

# THE ROLE OF THE AFGHAN DIASPORA IN MOBILISING SUPPORT TO EMERGENCY AND RECOVERY EFFORTS

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# EXECUTIVE SUMMARY

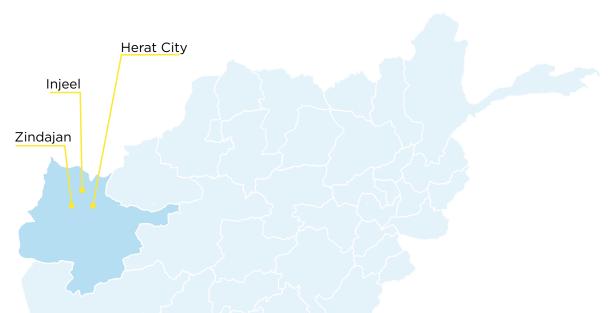
This study, delves into the role played by the Afghan diaspora in responding to crises within Afghanistan, focusing on the 2023 Herat earthquake response as a case study as well as the recent return dynamics from Iran to the Herat Province in 2025. The research analyses the diverse contributions of the Afghan diaspora, the operational mechanisms they employ, their motivations for doing so, and the challenges and opportunities they face in their engagement in humanitarian action in Afghanistan. Amidst decreasing aid funding, the escalating impacts of climate change, and significant forced returns of Afghans from neighboring countries, understanding and leveraging diaspora resources is more crucial than ever.

The Afghan diaspora is one of the largest globally, with estimates placing over 7.5 million Afghans residing outside their country by mid-2024. The "far Afghan diaspora," predominantly based in Western countries, emerged as a critical force in supporting the relief efforts in Herat, leveraging their transnational ties to mobilise resources and channel them directly to local responders.

The study was designed with three objectives to provide a holistic understanding of diaspora engagement:

- 1. Mapping Diaspora Actors and Funding Modalities
- 2. Analysing Enablers and Hindrances
- 3. Assessing Impact and Coordination

The research engaged over 60 participants - diaspora actors, local actors, and innovators - to reflect an array of perspectives.



### **Mapping of Diaspora Actors and Funding Modalities**

The Afghan diaspora employs varied strategies for fundraising and channeling funds to Afghanistan. These methods extend beyond individual remittances, comprise individual donations and extend to formalised organisations supporting active local networks and specialising in specific thematic areas of interventions. Afghan diaspora actors have demonstrated their capacity to operate across borders, in crisis-affected contexts or emergency settings. During the 2023 Herat earthquake response, diaspora organisations contributed an estimated 3.4 million USD. Of this amount, 2.8 million USD had been crowdfunded during the first seven days in response to immediate emergency needs and gaps identified at local levels.

They maintain direct and often deeply personal connections with affected communities, which facilitates swift and effective resource mobilisation. Their support mechanisms are varied and include:

- Transnational Collaboration: Networks spanning multiple countries.
- **Digital Platforms:** Leveraging technology for communication and fundraising.
- **Hometown Associations:** Community-specific groups focused on supporting their places of origin.
- Religious Networks: Utilizing faith-based channels for aid and religious events and gatherings to fundraise.
- Remittance Channels: Including both formal and informal money transfer systems.

The study underscores that many diaspora members act either individually or in small groups based on immediate needs. While they exhibit a strong readiness for collective action and for mobilising more funds for Afghan communities, they encounter frequent regulatory difficulties in transferring funds. They rely on both informal and formal funding streams to channel resources to communities. Key methods and models identified include:

- Traditional and Informal Channels The Hawala System: This ancient, trust-based system remains a cornerstone of financial transfer for many Afghans. It is a primary funding channel due to its unparalleled accessibility, cost-effectiveness, and speed, especially critical given Afghanistan's often fragile financial infrastructure and deepseated public distrust in formal banking institutions. Hawala transactions, based on personal remittances via informal brokers or direct transfers, operate on a high-trust system that can bypass the bureaucratic delays and costs associated with formal banking.
- Digital Platforms and Crowdfunding: Online platforms have revolutionised fundraising capabilities. GoFundMe and similar crowdfunding sites have become popular tools for both NGOs and individual diaspora members, cumulatively raising substantial sums for various causes. Platforms like Aseel, for instance, have strategically pivoted to facilitate direct donations for humanitarian campaigns, streamlining the process of getting funds to those in need.
- Islamic Philanthropy: Charitable giving is often deeply rooted in Islamic principles. Concepts such as Zakat (obligatory alms-giving) and Sadaqat (voluntary charitable gifts) are widely utilised, particularly during significant religious periods like Ramadan, to support disaster victims and humanitarian causes.
- Diaspora-led Grant Making: A more recent development is the emergence of specialised diaspora organisations dedicated to creating transparent and secure channels for donations to Afghanistan. These entities often act as grant-making bodies, meticulously managing funds and ensuring accountability.
- Specialised Diaspora Organisations: These organisations possess specific thematic focuses, coordinating closely with local partners and maintaining stringent accountability to their donors through formal reporting mechanisms. Examples include ArtLords, which functions as a cultural bridge; Uplift Afghanistan, which specialises in channeling funds; and Ansar Relief, which focuses on education, mobile clinics, and family sponsorship programmes.
- **Diaspora Networks of Volunteers:** Beyond formal organisations, numerous individuals informally engage in humanitarian action. These volunteers play crucial roles in supporting fundraising drives, sending collected funds to personal contacts, and raising public awareness about ongoing crises.

