



AFRICAN DEVELOPMENT BANK GROUP  
GROUPE DE LA BANQUE AFRICAINE  
DE DEVELOPPEMENT



ICRC

## AfDB-ICRC POLICY BRIEF

# STRENGTHENING HUMANITARIAN AND DEVELOPMENT COLLABORATION IN FRAGILE AND CONFLICT-AFFECTED SETTINGS IN AFRICA

## CALL TO ACTION

### KEY MESSAGE 1

**Strengthen collaboration between development finance and humanitarian action by leveraging comparative advantages and sharing expertise**

- **Coordinate stakeholder engagement to amplify impact.** Leverage synergies and approaches with public sector interlocutors, international partners, private sector, local actors and communities so investments are inclusive from the outset and more likely to be sustained.
- **Increase structured knowledge exchange.** Systematize sharing (risk/context analysis, access challenges, service functionality, market and finance insights) to inform and improve targeting, design and results management.
- **Shape policies together.** Engage jointly in country platforms and global forums, to advance protection of civilians and infrastructure, prevention dialogues and finance that is fit for purpose (including as regards climate questions) for fragile and conflict-affected settings.

### KEY MESSAGE 2

**Engage earlier and mainstream operational and policy dialogues to inform financial support**

- **Ensure alignment between financial mechanisms, delivery modalities and legal frameworks,** including international humanitarian law (IHL).
- **Promote good practices and embed inclusion,** sustainability, cost-effectiveness and conflict-sensitivity – and, where possible, peace-positivity – to ensure that investments and development gains benefit everyone, equitably and responsibly.
- **Incentivize responsible approaches** in insecure, fragile and conflict settings by offering tailored financing terms. Develop clear exit strategies.
- **Leverage convening power** to build coalitions and country platforms that set shared priorities, mobilize finance and catalyse long-term solutions.

# 1 BACKGROUND

In 2023, the African Development Bank (AfDB)<sup>1</sup> and the International Committee of the Red Cross (ICRC) signed a memorandum of understanding (MoU) on joining forces to address challenges in African countries experiencing protracted conflict. Implementation of the MoU has been highly successful, and to facilitate further cooperation between the two institutions and with National Red Cross and Red Crescent Societies, an operational framework agreement (OFA) was signed in 2024. The first joint operation under the new OFA, the Crisis Response for Women and Affected Communities, was approved in March 2025 and is ongoing in Sudan.<sup>2</sup>

Under this partnership, the two organizations are assessing how increased collaboration between humanitarian and development actors can contribute to more inclusive, dignified, cost-effective and sustainable action in fragile and conflict-affected contexts.

The AfDB and the ICRC held a joint side event entitled *Navigating Complexities: Partnering for Impact at the Humanitarian-Development-Peace Nexus* at the 34th International Conference of the Red Cross and Red Crescent in October 2024. This event built on the positive outcomes of collaboration on community resilience in the Sahel,<sup>3</sup> lessons learned from that, finalization of the OFA and preparation of the Sudan Crisis Response project.

Insights from the event resulted in a study designed to strengthen the evidence base on how collaboration between development and humanitarian partners can be enhanced to:

- prevent development reversals
- protect development gains
- and create an environment conducive to peace.

Drawing on experience in Somalia and other parts of Africa,<sup>4</sup> the collaboration facilitated a joint study on *HDP Collaboration to Prevent Development Reversals, Protect Development Gains and Promote Sustainable Peace* that helped deepen understanding on how international humanitarian law (IHL) – particularly its provisions protecting civilians and infrastructure during conflict – might inform more resilient and inclusive development strategies in fragile settings.

This Policy Brief shares key insights and recommendations from the internal study and is targeted at a broader audience of humanitarian, development and peace actors. It recognizes the importance of national and local ownership and emphasizes the complementary roles of various types of actor in ensuring a return to stability and facilitating access to livelihoods and basic services in conflict-affected communities.

