C1. Investment Window	135.15	328.69	517.54	303.39	203.69
C2. ASIST Window	0.41	0.24	3.01	5.71	0.75
C3. ACRuMSP Window <sup>2</sup>	19.11	15.54	14.39	11.62	9.20
C4. Transfer out Window	280.00	0.00	0.00	-1.68	0.00
D. Cash Balance (end-of-period) (A+B-C+D1+D2)	1259.75	970.53	674.70	445.48	797.29
D1. Committed Cash Balance (end of period)	867.36	280.53	371.57	174.70	330.64
+ undistributed Investment Window balance	876.06	772.94	356.40	348.02	125.93
D2. Uncommitted Cash Balance (end of period)	392.39	689.99	303.13	270.78	466.65

Original Financial Report

Table 2: ARTF Consolidated Sources and Uses of Funds  
As of June 30, 2025 (US\$ million)

SOURCES AND USES OF FUNDS	Previous ARTF Financial Statements				ARTF 2025 (FY2025)			
	FY1900	FY1901	FY1902	FY2024	FY1900	FY1901	FY1902	FY2024
<b>SOURCES OF FUNDS (A+B)</b>								
A. Net Donors Contributions (A1+A2+A3)	268.08	55.29	254.32	805.93	268.08	55.29	254.32	805.93
A1. Donors Contributions	268.08	55.29	218.77	844.28	268.08	55.29	218.77	844.28
A2. Admin fees minus Investment Income	-8.32	-4.57	35.35	23.03	-8.32	-4.57	35.35	23.03
A3. Refund of Ineligible Expenditure	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Cash Carried Over (+/-) previous year	1450.88	1239.75	970.81	674.70	1450.88	1239.75	970.81	674.70
<b>USES OF FUNDS (C+D)</b>								
C. Disbursements (C1+C2+C3+C4)	434.66	344.47	349.99	354.53	434.66	344.47	349.99	354.53
C1. Investment Window	135.15	328.69	517.54	303.39	135.15	328.69	517.54	303.39
C2. ASIST Window	0.41	0.24	3.01	5.71	0.41	0.24	3.01	5.71
C3. ACRuMSP Window <sup>2</sup>	19.11	15.54	14.39	11.62	19.11	15.54	14.39	11.62
C4. Transfer out Window	280.00	0.00	0.00	-1.68	280.00	0.00	0.00	-1.68
D. Cash Balance (end-of-period) (A+B-C+D1+D2)	1259.75	970.53	674.70	445.48	1259.75	970.53	674.70	445.48
D1. Committed Cash Balance (end of period)	867.36	280.53	371.57	174.70	867.36	280.53	371.57	174.70
+ undistributed Investment Window balance	876.06	772.94	356.40	348.02	876.06	772.94	356.40	348.02
D2. Uncommitted Cash Balance (end of period)	392.39	689.99	303.13	270.78	392.39	689.99	303.13	270.78

Revamped Financial Report

Provide donors with access to relevant, focused financial information, allowing a focus on financials from the last five years with more visually appealing design. The image below presents both the original and the updated versions of the monthly financial report.



### Increase in engagement with outside stakeholders on implementation progress of projects

Increase in number of site visits by partners and the country director, ensuring direct engagement between program beneficiaries and senior management. The image below displays site visits to ARTF projects by donors and the country director.



*CRLP Site Visit With Donors,  
June 15, 2025*



*World Bank Visit to Food Security  
Projects, June 21, 2025*



*World Bank Visit to CRLP  
Project, March 9, 2025*



## ANNEX







ARTF High-Level Results Framework  
Part 2/2

Strategic Focus

ARTF

Afghanistan Resilience Trust Fund

Outcomes (by 2028)

