تاریخ دریافت: ۱۴۰۲/۱۲/۰۶
تاریخ پذیرش: ۱۴۰۳/۰۱/۲۷
Print ISSN: 2664-9144

Study internal challenges to the growth of the insurance industry in Afghanistan (Case study: Balkh province)

Maullan, Sefatullah[1]; Azizi, Behishta[2]

Academic board of Economics faculty of Taj institute of higher education
Master's student of the Department of Commerce of the University of Kazakhstan

Abstract:

Insurance is a way to reduce the risk of accidents. Expanding insurance culture will increase investment and create employment, if the economy does not rely on insurance, it will be threatened. Insurance preserves capital and prevents the bankruptcy of businessmen and investors, however, our country Afghanistan is facing a significant decrease in the amount of investment and an increase in the amount of unemployment, and this has caused the economic activities to decrease to a large percentage. One of the main reasons is the lack of confidence of investors from possible risks and various future risks, which insurance itself guarantees risks and accidents, this study also aims to examine the challenges on the growth of the insurance industry in the Balkh region of Afghanistan from the experts' point of view. done. The research data was collected from the target community, which includes financial and economic experts. The list of challenges of the neighboring countries, which are familiar with Afghanistan's conditions, was prepared and discussed with the target population based on the background of research and literature review. The research method used in this study was qualitative research using the Delphi method. The researchers analyzed qualitative data to determine the barriers and challenges to the growth of the insurance industry in the context of Balkh province. Based on the findings of the research, the main challenges to the growth of the insurance industry in Balkh Province, Afghanistan, include three major categories of economic and financial challenges, political and security challenges, and social and awareness challenges, among these three categories of challenges such as payment The major problems of the insurance company are the natural disaster, the lack of trust of the people in the insurance company and the lack of political stability in the country.

Key Words: internal challenges, insurance industry, trust and culture building

1 sefatmaullan11@gmail.com
2 behishtaazizi@gmail.com

1. Introduction

From the moment of human creation, security has always been one of the main concerns of mankind. Because natural events and disasters have plagued man from the moment he appeared on earth until today. Therefore, mankind has always sought to find a way to ensure the security of his life and property, and perhaps this is the beginning of the history of insurance (insurance, 2023). The basic concept of insurance is that one party, the insurer, will guarantee payment for an uncertain future event. Meanwhile, another party, the insured or the policyholder, pays a smaller premium to the insurer in exchange for that protection on that uncertain future occurrence (Beers.B, 2023)**.** Insurance is a way to reduce risks caused by accidents. Therefore, insurance is a contract to compensate damages caused by accidents between a legal entity and a group. Expanding insurance culture will increase investment and create employment. The progress of insurance depends on the development of economic, commercial and commercial activities of countries, and if the economy does not rely on insurance, it will be threatened. With the development of insurance companies, the type of services increases and insurance preserves capital and prevents the bankruptcy of businessmen and investors. The development of the insurance industry increases the confidence of the capital owners in our country, Afghanistan. In case of development of this industry, the outflow of foreign currency will be prevented (Ahmadi.M, 3013). Afghanistan is an agriculture-based economy that suffers from a relatively underdeveloped infrastructure and business environment. The first insurance company was established in Afghanistan in 1964, called Afghan Insurance Company, and currently there are five domestic insurance companies operating in Afghanistan, one of which is Government insurance and four private insurance companies. State-owned Afghanistan National Insurance Company (ANIC) was established in 1964, while Insurance Company of Afghanistan (ICA) in 2007, Afghan Global Insurance (AGI) in 2010, Asman Insurance in 2016, and Sadra Insurance in 2018. Was established. Also, two branches of foreign insurance companies, both from Iran, named Razi Insurance Agent and Mellat Insurance Agent, are also operating inside the country, but they are limited to travel insurance only (Kamawi.M, 2021). The total assets of the insurance industry in Afghanistan increased from $26.61 million in 2015 to $28.02 million in 2018 with an annual increase of 3% in 2017-2018 (Kamawi.M, 2021). although a slight improvement has been observed. In the maintenance ratio by the insurance industry in Afghanistan, so that the maintenance ratio has increased from 26% in 2015 to 29% in 2018, but the insurance industry is still facing many problems and challenges. Including political stability, lack of public awareness and people's trust in this industry (Kamawi.M, 2021). what is certain and what comes from the evidence is that many of our countrymen do not know what insurance is. And what benefits can it have for them, which of course is due to several reasons, including the very low activity of insurance companies or the lack of coverage of the services of those companies, because currently there are 167 types of insurance companies in Afghanistan due to the lack of development of the insurance industry. has it. There are only four types of insurance services in the global markets, which according to the country's officials include commercial, car, health and accident insurances (Shakerdoost.A, 2008). Therefore, in this article, an effort is made to identify the main and influential factors that have been a challenge for the growth of the

insurance industry in Afghanistan, and to make it available to the society, to help insurance companies and the government renew their policies. comment and take the insurance industry growth policy.