Development financiers such as multilateral development banks (MDBs), development finance institutions, bilateral development partners, climate finance providers and other donors fund essential services and critical infrastructure that enable peacebuilding efforts in conflict-affected settings. Concurrently, humanitarian actors can enhance the sustainability and long-term impact of their work by closely engaging/partnering with development actors. Partnerships that harness organizations' comparative advantages – such as the local presence of humanitarian actors and global or regional development finance – can enhance the coordination, effectiveness and peace-responsiveness of both types of operation.

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1 Hereafter referred to interchangeably as the AfDB or the Bank.

2 See <https://www.afdb.org/en/news-and-events/press-releases/african-development-bank-approves-1985-million-grant-crisis-response-most-vulnerable-sudans-conflict-areas-82176> and <https://am.afdb.org/en/news/african-development-bank-and-icrc-partner-support-crisis-response-women-and-affected>. All web addresses accessed November 2016.

3 See <https://www.afdb.org/en/news-and-events/multimedia/video/frontline-fragility-afdb-safeguarding-livelihoods-women-sahel-mali-niger-and-chad-72020>.

4 We selected these contexts because they are protracted conflict-affected settings in Africa where both organizations are operating. Future studies can further contribute to the topic by generating additional, robust data and evidence regarding the impact of humanitarian activities – the promotion of IHL – on infrastructure protection and the preservation of development gains during conflict.

## 2 THE CASE FOR SUSTAINED DEVELOPMENT INVESTMENTS IN FRAGILE AND CONFLICT-AFFECTED CONTEXTS

The partnership between the AfDB and the ICRC has deepened significantly over the years, fostering more coordinated responses to Africa's fragility and its conflict-related challenges.

As these challenges grow increasingly complex and protracted, the responses must be scaled, holistic and coordinated. The inextricable link between peace and development means we must respond to the pressures that trigger conflicts and sustain poverty and underdevelopment.

- Africa is the region with the largest ICRC presence,<sup>5</sup> reflecting the fact that it is the region with the largest number of conflicts.<sup>6</sup>
- The ICRC estimates that more than 100 million people in Africa live in areas under the partial or full control of non-state armed groups.<sup>7</sup>
- Poverty rates in conflict-affected countries are nearly three times higher than in other countries.<sup>8</sup>

Given the AfDB's mandate to promote inclusive, sustainable socio-economic development across the African continent, limiting operations to countries not experiencing conflict and multidimensional fragility would have left some of the most vulnerable populations behind, preventing the Bank from achieving its goals.

For some 20 years, the AfDB has therefore increasingly invested in "staying engaged". This has included improving various institutional processes and financial products, on the basis of such strategic frameworks as:

- the 2022–2026 Strategy for Addressing Fragility and Building Resilience in Africa
- the Gender Strategy 2021–2025
- the current Ten-Year Strategy (2024–2033) and related evidence base.

The AfDB has:

- adopted innovative approaches to maintaining its engagement in fragile and conflict-affected areas through partnerships
- expanded its staff presence in transition states
- tailored project designs and reflected fragility and resilience in its programming.

In addition, the AfDB has enhanced the operational flexibility of such financial instruments as the Transition Support Facility, which aim to ensure that development is inclusive and that climate resilience-building reaches communities in fragile, conflict affected settings in Africa.<sup>9</sup>

The ICRC has acknowledged the importance of making its work more sustainable and of designing its activities to achieve long-term impact, because of the protracted nature of conflicts and other violence, and their impact. In these contexts, the ICRC is boosting its partnerships with local and international actors, and with National Societies, to sustain access to services and design collaborative approaches that support handovers and exit strategies.

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5 The ICRC is appealing for 747 million Swiss francs in 2025 for its operations in Africa. <https://www.icrc.org/en/article/icrc-appeals-operations-2025>.