	ARTF INTERMEDIATE OUTCOMES	INTERMEDIATE OUTCOME INDICATORS	ARTF LONG-TERM OUTCOMES	LONG-TERM OUTCOME INDICATORS
Building resilient livelihoods	<div><div>Increased project-supported crop production, area under irrigation and adaptive capacity and improved capacity of agribusinesses and market access for women-owned enterprises</div></div>	<div><ul style="list-style-type: none"><li>Area cultivated for food production with the distributed seeds by the beneficiaries (Hectare(Ha))</li><li>Area provided with new/improved irrigation or drainage services (CRL Hectare(Ha))</li><li>Area planted with climate resilient vegetative coverage (Hectare(Ha))</li><li>Number of small agribusinesses investing in enhanced production and value addition through the project support (Number; Number-Women)</li></ul></div>	<div><div>Food security improved by promoting resilience and commercialization of agriculture production systems</div></div>	<div><ul style="list-style-type: none"><li>Production increase in crops supported by the project (Percentage)</li><li>People fed as a result of increased agricultural/food production (Number; Number-Female; Number-Youth)</li></ul></div>
	<div><div>Improved access to community-driven basic service delivery</div></div>	<div><ul style="list-style-type: none"><li>Number of people in rural areas benefitting from basic, climate-resilient infrastructure services (clean water, sanitation, road rehabilitation, agroforestry, etc.) (Text)</li><li>Urban residents who benefit from improved access to sustainable community transport infrastructure and services (Number)</li></ul></div>	<div><div>Basic service delivery sustained</div></div>	<div><ul style="list-style-type: none"><li>Number of people with improved access to basic services (Number)</li></ul></div>
	<div><div>Temporary employment (cash-for-work) to build or improve community-based assets, and increased engagement of female-headed-households in livelihoods activity</div></div>	<div><ul style="list-style-type: none"><li>Number of beneficiary households receiving cash-for-work (Number)</li><li>Number of beneficiary households receiving livelihood support through labor-intensive works (Number)</li><li>Displaced people (returnees and IDPs) and people in host communities provided with services and livelihoods (Text)</li><li>Share of rural female headed-households engaged in a livelihood activity (percentage)</li><li>Number of MCBP beneficiary households benefitting from economic inclusion programs</li></ul></div>	<div><div>Household income and consumption improved</div></div>	<div><ul style="list-style-type: none"><li>Number of beneficiary households receiving livelihoods support (Number)</li></ul></div>
Improving economic opportunities (MSMEs)	<div><div>MFPs remain solvent</div></div>	<div><ul style="list-style-type: none"><li>MFPs with non-negative capital (Number)</li></ul></div>	<div><div>Market for MSME finance improved</div></div>	<div><ul style="list-style-type: none"><li>Total private capital enabled (\$ billions)</li></ul></div>
	<div><div>Improved credit-readiness of MSMEs</div><div><div>Increased loans disbursed including to women or women-owned enterprises</div></div></div>	<div><ul style="list-style-type: none"><li>Small and micro enterprises made credit-ready (and percent of which were women-owned) (Number)</li><li>Loans disbursed by MFPs (and percent of which to women) (Number)</li><li>Micro and small enterprises that received credit through Credit Viability Fund (and percent of which were women) (Number)</li></ul></div>	<div><div>Women's financial inclusion enhanced</div></div>	<div><ul style="list-style-type: none"><li>Number of people benefitting from greater gender equality, of which (N), from actions that expand and enable economic opportunities</li></ul></div>

Overall assumptions

- Political and security situation in Afghanistan remains stable
- Relationship between ITA and International Organizations continues to be stable and allows for implementation of projects
- ITA policies and actions allow for women's participation and supports economic growth
- Level of donor support and interest in Afghanistan is sustained to meet the needs of the Afghan people

Project assumptions

- Implementing agencies and partners such as CDCs have safe and unhindered access to target areas and population
- Private enterprises have capabilities and resources to produce and market seeds
- Farmers are supported by adequate water for irrigation and have the capabilities and motivation to use the distributed seeds. Seeds are suited to local conditions
- Beneficiaries are motivated to participate in livelihood and training activities
- Current Shariah-compliant products remain available and accessible to women and businesses