1-1 Research Question

What are the internal challenges to the growth of the insurance industry in Afghanistan?

1-2 Research Objective

1. Identifying the challenges that the insurance industry in Afghanistan has faced.
2. Ranking the impact of challenges on the growth of the insurance industry in Afghanistan.
3. Identifying the opportunities for establishing and growing an insurance company in Afghanistan.

1-3 Research Significance

The insurance industry is one of the most important pillars of the economy in the countries of the world. Today, no business in the world can be formed without insurance. In most major economies of the world, after banking, insurance is the most important factor in advancing economic goal (Taqvai.R, 2023). Financial markets play a fundamental and key role in economic growth and development, and the insurance industry, which is a financial institution, can be a platform for economic growth. On the other hand, efficiency and productivity in the insurance industry is also very important (Qezelbash.A, 2019). The insurance industry is one of the most important pillars of the economic development of countries. By reviewing the contribution of the insurance industry in the economy of a developed country, it can be found that insurance has a greater and more significant role and importance compared to other services. In general, the role of the insurance industry in the financial markets appears in three ways. The industry can apply to other financial markets, which is usually used as a support to reduce investment risk. Its second role is to collect and equip financial resources using the insurer's operations, which are used for indirect or direct investment. and finally, the direct investment of the insurance industry in the activities of the country's economy is considered its most important role; Insurance companies use the funds of policyholders that they have in the form of technical reserves as profitable assets and invest in suitable economic activities (Freshta Sadat.M, 1389). In order to prevent financial and economic losses due to natural and unnatural accidents and disasters, today's mankind; There is a need for the insurance industry, so with the efforts of insurance companies, the economy of individuals and the economy of countries in general will not be damaged during accidents, therefore, over the years, insurance has been able to introduce itself as one of the important management tools in countries. In this way, this industry has contributed a lot to the development of countries by boosting the economic activities of a society. (writer.Insurance, 2023). The impact of the insurance industry on the macroeconomics of countries is undeniable. For economic transformation and development, and to create grounds for people's activities and leave people's work to themselves, one of the grounds that must be provided is definitely security; Judicial, social, legal, economic security, etc. There is no doubt that the insurance industry can provide the most important security, that is, economic security, and thus provide a suitable platform for people's economic activities. Some services, such as banking services and insurance services, which are

مجلهٔ علمی- تحقیقی تاج ◇ دورهٔ اول ◇ شماره اول ◇ بهار ۱۴۰۳ هجری شمسی

usually used together, are among the primary activities of a healthy and dynamic economy. There is no doubt about the role of insurance and its impact on the economy, well-being and improvement of the society's status, and as it has been proven, there is a close relationship between economic growth and development and the expansion of activities in the insurance industry (Soleimani.P, 2020).

2. Literature Review

It is generally believed that for the first-time insurance was formed literally to support trade and protect shipping against dangers and pirates, and actually during the time of trade with ships, and it is known as marine cargo insurance. In the history of insurance, the first type of insurance that was practiced before the 19th century is marine cargo insurance. Other insurance fields have started gradually after the industrial revolution. Shippers consider Phoeniqi to be the originator of this type of insurance, namely marine cargo insurance (insurance.M, 2023). In order to preserve the value of their property in maritime trade and to compensate for the damage caused by accidents or theft by pirates, Chinese sailors used to protect themselves. The Babylonians had an economic system that was in a way a form of today's banking, if the Babylonian merchants received capital from these banks as a loan to carry out business such as buying goods or ships, and during accidents these properties were damaged or were stolen, they were exempted from paying damages. Later, the Phoenicians, Greeks and Romans also followed this method until in the Middle Ages, cities such as Lombardy and Genoa became centers of marine insurance. Therefore, marine insurance is considered the first type of insurance (Bayani.M, 2021). Although the first insurances were for cargo ships, merchants decided to share in other risks as well, such as fire. The first fire insurance company was founded in 1667, after the Great Fire in London, which destroyed nearly 130,000 houses and left 100,000 homeless, and the first American insurance company with the participation of shopkeepers in 1735 to support They came together against the fire of their wooden buildings, and then in 1752 Benjamin Franklin founded the Fire Insurance Company in Philadelphia. That company remained North American Insurance and is still headquartered in Philadelphia. Later, the consequences after World War II led to the expansion of social insurance. Between 1880 and 1890, a social insurance program was implemented in Germany to counter the socialist agenda. That insurance included work-related accident insurance, unemployment insurance, disability insurance, and old age insurance (Hamshahri.O, 2012). In the 18th century, with the advancement of mathematics and statistics, insurance gained a more scientific logic. Edward Lloyd, the founder of Lloyd's London insurance market, played an important role in the development of marine insurance. In this period, risks were better calculated and priced using the principles of probability and statistics. Entering the 19th and 20th centuries, insurance entered the world economy in a wider way with different types such as life insurance, medical insurance and liability insurance. In addition, the advancement of technology in the 21st century has greatly contributed to the development and new changes in the insurance industry, and with the introduction of Insurtech and the expansion of the use of Internet services among people, the insurance industry underwent a major transformation. People became more familiar with different types of insurance day by day (Tufte.M, 2023). Insurance is defined as a contract between individuals (real or legal), as the insured and the insurance company as the insurer, and during which the insured pays an amount to the insurer, in exchange for which the insurance company undertakes In case of damage to a person, under certain conditions, it can compensate all or part of the damage, and in general, the types of insurance can be divided into 3