6 Rustad, Siri Aas, Conflict Trends: A Global Overview, 1946–2023. PRIO Paper. Oslo: PRIO, 2024, p. 14.

7 <https://blogs.icrc.org/law-and-policy/2024/10/31/icrc-engagement-with-armed-groups-in-2024/>.

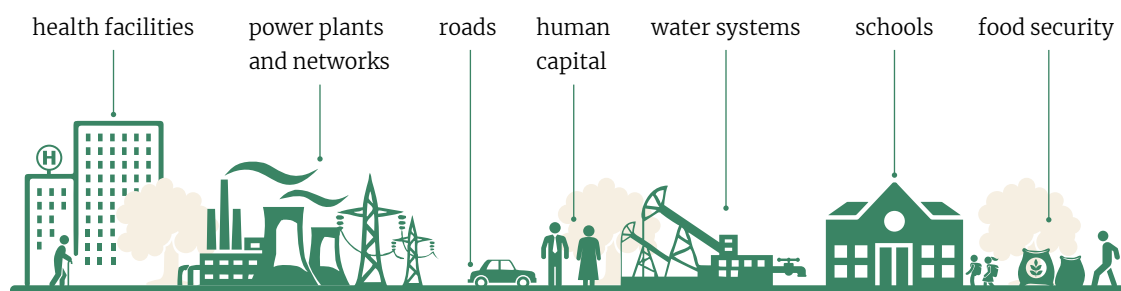
8 <https://www.undp.org/press-releases/11-billion-people-live-multidimensional-poverty-nearly-half-billion-these-live-conflict-settings>.

9 <https://www.afdb.org/en/documents/bank-groups-strategy-addressing-fragility-and-building-resilience-africa-2022-2026>.

Not only are there moral and humanitarian imperatives to mitigate the suffering caused by conflict and violence, but protecting existing development investments without addressing the root causes of fragility carries enormous financial, social and macroeconomic costs. The destruction of infrastructure during armed conflict disrupts essential services, reverses years of development progress and hampers recovery efforts. The estimated rates of return on investments in prevention of conflict are as high as USD 103 for every dollar invested.<sup>10</sup> While the precise savings and returns vary by context, the sheer scale of reconstruction needs in countries experiencing high-intensity conflict (such as Sudan, which is currently experiencing the world's largest displacement crisis) illustrates the cost of inaction or inappropriate responses.<sup>11</sup> Recovery, rebuilding and reconciliation efforts may require tens of billions of dollars and decades of sustained engagement; throughout this time, communities often continue to lack essential services and experience extreme need.

There are many possible areas for collaboration, but this Policy Brief will focus on inclusive essential services and critical infrastructure. Damage to critical infrastructure and lack of access to essential services have serious and wide-reaching impacts.

Areas affected include:



The loss of critical infrastructure exacerbates suffering, dramatically reducing access to essential services. It may fuel pre-existing or new grievances, further erode the social contract, undermine long-term development efforts and deepen fragility.<sup>12</sup>

There are legal obligations on warring parties to respect civilians and civilian infrastructure. All too often, they disregard or violate those obligations. When parties respect IHL, it can serve as a stabilizing factor by preventing or reducing destruction of essential services and harm to populations. For development actors, understanding the protective value of IHL may offer useful insights into how it may be possible to mitigate risks to infrastructure and human capital during conflict.

The internal study therefore set out to explore possibilities for increased collaboration and to see how new approaches could enhance the protection of critical infrastructure and access to essential services in fragile and conflict-affected situations.

<sup>10</sup> <https://www.imf.org/en/Publications/WP/Issues/2024/12/17/The-Urgency-of-Conflict-Prevention-A-Macroeconomic-Perspective-559143>.

<sup>11</sup> IDMC, “Sudan – The world’s largest internal displacement crisis deepens”, 13 May 2025, available at: <https://www.internal-displacement.org/spotlights/sudan-the-world-s-largest-internal-displacement-crisis-deepens/>. Accessed 17 June 2025.