Table 1. Summary of funding channels reviewed in the full report

Channel Type	Description	Advantages	Disadvantages
Hawala System	Informal, trust-based network of brokers ("hawaladars")	User-friendly, inex- pensive, fast, crucial in areas with limit- ed formal banking	Opaque, difficult to track, concerns about illicit financing, regulatory challenges
Formal Mon- ey Transfer Operators	Services like Mon- eyGram and Western Union	Official, generally perceived as more secure for senders	Requires valid ID for recipients, limited accessibility, lower public trust in banking
Workarounds	The formal system can be utilised through other actors	Local CSOs and local businesses provide funding mechanisms	Less direct control and stronger reporting and oversight systems are necessary
Blockchain - forward thinking channel	A mobile system for domestic remit- tances, aid, utility bill payments	Available technology used in Afghanistan with 600,000 wallets for emergency and protection	HesabPay is not used for international transfers due to a lack of international licensing by Da Afghanistan Bank.
Crypto- currency	Collecting online donations through cryptocurrency	Early users CTI (Code to Inspire) provide a model to build upon.	Lack of accessible to convert crypto currency into US dollars or Afghanis (AFN)

### **Funding Mechanisms for Different Phases of Need**

The findings show that funding mechanisms remain the same for all three phases of the disaster response: emergency relief, recovery, and reconstruction. Diaspora organisations facilitate donations to local partners or trusted networks to cover all three phases, with a greater focus on the emergency relief phase:

- **Emergency Relief Phase:** In the context of the Herat earthquake, emergency assistance included critical provisions, such as tents, water, full sanitation packages, specialised food aid for vulnerable groups (women, children, and pregnant women), and essential supplies like formula and blankets for children. Similar efforts were set up at the height of the return crisis when the Government of Iran continued deporting Afghan nationals in July 2025.
- **Recovery Phase:** As communities transitioned from immediate emergency to recovery, diaspora members extended their support to civil society organisations through financial contributions. These funds were then strategically channeled into direct cash assistance and the provision of temporary shelters, crucial for sustaining affected communities for months. For the returnee crisis, this manifested as funding transport to other provinces.
- **Reconstruction Phase:** Diaspora-funded support in this phase of earthquake management included the rebuilding of critical infrastructure, such as homes, water systems, and schools. Fewer organisations engaged in these projects, as they require more resources and a longerterm local presence. For the returnee crisis, on a much smaller scale, diaspora members supported charities connecting returnees with livelihood opportunities.

### Motivations, Challenges, and Opportunities

### **Motivations**

The Afghan diaspora's financial contributions to emergency relief, such as for the Herat earthquake, are driven by patriotism, empathy, cultural and religious values, and moral duty. The "Afghan spirit of community giving" is deeply ingrained, with many motivated by a sense of responsibility to Afghanistan and a belief the Afghan context should not be forgotten, at a time of competing global crises. Younger, tech-savvy diaspora members are also re-engaging in activism and humanitarian efforts linked to their country of origin. The De Facto Authorities also acknowledge the diaspora's role in stabilising the Afghani economy.

### Challenges

Despite strong motivations, challenges persist in secure fund transfers due to financial system obstacles.

Key challenges include:

- Lack of robust financial infrastructure: Post-conflict status, limited formal services, and unstable monetary policy.
- **Distrust in formal banking:** Historically low public trust, exacerbated by events like the 2010 Kabul Bank collapse.
- **Opaque informal channels**: Hawala system's opacity raises illicit activity concerns, complicating regulation.
- Corruption and weak governance: Deters investment, leading to local corruption affecting diaspora projects.
- Bureaucratic hurdles: Inefficient administrative processes hinder diaspora-managed projects.
- Security and infrastructure deficiencies: Ongoing insecurity and limited basic infrastructure restrict aid and investment.

### **Opportunities**

These challenges also create opportunities. Diaspora actors' agility and direct links allow faster, more flexible aid delivery with minimal overhead, directly reaching vulnerable populations, unlike larger, more bureaucratic organisations. To circumvent the inherent challenges associated with both formal and informal transfer methods, diaspora actors have developed innovative tactics. These include:

- Opening bank accounts in intermediary countries to facilitate smoother international transfers.
- Breaking large sums into smaller, more manageable transactions to avoid long and complicated verification, high charging processes, time consuming liquidity, or transfer limits.
- Lending money to other trusted entities (businesses, individuals) who can make donations on their behalf within Afghanistan.