categories, which include personal insurance, property insurance, and liability insurance. Health insurance, life insurance and accident insurance are divided, and property insurance is divided into vehicle, fire and freight insurance, and liability insurance is divided into general, professional and producer liability insurance (Toranj.K, 2023). And Although the history of insurance in Afghanistan dates back to fifty years ago, its services were not provided to the insured. In our country, Afghanistan, because insurance is a new product, no information and advertising about insurance is available to the people. It has not taken people to accept this product with sufficient information and mental preparation (Ahmadi.M, 3013). These insurance companies are currently providing around 30 types of insurance products across the country. Health insurance, aviation, personal accident, fire, travel, and motor insurance are seen to be some of the most prominent classes of insurance in the local market and at present, there are no insurers in the country providing the life insurance products (Kamawi.M, 2021). The insurance situation in Afghanistan is not very good and the reason is that in the whole concept this is a new product. Standard insurance in Afghanistan is only 5 years old. But despite this, insurance has grown very well in the Afghan market and it is expected that this industry will find its place soon (Ahmadi.M, 3013). The truth is that the insurance industry in our country has gone through many ups and downs over the past years, affected by the political, security and economic conditions. In 1364, the insurance law was approved in the country and the Afghan National Insurance Company was activated (Shakerdoost.A, 2008). The culture of insurance and its use in Afghanistan is very limited and considering the effective role that this industry has in economic stability and security as well as the attraction of foreign capital and the employment rate and poverty reduction of unemployed women, it should be given serious attention by the government and relevant institutions should be placed and enough efforts should be made to introduce insurance to the people and promote the culture of using it (Kamawi.M, 2021). Total assets of the insurance industry in Afghanistan increased from $26.61 million in 2015 to $28.02 million in 2018, with an annual increase of 3% in 2017-2018, although a slight improvement was observed. In the maintenance ratio by the insurance industry in Afghanistan, so that the maintenance ratio has increased from 26% in 2015 to 29% in 2018 and it is shown in the table number (1) below, but the insurance industry is still facing problems and challenges. is faced with many Including political stability, lack of public awareness and people's trust in this industry, what is certain and what comes from the evidence is that many of our compatriots do not know what insurance is. And what benefits can it have for them, which of course is due to several reasons, including the very low activity of insurance companies or the lack of coverage of the services of those companies, because currently there are 167 types of insurance companies in Afghanistan due to the lack of development of the insurance industry. has it. There are only four types of insurance services in the global markets, which according to the country's officials include commercial, car, health and accident insurance (Shakerdoost.A, 2008).

The relationship between assets and the growth of the insurance industry

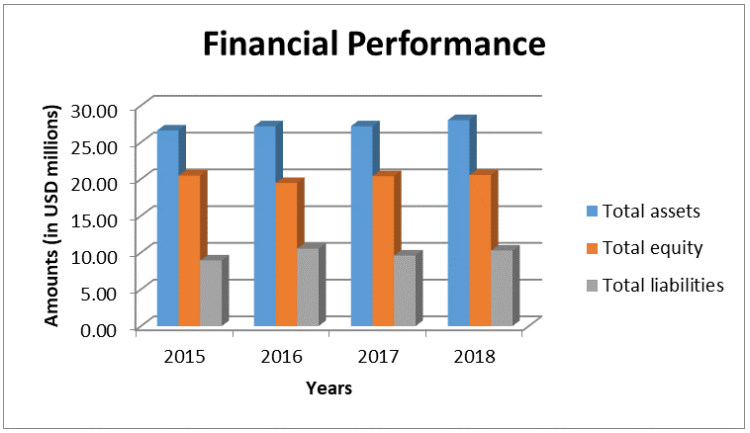
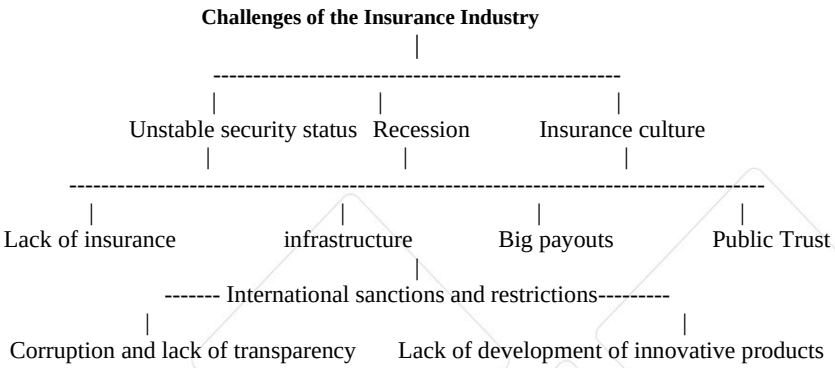