<sup>12</sup> Institutions use different definitions, and these change over time. In its *2022–2026 Fragility and Resilience Strategy*, the AfDB for example defines fragility as “a condition where the exposure to internal or external pressures exceeds existing capacities to prevent, respond to, and recover from them, creating risks of instability”. Resilience is the converse of fragility, defined as “the ability to cope with, adapt to, and recover from shocks and stresses, and reduce vulnerability in the future”. Resilience is linked both to institutional capacity and, more widely, to political, social, economic, and environmental structures and systems. See also the ICRC’s publication on the impact of protracted armed conflict on urban services: [https://www.icrc.org/sites/default/files/topic/file\\_plus\\_list/4249\\_urban\\_services\\_during\\_protracted\\_armed\\_conflict.pdf](https://www.icrc.org/sites/default/files/topic/file_plus_list/4249_urban_services_during_protracted_armed_conflict.pdf). Humanitarian–development–peace nexus partners apply various other context- and organization-specific definitions.

## 2.1 CHALLENGES AND COMPLEMENTARITY IN HUMANITARIAN ACTION AND DEVELOPMENT FINANCE

The ICRC has long played a leading role in addressing humanitarian needs caused by armed conflict and violence around the world. This has included addressing the impact of the destruction of civilian infrastructure and services. While the ICRC supports sustainable impact and resilience wherever possible, its Fundamental Principles<sup>13</sup> – notably impartiality, neutrality and independence – necessarily shape the extent to which it works with or through national authorities and the extent to which it can adopt a long-term planning perspective. This is because, as a neutral organization, it engages with all parties, and its operations must not provide an advantage to any side – nor appear to be doing so. The ICRC is also conscious of the valid criticisms of the humanitarian sector potentially exacerbating aid dependency in some fragile contexts and creating parallel systems rather than strengthening existing national structures.

By contrast, development financiers such as the AfDB focus on promoting medium- to long-term sustainable economic growth, reducing poverty and building resilience by financing infrastructure, regional integration, private sector development, boosting human capital and governance reforms. Because of access constraints due to insecurity and destruction in active conflict settings, and to discharge their duty of care, development partners have traditionally directed their investments towards comparatively more stable areas in Africa. Furthermore, despite growing experience of investing in fragile contexts, the AfDB has directed the vast majority of its funding towards destinations with real or perceived lower-risk and existing bankable project pipelines.

However, if the ICRC and the AfDB work together, they can bridge some of these gaps and mitigate some of these risks. The two organizations have therefore been exploring how they can combine their strengths to achieve improved and more durable impact in fragile settings.

This Policy Brief argues that humanitarian and development actors can increase their individual and joint impacts – and achieve more lasting solutions – while respecting their mandates. There is added value to engaging in increased and more structured knowledge exchange, adapting financing mechanisms and expanding engagement in multi-stakeholder policy dialogues. These help shape new and informed practices and operational collaboration in conflict-affected areas. By incorporating a policy and programmatic approach informed by legal standards, development partners can protect development gains during armed conflict and other violence, thereby reducing the costs of recovery.

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<sup>13</sup> The humanitarian principles are humanity, impartiality, neutrality and independence. The International Red Cross and Red Crescent Movement has further adopted the additional principles of unity, universality and voluntary service.

### 3 HOW THE AfDB IS ADAPTING DEVELOPMENT FINANCING TO STAY ENGAGED IN CONFLICT-AFFECTED CONTEXTS

The AfDB primarily channels its development financing through direct partnerships with recipient governments and government agencies, in addition to private sector and public–private partnerships. This approach ensures government ownership, alignment with national development priorities and support for the private sector, and fosters long-term sustainability by strengthening local institutions and capacities. However, in conflict-affected contexts, traditional government-led activities financed through loans and grants may not be viable because of governance challenges, or in some cases lack of access.