LEGEND - INDICATOR TYPE

WB PaD/PP indicator

WB/IFU account indicator

Proposed project indicators - currently not in PaD/PP

Note: Data on women and girls to be included where country measure is used

Use Only



## Annex 2: Third Party Monitoring Activities by Project

### Physical Monitoring

Project	Activity description	Frequency and timing	Location visits		Status
			Planned	Actual	
Community Resilience and Livelihoods Project	ECA verification, infrastructure assessments (including relevant environmental and social standards, laborer verification, direct observations of social grant and salary disbursement, women empowerment baseline, post-distribution monitoring and endline)	Monthly monitoring, monthly and quarterly reporting	1,057	1,061	Target met and additional location visits used for pilot of direct observations of digital payment
Education Emergency Response in Afghanistan	Public schools, CBE, school feeding, livelihood, youth, and skills monitoring; infrastructure monitoring; new activities, including	School year for public school and CBE activities; monthly monitoring, quarterly reporting	2,312	2,207	Actual number of location visits less than forecast because of programmatic restructuring Remaining location visits for public schools. Monitoring of livelihood; and

Project	Activity description	Frequency and timing	Location visits		Status
			Planned	Actual	
	applicable ECAs and environmental and social standards				water, sanitation, and hygiene planned to be completed by Q1 2026
Emergency Food Security Project	Beneficiary verification, post-distribution and outcome monitoring for wheat seed distribution, cash for work, saffron, solar dryer, orchards and soyabean; infrastructure activities	Monthly and quarterly, in line with Food and Agriculture Organization of the United Nations implementation plan	2,010	1,579	Monitoring activities ongoing and planned to be completed by February 2026
Health Emergency Response Project	Scope of monitoring includes environmental and social standards checks, verification of service volumes and quality through key indicators and the Quantified Quality Metric tool, and facility site visits to review documents, inspect infrastructure, and assess equipment and medicine availability, complemented by household visits at which patients are interviewed to confirm receipt and accuracy of reported services	Quarterly monitoring and reporting	6,333	4,682	All targets met in health facilities and communities in catchment areas of these health facilities in verification of Q2; Q3 verification outstanding pending approval of Ministry of Public Health



Project	Activity description	Frequency and timing	Location visits		Status
			Planned	Actual	
	Maternal and Child Benefit Program beneficiary verification census, direct observations of cash distributions, livelihood beneficiary registration and social behavior change sessions and livelihood trainings, post-distribution monitoring (including applicable environmental and social standards)	Distribution cycles	1,009	886	Afghanistan Resilience Trust Fund monitoring agent met targets in all areas but one ( Gyan District, Paktika Province), where post-distribution monitoring could not proceed because of lack of permission for digital data collection
Empowering Microfinance and Enterprises for Resilience and Growth	Assess technical assistance materials, conduct post interviews, observe trainings, verify loan approval and receipt, monitor use and impact of repayment plans	Monthly monitoring, quarterly reporting	120	0	Delays due to project restructuring; monitoring needs shared in Q4 and planning ongoing, with mobilization due to begin in January 2026
Water Emergency Relief Project	ECA verification, infrastructure assessments, observation of trainings, interviews with private energy sector companies	Monthly monitoring, quarterly reporting	31	4	Access letter pending with Ministry of Rural Rehabilitation and Development
Total			12,872	10,419	

Note: CBE, community-based education; ECA, entry criterion for access.

## Financial Monitoring

Project	Activity	Frequency	Forecasted	Revised forecast	Actual	Reason for adjustment	Q4 2025
Community Resilience and Livelihoods Project	Expenditure review	Quarterly	6	7	6	On target to deliver one additional quarterly report	1
Education Emergency Response in Afghanistan	Harmonized Approach to Cash Transfers Education Emergency Response in Afghanistan Audits	Semiannual	56	47	38	Nine fewer audit reports to be delivered; planned to conduct semiannual audits of 2024 expenditures only, but some audits were for 12-month period, enabling eight audits related to 2025 expenditures to be conducted (subject to timely receipt of documentation). Most will be reported in Q1 2026 (subject to timely receipt of documentation).	9
Emergency Food Security Project	Validation of samples monitored by Food and Agriculture Organization of the United Nations Third-Party Monitoring Agent	Quarterly	6	3	2	Originally planned to review expenditures for six quarters (Q4 2023–Q1 2025), issuing six reports (one per quarter). Six quarterly reviews will be completed, but only three reports will be submitted, to align with submission of financial reports and Statement of Expenses by Food and Agriculture Organization of the United Nations.	1