Table 1 the growth of the insurance industry

Research Conceptual Model

In this research conceptual model, the unstable security situation, economic crisis, insurance culture, lack of insurance infrastructure, large payments, public trust, corruption and lack of transparency, lack of development of innovative products and international sanctions and restrictions are among the factors that challenge the growth of the insurance industry in Afghanistan.



(Figure 1Research conceptual model)

3. Research methodology

This research is an applied research in terms of its purpose, which aims to respond to the challenges of the insurance industry in Afghanistan. The research design is a qualitative research approach based on the opinions of experts using the Delphi method. The Delphi method, also known as the estimate-interview-estimate (ETE) method, is a systematic, qualitative method of forecasting that involves asking a group of broadcasters for their views. This approach is based on what is known about a specific issue, allowing it to

predict the outcome of several scenarios, study the probability of an event, or draw conclusions about a unique issue. The Delphi technique was developed in the 1950s by Olaf Helmer and Norman Dalkey of the RAND Corporation (Rabiee, 2021). The Delphi method, with all of its distinguishing characteristics, was originally utilized as part of a military defense project, which was published twelve years later for security reasons (N. Dalkey, O. Helmer, 1963). The RAND Corporation also produced the first recorded proposal to apply the Delphi approach for non-military reasons (O. Helmer, E.S. Quade, 1963), in which it was proposed to be employed in developing economies planning. The Delphi technique is used in research and entrepreneurship studies (Eshghi, 2022). Because of its widespread use in forecasting, the Delphi method has a surprising number of other applications, including gathering current and historical data that is not accurately known or available, examining the significance of historical events evaluating possible budget allocations, exploring urban and regional planning options, planning university campus and curriculum development, putting together the structure of a model, Developing causal linkages in complicated economic or social phenomena, Distinguishing and clarifying genuine and perceived human motives, Exposing personal values and societal aspirations as priorities (Linstone, H. A., & Turoff, M., 1975). In this research, three rounds of questionnaires were distributed among ten financial and economic experts and university professors in order to collect information and reach a consensus about the challenges observed in the insurance industry by experts in Afghanistan. In each round, a summary of the answers was produced and in the next round, the same questionnaire was used to develop the answers, and each expert modified his answers if necessary. Finally, at the end of the third round, the responses were collected and reflected in the research findings. The questionnaire of this study is divided into a section that examines the challenges of the insurance industry in Afghanistan.

4. Research Findings

The challenges identified by the panel of respondents in two rounds of survey are as follows

1. The unstable security situation and the occurrence of security incidents can cause concern among customers and decrease the demand for various insurances.
2. Economic crisis and economic instability can cause a significant decrease in people's income and purchasing power, which, as a result, reduces the demand for insurance services.
3. People's lack of awareness of the importance of insurance and its role in risk management can reduce the demand for insurance services.
4. The lack of insurance infrastructure such as distribution networks and after-sales services can hinder the development of the insurance industry in Afghanistan.
5. International sanctions and restrictions can reduce cooperation and exchanges between insurance companies in Afghanistan and other countries.
6. The existence of corruption and lack of transparency in the insurance system can reduce public trust in the insurance industry and cause the loss of customers and legal problems.
7. Failure to develop innovative and diverse insurance products can cause failure to attract new customers and reduce the competitiveness of insurance companies.
8. Lack of public trust is one of the challenging factors of the insurance industry, because insurance companies in our country need a lot of time for customers to be confident about their services.

مجلهٔ علمی- تحقیقی تاج ◇ دورهٔ اول ◇ شماره اول ◇ بهار ۱۴۰۳ هجری شمسی

9. Facing large payments as a result of natural disasters or major accidents can create challenges for insurance companies to abandon the creation of an insurance company.

In the third phase of the survey, the panel of respondents asked and ranked the challenges in order of significance. The panel members ranked each eighteen challenges based on Likert scale (1= very low, 2= low, 3= medium, 4= high, and 5= very high) which is shown in below table.