The Bank finances non-sovereign operations<sup>14</sup> in transition states together with its partners, but these are far smaller than operations in more stable countries, which inhibits critical, private-sector-led growth, value chain and job creation. Additionally, insecurity, access constraints and political instability present MDBs with operational challenges, as these complicate project design, preparation, appraisal and the monitoring of programme implementation. While predicted development impacts, poverty reduction and return on investment make a very strong case for engagement in conflict-affected contexts, investments by MDBs in these areas are often smaller and the associated costs higher.

Given the above, the study underscored the growing role of third-party partnerships in enabling MDBs to remain engaged in conflict-affected settings and across the fragility spectrum. By working with humanitarian and development partners such as the International Red Cross and Red Crescent Movement, UN agencies and civil society organizations, and in collaboration with the private sector, the study found that the AfDB can extend and maintain its presence in insecure areas where government-led development interventions are not possible. While third-party partnerships can be less sustainable than government-led implementation, these partnerships allow the AfDB to ensure that investments continue to support communities in the most fragile settings of Africa.

Importantly, these partnerships enable the AfDB to ensure that its interventions meet the needs of marginalized groups and that they mitigate unintended negative impacts (in line with the “do no harm” principle), as operational partners in conflict areas are experienced in humanitarian conflict analysis and needs assessments. This is in alignment with the Bank’s Fragility and Social and Environmental Safeguards frameworks. In addition, partners with a presence in conflict-affected areas can advise on opportunities and on community-based capacities that development interventions could support and leverage to achieve durable and amplified impact. Local ownership and capacity development are core principles in all of the AfDB’s third-party project and programme designs, helping to build local systems for long-term resilience.

Recent examples include the AfDB’s operational partnerships in conflict-affected contexts, such as with:

- IOM in Somalia and Sudan
- UNHCR in South Sudan, Mozambique and during the COVID-19 pandemic in the Sahel
- UNDP in Chad and the Central African Republic
- WFP and the FAO, to bolster food security
- civil society organizations, to boost climate resilience
- ICRC in Sudan.

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<sup>14</sup> The AfDB’s non-sovereign operations (NSOs) are financing and investment operations that are not guaranteed by a state, mainly involving private-sector transactions. They also include non-sovereign guaranteed financing of eligible public sector enterprises and the financing of regional development finance institutions. See <https://afdb-org.jp/wp-content/uploads/NSOs.pdf>.

## 4 THE ROLE OF THE ICRC IN PROTECTING POPULATIONS, CRITICAL INFRASTRUCTURE AND ACCESS TO ESSENTIAL SERVICES

The ICRC's exclusively humanitarian mission is to protect the lives and dignity of victims of armed conflict and other violence and to provide them with assistance. During armed conflict and violence, it engages in bilateral and confidential dialogue with all sides, to enhance protection for people and civilian infrastructure affected by conflict or other violence, and to secure access to essential goods and services. The protections provided for under IHL must be respected without adverse discrimination, which means taking account of the specific circumstances and needs of women, girls and marginalized groups, who are often disproportionately affected by armed conflict and violence.

Over more than a century, the ICRC has developed robust mechanisms to manage security risks for its staff, enabling it to maintain a presence and carry out its work in conflict-affected settings. By adhering to the principles of neutrality, impartiality and independence, the ICRC has been able to access contested and non-government-controlled areas and foster acceptance of its humanitarian operations by all parties to a conflict. By so doing, it can maintain a presence and deliver critical services – including clean water, health care, economic security and food security – to communities on all sides of the lines. The ICRC also invests in local capacities to enhance the sustainability of its action.

The joint study demonstrated how the ICRC's engagement with parties to conflict can protect infrastructure, human capital and services. Through its protection dialogue, the ICRC reminds the parties of their obligations under IHL to refrain from targeting civilian objects – including health facilities, schools and water systems – and it urges them to avoid locating military objectives in or near such objects, to reduce the risk of incidental damage during hostilities.