Project	Activity	Frequency	Forecasted	Revised forecast	Actual	Reason for adjustment	Q4 2025
Health Emergency Response Project	Harmonized Approach to Cash Transfers Health Emergency Response audits	Semiannual	31	35	17	Planned to deliver 31 audit reports (2023 expenditures: 3 reports; 2024 expenditures: 28 reports). Now delivering 35 (2023 expenditures: 3 reports; 2024 expenditures: 18 reports; 2025 expenditures: 12 reports). Reduction in 2024 reports was primarily because audits were conducted annually rather than semiannually. Most will be reported in Q1 2026 (subject to timely receipt of documentation).	18
HER - Maternal and Child Benefit Program	Validation of samples monitored by World Food Program third-party monitoring agent	Quarterly	6	6	5	-	1
Empowering Microfinance and Enterprises for Resilience and Growth	Review of Statement of Expense (SoE) covering period from commencement	Quarterly	9	6	3	Planned quarterly SoE reviews from project commencement in Q2 2024 to end of Q1 2025. Because of timing of SoE and financial report submissions, only one review will be conducted for 2024, followed by quarterly review for 2025 expenditures to end of Q3 2025.	3



Project	Activity	Frequency	Forecasted	Revised forecast	Actual	Reason for adjustment	Q4 2025
	of project to September 2025						
	Internal control assessments for project implementation unit and project implementing entities		3	0	0	No internal control assessments conducted because of uncertainties about project restructuring and continuity.	0
Water Emergency Relief Project	SoE reviews under Component 1, Component 3, and Component 4	Quarterly	5	6	4	To ensure timely processing of withdrawal applications, plan to issue one additional quarterly certificate for Q3 2025 expenditures (subject to timely receipt of documentation)	2
	Internal control assessments for project implementation unit and 3 project implementing entities		4	4	0	All four reports for internal control assessments drafted and shared with World Bank for comments	4

Project	Activity	Frequency	Forecasted	Revised forecast	Actual	Reason for adjustment	Q4 2025
	Expenditure Review of PESC Contribution Component 2		4	0	0	Reporting of expenditures by PESCs delayed; expenditures not yet reported	0
	Expenditure review for cash for work under Component 2		0	0		New activity (not yet confirmed by World Bank)	To be confirmed
Legacy Projects	Review of obligations for legacy projects	Monthly	28	54	47	26 additional cover letters to be submitted	7
	Quarterly review of project bank accounts	Quarterly	4	4	2		2
	Contingency payment reviews	Once	20	3	3	Reviews conducted as documentation submitted. Up to the end of Q3 2025, documentation had been submitted for three contingent payment reviews, which were reported in July 2025.	To be confirmed

Project	Activity	Frequency	Forecasted	Revised forecast	Actual	Reason for adjustment	Q4 2025
	Document depository dashboard			1		New platform proposed by World Bank	0





## Annex 3: ARTF Grant Details

### FINANCIALS

**Afghanistan Resilience Trust Fund (ARTF) Status for Active and Ongoing Disbursing Funds as of December 31, 2025**

Investment project	Disbursed in 2025	Total grant amount	Total disbursed	Available	Disbursement rate (%)
	\$ million				
Health Emergency Response Project	145.43	627.00	608.39	18.61	97
TF0B8512 - Afghanistan Health Emergency Response (HER) Project	-	314.00	314.00	0.00	100
TF0C3368 - Afghanistan Health Emergency Response (HER) AF Project- ARTF WFP	11.04	30.00	30.00	0.00	100
TF0C3372 - Afghanistan Health Emergency Response (HER) AF Project - ARTF UNICEF (Main)	87.00	217.00	217.00	0.00	100
TF0C6819 - Afghanistan Health Emergency Response Project AF2 Project - UNICEF	47.39	66.00	47.39	18.61	72
Community Resilience and Livelihoods Project	-	335.00	335.00	0.00	100
TF0B8537 - Afghanistan Community Resilience and Livelihoods Project	-	265.00	265.00	0.00	100
TF0C3929 - Additional Financing for the Afghanistan Community Resilience and Livelihoods Project	-	70.00	70.00	0.00	100