Table 2 Prioritized Challenges by research respondents through Likert Spectrum Scale

Priority	Challenge	Agreed mean of respondent out of 5	Percentage
1	People's lack of awareness of the importance of insurance and its role in risk management can reduce the demand for insurance services.	4.9	98%
2	The existence of corruption and lack of transparency in the insurance system can reduce public trust in the insurance industry and cause the loss of customers and legal problems.	4.85	97%
3	The unstable security situation and the occurrence of security incidents can cause concern among customers and decrease the demand for various insurances.	4.86	97.2%
4	The lack of insurance infrastructure such as distribution networks and after-sales services can hinder the development of the insurance industry in Afghanistan.	4.80	96%
5	Lack of public trust is one of the challenging factors of the insurance industry, because insurance companies in our country need a lot of time for customers to be confident about their services.	4.90	98%
6	Economic crisis and economic instability can cause a significant decrease in people's income and purchasing power, which, as a result, reduces the demand for insurance services.	4.30	84%
7	International sanctions and restrictions can reduce cooperation and exchanges between insurance companies in Afghanistan and other countries.	4.70	94%
8	Facing large payments as a result of natural disasters or major accidents can create challenges for insurance companies to abandon the creation of an insurance company.		99%
9	Failure to develop innovative and diverse insurance products can cause failure to attract new customers and reduce the competitiveness of insurance companies.	4.95	90%

According to the classification of challenges, general challenges were categorized into 3 main challenges including financial and economic, political and security challenges and social and awareness challenges.

Table 2 Classified challenges of the insurance industry

No	Challenges group	Challenges
		Economic crisis and economic instability can cause a significant decrease in people's income and purchasing power, which, as a result, reduces the demand for insurance services.

1	Financial and Economics Challenges	The lack of insurance infrastructure such as distribution networks and after-sales services can hinder the development of the insurance industry in Afghanistan.
		Facing large payments as a result of natural disasters or major accidents can create challenges for insurance companies to abandon the creation of an insurance company.
		Failure to develop innovative and diverse insurance products can cause failure to attract new customers and reduce the competitiveness of insurance companies.
2	political and security challenges	The unstable security situation and the occurrence of security incidents can cause concern among customers and decrease the demand for various insurances.
		International sanctions and restrictions can reduce cooperation and exchanges between insurance companies in Afghanistan and other countries.
		The existence of corruption and lack of transparency in the insurance system can reduce public trust in the insurance industry and cause the loss of customers and legal problems.
3	social and awareness challenges	People's lack of awareness of the importance of insurance and its role in risk management can reduce the demand for insurance services.
		Lack of public trust is one of the challenging factors of the insurance industry, because insurance companies in our country need a lot of time for customers to be confident about their services.

5. summary and conclusion

The challenges and opportunities that were identified in the two rounds of investigation are nine challenges in three categories. financial and economic challenges, political and security challenges, social challenges and awareness raising. In the third round of the survey, respondents prioritized each challenge by scoring on a Likert scale. The panel of respondents agreed on nine challenges at the micro, medium and macro levels in Afghanistan's insurance industry. And from the monotheistic theories of experts, it was concluded that 4 major challenges in the insurance industry include financial and economic challenges, 3 challenges include political and security challenges, and only 2 challenges include social and awareness challenges. Therefore, it seems that the challenges in the insurance industry in the current situation without the participation and direct investments of the government in Afghanistan is difficult to go on its growth path, still the results show that among other challenges, the large payments of the insurance company to the state natural disasters, people's lack of knowledge about the defects and benefits of insurance and the lack of political stability in the country are the most important among others.

References

1. Ahmadi.M, E. (3013, 6). *Chartered Insurance Institute (CII)*. Retrieved from blogfa.com.
2. Bayani.M. (2021). A look at the insurance industry in Iran and the world. *Iran Fara Bourse*, 4.
3. Beers.B. (2023, May 16). *Business Insurance*. Retrieved from Investopedia: https://www.investopedia.com/ask/answers/051915/how-does-insurance-sector-work.asp
4. Eshghi, A. (2022). *Karboom*. Retrieved 9 8, 2022, from https://karboom.io/mag/articles
5. Freshta Sadat.M. (1389). Insurance industry and its role in the strategic development of Iran's financial markets. *Academic Jihad Scientific Information Center database*, 1.
6. Hamshahri.O. (2012). Getting to know the history of insurance. *Hamshahri Online*, 5.
7. insurance.M. (2023). History of insurance in the world. *News and articles*, 10.
8. Linstone, H. A., & Turoff, M. (1975). *The delphi method* (Addison-Wesley ed.). MA: Reading.
9. N. Dalkey, O. Helmer. (1963). An experimental application of the Delphi method to the use of experts. *Manage. Sci, 9*(3), 458 – 467.
10. O. Helmer, E.S. Quade. (1963). An approach to the study of a developing economy by operational gaming. *Rand Corp*, 2718.
11. Qezelbash.A. (2019). Investigating the efficiency of insurance companies from the perspective of human, technical and financial dimensions to empower the insurance industry. *Monetary economy, finance*, 1.
12. Qezelbash.A. (2019). Investigating the efficiency of insurance companies from the perspective of human, technical and financial dimensions to empower the insurance industry. *Monetary economy, finance*, 1.
13. Rabiee, R. (2021). *Behtime.ir*. Retrieved 11 9, 2022, from https://behtime.ir/main
14. Soleimani.P. (2020). The role of the insurance industry in economic growth and development. *world of industry*, 1.
15. Soleimani.P. (2020). The role of the insurance industry in economic growth and development. *world of industry*, 1.
16. Taqvai.R. (2023). The role of insurance in the economy. *Sobh Iran newspaper*, 1.
17. Taqvai.R. (2023). the world of economy. *Sobh Iran newspaper*, 1.
18. Toranj.K. (2023). Types of insurance. *Cypress stock fund*, 3.
19. Tufte.M. (2023). Everything about the insurance week. *azki.com*, 4.
20. writer, I. (2023). Insurance industry: the needs of Iranian society in 1402. *Insurance magazine*, 1.
21. writer.Insurance. (2023). Insurance industry: the needs of Iranian society in 1402. *Insurance magazine*, 1.