The ICRC can facilitate critical maintenance in insecure areas. For example, in Goma (Democratic Republic of the Congo), the ICRC acted as a neutral intermediary to negotiate access across front lines that allowed the public utilities company to continue operating during conflict, undertaking repair work to restore power to 70 per cent of the city and ensuring hospitals could continue saving lives.

As the reference organization on IHL, the ICRC reinforces the protection of civilians and promotes respect for the law by providing IHL training to state armed forces, police, other law enforcement agencies and non-state armed groups. While the prevention of violations is inherently difficult to measure, the study found that such training contributed to improved protection outcomes – encouraging norms of restraint and the more disciplined use of force. In these ways, the ICRC contributes to protecting and maintaining critical civilian infrastructure, assets, capacities and services, meeting immediate needs while improving the prospects of long-term recovery and resilience.

The ICRC's work also forms part of a broader learning agenda – exploring how respect for IHL during conflict can help safeguard the foundations of recovery and resilience. The AfDB's interest in this area underscores the value of continued exchange between humanitarian and development actors on how laws and standards can support more conflict-aware, inclusive and sustainable development strategies.

In summary, respect for IHL during armed conflict can help reduce the risk of development setbacks, preserve essential infrastructure and services and lower the cost of recovery – strengthening the foundations of resilience and peace. Collaboration between development and humanitarian actors can help ensure that individual and joint programmes are better designed for long-term impacts, are more inclusive and can address the challenges particular to conflict-affected areas.



## 5 CALL TO ACTION: ENHANCING HUMANITARIAN-DEVELOPMENT COLLABORATION TO STRENGTHEN RESPONSES IN CONFLICT SETTINGS AND TO ENSURE SUSTAINABLE IMPACT

The findings of the joint AfDB-ICRC study pointed to the potential long-term benefits of growing humanitarian-development collaboration to utilize comparative advantages and address challenges.

Humanitarians can help development actors sustain or extend their presence into insecure or fragile areas for the benefit of affected civilian populations by:

- sharing an informed assessment of the risks and opportunities associated with operating in insecure settings
- accessing hard-to-reach areas
- understanding needs and community capacities.

The ICRC also raises awareness of IHL and encourages its integration and implementation, as it did during the joint AfDB-ICRC Crisis Response project in Sudan, for instance.

Development financiers can protect development gains by maintaining investments that preserve critical infrastructure, thereby lowering the cost of post-conflict reconstruction. Contributing to the maintenance and improvement of inclusive access to essential services during conflicts may also help to prevent an exacerbation of the grievances that fuel spirals of violence.

On this basis, the ICRC and the AfDB put forward the following recommendations for their own relationship and for the consideration of other humanitarian-development-peace (HDP) actors and financiers:

### 1. Continue to strengthen collaboration in conflict-affected settings by leveraging comparative advantages and sharing expertise

Development financiers and humanitarian actors bring distinct but complementary interventions to conflict-affected contexts and communities.

By leveraging their respective mandates, expertise and capabilities, humanitarian and development actors can work more effectively towards common objectives:

- protect people
- prevent destruction of critical infrastructure and human capital
- ensure access to essential services
- build resilience in fragile and conflict-affected settings.

Strengthening this collaboration involves prioritizing the following recommendations:

#### **Leverage stakeholder engagement for greater impact**

Humanitarian actors and development financiers interact with different stakeholders. By aligning approaches across public and private sectors, decision makers and communities on all sides of front lines, humanitarian action and development finance, it is possible to amplify impact, enhance effectiveness and ensure that investments are designed to be sustainable and inclusive.

Promoting respect for international law by all parties – particularly IHL – increases the likelihood that civilians and critical infrastructure will be protected in fragile and conflict-affected settings.



## **Increase knowledge exchange**

Development financiers bring strong economic and finance expertise, while humanitarian organizations offer deep contextual knowledge and a nuanced understanding of conflict-affected populations' needs, vulnerabilities and capacities.