Innovative funding models, such as crowdfunding, cryptocurrency, and blockchain infrastructure, have potential to alleviate money transfer challenges. Diaspora organisations have also identified various solutions to overcome challenges around international transfers.

- **Mobile wallets** are a form of innovative financing with the potential to facilitate larger-scale cross-border transactions. HesabPay, an Afghan diaspora-founded company, is the leading provider of mobile money services in Afghanistan. It is most often used to ease in-person constraints of cash payments.
- **Blockchain technology** offers a way to remove multiple layers of intermediaries both for aid and remittances, driving down costs and increasing both efficiency and transparency. The main issue at the moment is the regulatory environment: if unlocked this could allow to see more direct giving models for the diaspora.
- Crowdfunding Aseel, an e-commerce platform turned humanitarian aid donation platform

   has established a system of crowdfunded humanitarian aid delivery. Individuals abroad may
   purchase an aid package and transparently follow its delivery tracked by a unique identifying
   number.
- **Cryptocurrency** has not yet become widespread in Afghanistan due to fundamental challenges detailed in the full report. Yet, Code to Inspire (CTI), a non-profit school, offers a model for the use of cryptocurrency to send funds to Afghanistan. It allows users abroad to easily send donations in their own currency with an online storefront. These donations, which are then converted to cryptocurrency, fund a free coding school for girls and women.

### **Partnership Modalities and Evolutionary Lessons Learned**

Partnerships between diaspora actors and local entities are predominantly informal, with diaspora support manifesting as financial contributions. Local CSOs consistently commend these domestic and diaspora-backed efforts, highlighting the remarkable speed and flexibility of community-led aid. This is often juxtaposed against the perceived bureaucratic inertia of larger national or international organisations. Local initiatives demonstrate an ability to provide immediate assistance without the customary delays imposed by humanitarian institutions. Crucially, the study also notes the visible leadership of women in these early response efforts, both within organisational structures and as independent actors, even amidst significant societal restrictions. Higher-level partnerships also exist, illustrated by initiatives from organisations like DEMAC. These initiatives can be replicated and scale, creating stronger spaces for partnership through ongoing dialogue and financial planning.

### Conclusion

This research concludes that diaspora actors effectively mobilised to provide support with varying degrees of involvement across the three stages of emergency relief, recovery, and reconstruction following the 2023 Herat earthquake.

While diaspora actors are agile, highly trusted by local communities, and operate efficiently, their inherent financial and operational capacity limitations constrain their direct engagement in large-scale emergency response. Local civil society organisations, whose presence on the ground, lead the provision of diaspora-funded aid. Partnerships between local and diaspora actors are key to building off of the unique strengths of both: the diaspora's resources, and local proximity. More structured planning, enhanced coordination, and collaborative frameworks are essential to maximise the collective impact of diaspora contributions. As Afghanistan continues to grapple with and anticipate future crises, this research reveals the necessity of a greater integration of diaspora and locally-led efforts into broader humanitarian coordination architectures.

### Recommendations

### **For Local Actors**

- Establish formal partnership frameworks with diaspora organisations to ensure continuity, transparency, and shared accountability in joint initiatives.
- Standardise Monitoring, Evaluation, Accountability and Learning (MEAL) procedures to strengthen internal accountability and build trust across local, diasporic, and humanitarian spaces.
- Follow ethical and contextually sensitive reporting practices when capturing content to be distributed online, especially in emergency contexts.

### For Diaspora Actors

- Pool funds to create a collective crisis fund for emergency response, and a long-term development fund for sustainable impact.
- Improve collaboration with other diaspora and local actors to share resources, knowledge, and expertise, and to jointly apply for grants that enable faster, more coordinated emergency response.
- Explore private sector engagement with businesses and corporate social responsibility (CSR) partners in generating alternative, sustainable funding streams amid declining donor contributions.

### For Institutional Humanitarian Actors

- Provide capacity-building for diaspora organisations (DOs) to strengthen financial, technical, and operational skills through targeted training on budget management, recordkeeping, legal compliance, and MEAL systems.
- Facilitate formal partnerships between diaspora organisations to connect newly formed groups with established ones, providing platforms, spaces, and resources to exchange experience and build networks.
- Create dedicated diaspora partnership windows in funding mechanisms to support coimplemented or co-funded projects between DOs and local CSOs.



DEMAC is a global initiative aiming at enhancing mutual knowledge and coordination, communication and coherence between diaspora humanitarian actors, local networks and the institutional humanitarian system.

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