Revenue management of Afghan airlines with linear planning approach

Mohammad Hussain Mohammadi[1]
Academic board of the Faculty of Economics, Taj Institute of Higher Education
Mohammad Bashir Behrangi[2]
Academic board of the Faculty of Economics, Taj Institute of Higher Education

Abstarct

The quality of management basically depends on the quality of decision-making because the quality of plans and programs, the effectiveness and efficiency of strategies, and the quality of the results obtained from their application, all depend on the quality of decisions made by the manager. Some problems related to airline revenue management, where the demand and cost of flights are almost constant, can be transformed into linear programming problems and solved by methods such as simplex, big M, and two-phase method. Solving linear programming and transportation problems by manual methods (manual calculations) with a large number of variables is very time-consuming and difficult. The Excel Solver option in the Excel program can perform such complex calculations in a fraction of a second.

In this article, an attempt has been made to solve the proposed linear programming model obtained from fixed demand and fixed flight prices of Afghan airlines with one-stop routes with two types of fares, by Excel Solver. The information of this proposed model can provide the managers of Afghanistan's air transportation companies with the possibility to make better decisions to increase revenue. The implementation of the proposed airline revenue model has been done by Excel Solver and simplex method. The information obtained from this model can suggest the decision for the number of flights, execution and suspension of flights to the managers of airline companies so that the benefits for these companies are maximum.

Key words: Airlines revenue management, linear programming, simplex method, solving LPPs using Excel Solver.

1 Mohammadihussain398@gmail.com
2 bbahrangi@gmail.com

Studying the nature of the requirement before acceptance in the civil law of Afghanistan

Abedin Ahmadi

Abstract

Demand is one of the two wills that provide the basis for the formation of a contract. There is no doubt that if the will of the other party is combined with it and a contract is formed, the parties to the contract will adhere to its provisions. As the request, before the acceptance of the other party, alone cannot create an obligation for any of the parties. But this question is raised whether the issuer of Ijab is required to keep it or can he refer to it whenever he wants? To answer this question, various theories have been presented. According to one opinion, it creates an obligation for the exporter to maintain it. In order to prove this claim, some people have resorted to the recognition of the requirement and others to civil liability. It seems that none of the mentioned citations can prove the necessity of requirement. Therefore, there is no obligation to maintain the request that was issued without any other obligation. Despite this, by referring to the harmless rule, it can be said that if the behavior that caused the issuance or rejection of the demand is unconventional, this non-obligation to maintain the demand does not prevent him from being required to compensate the damages of the addressee. This position is compatible with the provisions of the Civil Code of Afghanistan. However, in the laws of many countries, including Afghanistan, an offer issued with a time limit for acceptance obliges the issuer of the offer to maintain it until the end of the set period. Although there are also claims that such a request does not create an obligation, it only determines the end of the validity period of the request.

Key words: commitment, requirement, required requirement, Afghan

Abuse of influence in the criminal law of Afghanistan and Iran

Dr. Abdul Ali Tawajohi*
Hussaindad Kamran**

Abstract

Abusing influence is one of the criminal behaviors that can have a direct relationship with the violation of judicial justice and ultimately disrupting public order. This crime may be realized in many ways. Based on this, the legislators of Afghanistan and Iran have criminalized and determined the punishment for it. The criminal behavior of this crime may appear in different ways, sometimes these behaviors can be in the form of material positive action and sometimes in the form of material-spiritual positive action. Therefore, the present title has been investigated using the descriptive-analytical method and using library resources. The view of both countries is strict towards this crime and according to the concerns of the perpetrators of the crime, they have defined these behaviors as obstruction crimes and considered numerous examples of criminal behavior as its material element. According to the law of Afghanistan, the criminal behavior of this crime may be done directly or indirectly in the form of offering, promising, or granting illegitimate material or spiritual benefits. According to Iranian legislators, the criminal behavior of this crime can be realized in the form of promises, acquisitions and taking promises to pay cash and other benefits.