Where it is possible, structured information-sharing between these actors can enhance the quality of programming, strengthen investment targeting and lead to more effective interventions that address both immediate humanitarian concerns and long-term and inclusive development priorities. This includes a deliberate effort to achieve conflict-sensitive (and, where possible, peace-positive) development outcomes using robust conflict analysis. For example, humanitarian actors can inform development financiers' tools, such as the AfDB's Country Resilience and Fragility Assessment and related analytical products, to reflect up-to-date insights on the impacts of conflict on civilian infrastructure and access to essential services, and to propose programmatic recommendations.

There are also opportunities for joint exploration of how legal frameworks – such as IHL – may inform more conflict-aware development approaches, particularly in settings where development gains are most at risk.

## **Jointly shape policy dialogues**

Building on the experience of financial and operational partnerships in conflict-affected contexts, development financiers and humanitarian actors should further strengthen their collaboration to engage in multi-stakeholder policy dialogues and platforms, both at country level (such as recently undertaken in Nigeria<sup>15</sup>) and globally.

These dialogues should focus on shared priorities and should engage local actors in:

- protecting infrastructure
- building capacity
- enhancing social cohesion
- ensuring access to essential services
- ensuring access to suitable financing mechanisms (including climate finance) tailored to fragile and conflict-affected settings
- catalysing the private sector.

Strengthened collaboration in these forums can ensure that evidence and best practices inform policy commitments and resource allocations and that they are designed to mitigate risks and enhance sustainable impact.

## **2. Engage early, and mainstream both operational and policy dialogues to inform financial support**

Development financiers should engage with governments in conflict-affected areas at an early stage and should remain engaged – together with their partners – rather than wait until a situation has stabilized, by which point infrastructure may be damaged, development investments eroded, social contracts degraded and public services weakened.

Early-stage risk mitigation and policy engagement with public decision makers and others can:

- help preserve infrastructure and human capital
- ensure that the planning and design of funded interventions consider the needs and rights of all communities – particularly marginalized groups and those disproportionately affected by conflict, such as women and girls – from the outset.

Joint advocacy and systematic gender mainstreaming in all programming is essential to protect communities, prevent and address sexual and gender-based violence and close gender gaps that hold back development gains.

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15 See <https://www.afdb.org/en/news-and-events/press-releases/nigeria-african-development-bank-and-icrc-partner-support-inclusive-resilient-water-services-maiduguri-86825>.

Development financiers are well positioned to support policy dialogue with governments that emphasizes both the legal frameworks and the imperative to safeguard infrastructure and protect development gains during times of conflict. They should leverage their mandates and influence to ensure that development responses prioritize people in fragile and conflict-affected areas, in an inclusive manner.

For example, they could consider the following:

**Ensure financial mechanisms and delivery modalities conform to international and domestic law**

That includes relevant provisions of IHL and is essential to support inclusive and non-discriminatory interventions. While promoting IHL and related legal norms during armed conflict is primarily the task of humanitarian actors – particularly the ICRC and National Red Cross and Red Crescent Societies, which have a specific mandate under the Geneva Conventions – development banks and partners can also play a critical role.

While they do not hold a mandate to promote IHL, development financiers engage directly with authorities, influence resource allocation and shape investments in addressing root causes of conflicts and responses in conflict-affected settings. Collaboration between humanitarian actors and development financiers can strengthen awareness and understanding of legal and financing matters. Improved familiarity with IHL can help ensure that development interventions are conflict-sensitive, legally informed and better positioned to avoid unintended harm.

**Promote good practices – such as those related to inclusion, sustainability and cost-effectiveness – and compliance with international and domestic law**

This can help ensure that investments and development gains, including critical infrastructure, services and human capital, benefit everyone equitably and responsibly. Advocacy may be needed, to raise awareness of the importance of protecting essential infrastructure and services, particularly those serving the most vulnerable populations.