Investment project	Disbursed in 2025	Total grant amount	Total disbursed	Available	Disb urse ment rate (%)
	\$ million				
Emergency Food Security Project	35.06	315.00	300.06	14.94	95
TF0B8720 - Afghanistan Emergency Food Security Project	-	195.00	195.00	0.00	100
TF0C3845 - Additional Financing for Afghanistan Emergency Food Security Project	30.00	100.00	100.00	0.00	100
TF0C7599 - Second Additional Financing for Afghanistan Emergency Food Security Project	5.06	20.00	5.06	14.94	25
Education Emergency Response in Afghanistan Project	16.60	125.00	116.60	8.40	93
TF0B9497 - Education Emergency Response in Afghanistan Project	-	100.00	100.00	0.00	100
TF0C6627 - Education Emergency Response in Afghanistan Additional Financing	16.60	25.00	16.60	8.40	66
Water Emergency Relief Project	6.37	100.00	49.93	50.07	50
TF0C1926 - Water Emergency Relief Project United Nations Office for Project Services	0.00	39.00	30.62	8.38	79
TF0C1927 - Water Emergency Relief Project AKF-USA	6.37	61.00	16.87	44.13	28
Empowering MFPs and Enterprises in Afghanistan Project	5.16	16.00	6.37	9.63	40
TF0C4421 - Empowering MFPs and Enterprises in Afghanistan	5.16	16.00	6.37	9.63	40
Subtotal Active and Disbursing Investment Window	208.62	1,518.00	1,416.35	101.65	93

### Advisory Services, Implementation Support, and Technical Assistance (ASIST) and Anti-Corruption and Results Monitoring Action Program (ACReMAP) Window Status as of December 31, 2025

Following presents a list of analytics and risk management activities that the Afghanistan Resilience Trust Fund (ARTF) financed in 2025 under the ASIST and ACReMAP windows, respectively.

Investment project	Disbursed in 2025	Total grant amount	Total disbursed	Available	Disbursement rate (%)
\$ million					
ASIST window—analytics					
TF0C3431 - Afghanistan Resilience PASA	0.04	0.15	0.15	0.00	100
TF0C5888 - Welfare monitoring and dialogue support II	0.45	0.60	0.49	0.11	82
TF0C8168 - Afghanistan Drivers of Growth PASA	0.15	0.25	0.15	0.10	61
TF0C8169 - Building Resilience to Shocks: Pivoting to value chains and livelihoods approach	0.05	0.25	0.08	0.17	33
TF0C8216 - Women's consultations in Afghanistan	0.04	0.09	0.08	0.00	100
TF0C8217 - Afghanistan Human Development PASA	0.23	0.50	0.28	0.22	57
TF0D0453 - AFG ESS Capacity Building	0.00	0.36		0.36	0
Subtotal ASIST Window	0.95	1.84	1.25	0.59	68
ACReMAP window—risk management and third-party monitoring activities					
TF0B3134 - Environmental Capacity Support and Risk Management	0.18	1.26	1.26	0.00	100
TF0B3539 - Pillar 3: Strengthening Regulatory and Institutional Capacity for Social Safeguards Management	0.05	0.59	0.59	0.00	100
TF0C6035 - Afghanistan Third Party Monitoring	12.34	20.00	12.34	7.66	62



Investment project	Disbursed in 2025	Total grant amount	Total disbursed	Available	Disbursement rate (%)
		\$ million			
Subtotal ACREMAP Window	12.56	21.85	14.19	7.66	65