Keywords: abuse, influence, promise, offer and grant.

* Associate professor and faculty member of Shahid University-Tehran
** Doctoral student of criminal law and criminology (responsible author)

The study of fundamental principles of criminal trial proceedings and the way dealing with lawsuits in the era of the Prophet of Islam (PBUH).

Edrees Tabasum[1]
Academic board of the faculty of Law, Taj institute of higher education

Abstract

Implementing the judicial justice and redress through legal and judicial institutions in all eras and throughout Islamic societies depend on a precise understanding of the principles governing fair trial, which were evident in the judicial procedures of the Prophet (PBUH). This research, using the descriptive method based on library research, from one side, delineates the fundamental principles of criminal procedure in the era of the Prophet (PBUH), and on the other hand, studies the proving evidence and mechanisms used by the Prophet (PBUH) during criminal lawsuits to support or refute arguments; as it is said that Judicial justice, Equality of persons, Decisiveness and Speed in the execution of punishment (limits), Public hearing and implementing punishment, one-stage proceedings, acquittal, non-acceptance of intercession and many more are the fundamental principles governing the trial proceedings of Mohammad (PBUH). His Holiness (PBUH) settled lawsuits based on Qur'an and on the basis of equality between the parties to the lawsuit, patience in hearing the statements, fairness of witnesses and by resorting to evidence (accused and victim) or (plaintiff and defendant), using different methods in the proceedings, including home and site inspection, writing and recording statements, seizing and arresting the accused, etc., to handle and terminate criminal cases. Defendant's confession, testimony of claimant, breach of oath in "Lia'an" (curse of Allah) and "Qasamah" (fifty solemn oaths) are known as means of evidence in the criminal proceedings of His Holiness (PBUH).

Key words: Fundamental principles, criminal proceedings, criminal hearings, the Prophet (PBUH), means of evidence.

1 E-mail add: idrees409892@gmail.com

Analysis of the Role of Good Governance in Strengthening Public Trust in Afghanistan

Mohammad Rasool Manawi
Academic board of faculty of public administration, Balkh university

Abstract:

Public trust is a fundamental element for the progress and development of any society. Trust in government and governance is of paramount importance, as it fosters greater coordination and cohesion within society, thereby accelerating development programs. Consequently, the role of governance in strengthening public trust is highly significant.

This research aims to examine the role of good governance in strengthening public trust in Afghanistan. The research methodology is applied in terms of its objective and descriptive-analytical in nature. The data collection method for this research is library-based, utilizing credible academic sources such as books, articles, and research reports.

The research findings indicate that public trust, as a vital element in any society, particularly in those transitioning from crisis and insecurity, plays a pivotal role in development and stability. Afghanistan, as a country that has been embroiled in war and insecurity for years, requires strengthened public trust to overcome these challenges and achieve sustainable peace and stability. In this context, good governance, as a set of principles and practices, can play a fundamental role in strengthening public trust in Afghanistan.

Keywords: Public trust, governance, legitimacy, political participation, accountability

The impact of globalization and information and communication technology on the economic growth of Afghanistan and ECO member countries

Sayed Mohammad Sharifi[1]
Academic board of the Faculty of Economics, Taj Institute of Higher Education
Mohammad Hussain Mohammadi[2]
Academic board of the Faculty of Economics, Taj Institute of Higher Education

Abstract:

In connection with the low rate of economic growth in Afghanistan and developing countries, there are questions. Why some countries have high economic growth and some countries have low economic growth. Globalization has caused the permeability of borders, the transformation of national identity and the increase of transnational, regional and global relations. One of the transformations that we have seen along with globalization in the last two decades is the rapid growth of Fava, which is the main driving force of the modern economy.

In this article, the impact of globalization and information and communication technology on the economic growth of Afghanistan and ECO member countries in the period of 2005-2018 has been investigated. For data analysis, EViews software has been used with the hypothesis that globalization and information and communication technology have a significant impact on the economic growth of Afghanistan and selected ECO member countries.. According to the results of the F statistic in the panel data model and the fixed effects method, the significance level of 95 percent of the variables of the Fava index, the human capital index, the physical capital index, the government size index and the globalization index has been established and they have a positive effect on economic growth.. The GDP variable was not confirmed at the 95% level of significance.