**Incentivize responsible approaches in insecure settings**

In addition to promoting good practices, development finance could offer tailored incentives – such as adapted financing terms – where policies and programmes reflect principles for operating responsibly in fragile and conflict-affected settings. This includes ensuring access to essential services – in compliance with IHL and other legal frameworks – and meeting the needs of all population groups in an inclusive and sustainable manner.

**Leverage convening and influencing power**

Development financiers and humanitarian actors are well placed to foster coalitions of partners and support the establishment of country platforms that bring together development banks, bilateral donors, local actors and other key partners.

These platforms, including but not limited to the AfDB's Africa Resilience Forum, can help design, pilot, maintain and scale inclusive and sustainable initiatives in conflict-affected areas, including those outside the control of recognized state authorities, by promoting coordinated action, shared priorities and a collective commitment to resilience, equity and peace.

Development financiers can also help shift the narrative from one focused solely on risks and challenges to one centered on opportunities, resilience-building and forward-looking strategies, drawing on the practice of institutions like the AfDB.

## 6 CONCLUSION

As armed conflicts and climate-induced disasters become increasingly protracted, and with official development assistance projected to decline in the coming years, the need to deploy scarce resources strategically, to address humanitarian and development needs in fragile and conflict-affected contexts, is becoming greater than ever.

The foremost priority is to prevent the outbreak of conflict.

Where this is not possible, mitigating its worst effects and investing in resilience pathways is the most effective alternative – reducing suffering, empowering conflict-affected communities and reinforcing social cohesion. These measures are considerably more cost-effective than post-conflict reconstruction, a critical consideration in the underfunded settings where most conflicts occur.

Humanitarian and development actors therefore share a vested interest in advancing sustainable, inclusive and evidence-based approaches that leverage their respective mandates and expertise to improve outcomes for affected populations. When aligned around the common objective of safeguarding critical infrastructure, assets, human capital and essential services, their collective impact can be transformative.

The protection of infrastructure directly translates into improved lives for affected populations. Preserving critical services such as health care, water and education, and providing access to livelihoods and food security, not only prevents the further destabilization of communities but also creates a foundation for recovery, stability and dignity. These actions protect lives, ensure access to vital services and enable people – especially groups made most vulnerable by conflict, such as women, children and displaced persons – to rebuild their futures.





Building on initial findings, this Policy Brief calls for a shift in how development financiers engage in conflict-affected settings. Beyond providing financial resources and engaging with recipient governments with an aim to address drivers of fragility and conflict, MDBs and other development partners should engage regionally, nationally and sub-nationally during conflicts to prevent the destruction of infrastructure, human capital and other development investments that service the civilian population.

Development actors must also consider third-party partnerships – where these will add clear value based on comparative advantages and while maintaining national ownership – to ensure their investments benefit everyone affected by armed conflict without discrimination, and without excluding people living in areas not under government control.

This will enable them to enhance the inclusiveness and cost-effectiveness of investments and ensure more sustainable development outcomes in conflict-affected settings. It also entails programmatic dialogue and design that begins with but goes beyond “do no harm”, applying conflict sensitivity and, wherever possible, maximizing intentional contributions to peace. Continued exploration of the relevance of IHL – as part of a joint learning agenda – can help ensure that development strategies are not only legally informed but also better aligned with the needs and risks faced by communities during armed conflict.

By strengthening collaboration between humanitarian and development actors and HDP nexus partners, we can build a future in which development initiatives are conflict-informed, inclusive and sustainable. This collaboration will better protect infrastructure, improve access to essential services and revitalize livelihoods, ensuring that communities in conflict-affected regions can rebuild, recover and thrive.

The ICRC helps people around the world affected by armed conflict and other violence, doing everything it can to protect their lives and dignity and to relieve their suffering, often with its Red Cross and Red Crescent partners. The organization also seeks to prevent hardship by promoting and strengthening humanitarian law and championing universal humanitarian principles.

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