Keywords: Globalization, communication and information technology, economic growth, econometric model

1 M.balkhabi1374@gmail.com
2 Mohammadihussain398@gmail.com

The bases and scope of application of Dar rule in Islamic jurisprudence

Qudratullah Alizada

Abstract

One of the important rules of criminal jurisprudence, which despite its great importance, has less been researched, is the rule "avoid Hudud punishment in cases of Shubhah" which is similar to the principle of interpretation in favor of the accused or the narrow interpretation of statute law, and the correct understanding of this rule helps in understanding of the Islam criminal policy. This article is to explain the position of the rule "avoid Hudud punishment in cases of Shubhah" through referring to reliable sources. Muslim jurisprudents believe that if there is any doubt whether arisen for the judge or the accused or for both, the judge cannot order the punishment of the person committed the crime and the judge is responsible to either remove the punishment at all (considering according to the type of crime and suspicion) or convert a limited punishment into discretionary punishment (taazir). The results of the research show that the rule "avoid Hudud punishment in cases of Shubhah" is one of the most important rules of criminal jurisprudence, which includes subjective Shubhah and the Shubhah concerning the act (Hukm), and the only exception to the mentioned rule is the guilty ignorant. Also, the scope of the rule does not only include Hudud in its specific meaning, but also retribution and discretionary punishment (taazir); and since the criminal policy of Islam regarding Hudud is based on tolerance, there is no difference in suspicion for the judge or the accused or both.

Key words: Ignorance, limits, diya (blood money), doubt, Islamic jurisprudence, rule of Dar, retribution

A glance on the renewable energy and sustainable economic development in Afghanistan

Haidary, Abdul Hakim[1]; **Akhlaqi, Liaqat Ali**[2]
Academic board of Economics faculty of Taj Institute of Higher Education
Academic board of Economics faculty of Taj Institute of Higher Education

Abstract:
In recent times, numerous nations have been investing in renewable energy components with the aim of mitigating greenhouse gas emissions and enhancing access to secure energy sources. Consequently, there has been a global surge in renewable energy adoption. Afghanistan's renewable energy portfolio encompasses solar, wind, hydropower, geothermal, and biomass, positioning it among the countries with the lowest levels of worldwide energy consumption. According to estimates from the Ministry of Energy and Water in Afghanistan, the nation holds a potential renewable energy resource capacity of approximately 300,000 MW. As a result, the study was initiated to explore the relationship of renewable energy and sustainable economic development in Afghanistan. Data collection involved the review of a rigorously vetted questionnaire, which underwent expert assessment for content validity. The analysis of data was executed by synthesizing inputs from specialists. A survey of 35 experts, drawn from governmental bodies, non-governmental organizations (NGOs), and academic faculties specializing in economics, participated in the study through the Delphi method.
The findings reveal that the installed capacity of renewable energy sources, rated at an average value of 94.04%, exerts the most significant influence on Afghanistan's sustainable economic progress. Following closely behind is the allocation of resources towards investment in renewable energy, with an average rating of 83.6%. Subsequently, job creation within the renewable energy sector, with a mean rating of 77.36%, and access to renewable energy sources, averaging at 69.12%, also play notable roles. By harnessing the capabilities of renewable energy technologies, Afghanistan stands poised to propel itself towards achieving its enduring objectives for sustainable development.

Key Words: Renewable Energy, Installed Capacity, Job Creation, Sustainable Economic Development

1 abdulhakimhaidery@gmail.com
2 liaqatali341@gmail.com

Study of internal challenges to the growth of the insurance industry in Afghanistan (Case study: Balkh province)

Maullan, Sefatullah[1]; **Azizi, Behishta**[2]
Academic board of Economics faculty, Taj institute of higher education
Master's student of the Department of Commerce, University of Kazakhstan

Abstract:

Insurance is a way to reduce the risk of accidents. Expanding insurance culture will increase investment and create employment, if the economy does not rely on insurance, it will be threatened. Insurance preserves capital and prevents the bankruptcy of businessmen and investors, however, our country Afghanistan is facing a significant decrease in the amount of investment and an increase in the amount of unemployment, and this has caused the economic activities to decrease to a large percentage. One of the main reasons is the lack of confidence of investors from possible risks and various future risks, which insurance itself guarantees risks and accidents, this study also aims to examine the challenges on the growth of the insurance industry in the Balkh region of Afghanistan from the experts' point of view. done. The research data was collected from the target community, which includes financial and economic experts. The list of challenges of the neighboring countries, which are familiar with Afghanistan's conditions, was prepared and discussed with the target population based on the background of research and literature review. The research method used in this study was qualitative research using the Delphi method. The researchers analyzed qualitative data to determine the barriers and challenges to the growth of the insurance industry in the context of Balkh province. Based on the findings of the research, the main challenges to the growth of the insurance industry in Balkh Province, Afghanistan, include three major categories of economic and financial challenges, political and security challenges, and social and awareness challenges, among these three categories of challenges such as payment The major problems of the insurance company are the natural disaster, the lack of trust of the people in the insurance company and the lack of political stability in the country.

Key Words: internal challenges, insurance industry, trust and culture building

1 sefatmaullan11@gmail.com
2 behishtaazizi@gmail.com