

**Role of Central Bank and Financial Institutions of
Afghanistan in SDG's implementation**

Implementation of Sustainable Development Goal's

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STATEMENT OF ACADEMIC HONESTY

I hereby declare that all information in this document has been obtained and presented in accordance with academic rules and standards of ethical conduct. I also declare that, as required by these rules and standards, I have fully cited and referenced all material and results that are not original to this work.

Masoud Rahmani

Signature



ABSTRACT

Sustainable Development Goals (SDGs) agenda of 2030 was ratified and outlined in 2015 by the United Nations members, and it has 17 goals. Each United Nations Member State must plan and implement these goals and report annually to the UN on the process of achieving these goals. Afghanistan, as the UN member state, must also plan, invest, and strive to achieve sustainable development goals.

Sustainable development goals are to respond to the economic, environmental, and social challenges of today's world that have been addressed by scientists and widely accepted by governments, international institutions. The present paper illustrates the current status quo of Sustainable Development Goals in the financial sector, particularly the role of the central bank and financial institutions in implementing these goals and its future pathway in Afghanistan.

One of the essential needs in the process of achieving the Sustainable Development Goals is the financing of programs. The primary purpose of this research is to gain a better understanding of the role of the Central Bank of Afghanistan and financial institutions in implementing and achieving sustainable development goals.

I have surveyed six financial organizations that are operating in Afghanistan, the 120 staff members of these organizations assisted in completing the questionnaires, with more than 75% of organizations integrating sustainable development goals into their organizational strategies.

It is estimated by the year 2030, the UN Sustainable Development Goals will need \$ 5-7 trillion annually to meet the SDGs, and the governments need to fund out about 50 to 80 percent of sustainable development goals implementation funds and receive the rest of the funding from international investors and international organizations.

Fundamentally, the Sustainable Development Goals provide an opportunity for global financial organizations to invest in SDGs related projects to grow the economies of their countries, their respective institutions, and to meet the Sustainable Development Goals.

This research has focused more on the goals of sustainable development and the role of financial organizations, which is carried out in Afghanistan and how financial institutions or banks have incorporated these goals into their annual plans and strategies.

Sustainable Development Goals are generally considered, although there are clear goals in financial and development cases, all 17 SDGs are listed in this study.

However, Afghanistan is among the countries with the fewest banks or financial institutions in the world, a distinctive feature of the Afghan banking system is the large share of citizens and businesses that do not have access to the bank.

According to an estimation, in 2020, less than 10 percent of the country's populations had a bank account. Indeed the question is here, being such problems and challenges, can financial organizations play a positive role in achieving sustainable development goals?

This study also sheds light on the role of sustainable development goals in organizational development and economic growth.

Keywords: Sustainable development goals, Development of financial institutions, Agenda 2030, Sustainable Development, Decent Work and Economic Growth Objectives.

ÖZ

SDG'nin uygulanmasında Merkez Bankası ve Afganistan'ın Finansal Kurumlarının Rolü

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Sürdürülebilir Kalkınma Hedefleri, (SDGs) BM kuruluş üyeleri tarafından Ajanda'nın çerçevesinde 2030'da 17 hedef şeklinde ana hatlarıyla belirtilmiştir. Her ülkenin BM üyeleri, bu hedeflerin planlamasına erişebilmek için icraata geçmelidir. Bu hedefin süreç uygulamasına her yıl birleşmiş milletlere rapor vermelidir. Afganistan, BM üyesi bir ülke olarak kalkınma ve uygulama hedeflerine ulaşabilmek için planlamayı yapıp çalışmalıdır.

Günümüz dünyanın ekonomik, çevresel ve sosyal zorluklarına yönelik, sorunlarına yanıt verebilmek için bilim adamları tarafından ele alınmakta ve benzeri hükümetler, uluslararası kurumlar tarafından geniş çapta kabul görmüştür.

Bu çalışma, finansal sektördeki sürdürülebilir kalkınma hedefleri'nin mevcut durumunu, bu hedeflerin uygulanmasında merkez bankasının ve finansal kurumların rolünü ve Afganistan'daki gelecekteki yolunu göstermektedir.

En önemli ihtiyaçlardan biri kalkınma hedeflerine sürdürülebilir ulaşma sürecindeki , temel amacı Afganistan'ın merkez bankası ve finansal kuruluşların sürdürülebilir kalkınma hedefleri, 6 adet aktif finansal kuruluşun uygulanmasında ve gerçekleştirilmesindeki rolünün daha iyi anlaşılması olan programların finanse edilmesi konusudur.

Afganistan'ı araştırdık anketleri tamamlamak için 120 bank personel ile birlikte çalıştılar ve kuruluşların %75'inden fazlası sürdürülebilir kalkınma hedeflerini kurumsal stratejilerine entegre etti.

2030 yılına kadar BM sürdürülebilir kalkınma hedefleri'nin (SDG)'leri karşılamak için yılda 5-7 trilyon dolara ihtiyacı olacağı tahmin edilmektedir.

Buna göre, SDG'lerin sürdürülebilir kalkınma hedefleri, küresel finansal kuruluşların ülkelerinin ekonomilerinin, ilgili kuruluşlarının büyümesi ve sürdürülebilir kalkınma hedeflerine ulaşmaları için daha fazla yaratarak çalışma fırsatıdır.

Afganistan dünyanın en az bankası veya finans kurumu olan ülkeler arasında yer almakta. Afgan bankacılık sisteminin bir özelliği de vatandaşların bankaya erişiminin olmaması.

Tahminlere göre, 2020 yılında ¼lke n¼fusunun% 10'undan daha azının banka hesabı vardı.

Asıl soru Őu, bu sorunlar ile finansal kuruluŐlar s¼rd¼r¼lebilir kalkınma hedeflerine ulaŐmada olumlu bir rol oynayabilir mi? Bu alıŐma aynı zamanda s¼rd¼r¼lebilir kalkınma hedeflerinin kurumsal kalkınma ve ekonomik b¼y¼medeki rol¼n¼ tartıŐmaktadır.

Anahtar Kelimeler: S¼rd¼r¼lebilir Kalkınma Hedefleri, Finansal Kurumların GeliŐimi, G¼ndem 2030, S¼rd¼r¼lebilir Kalkınma, İyi alıŐma ve Ekonomik B¼y¼me Hedefleri.

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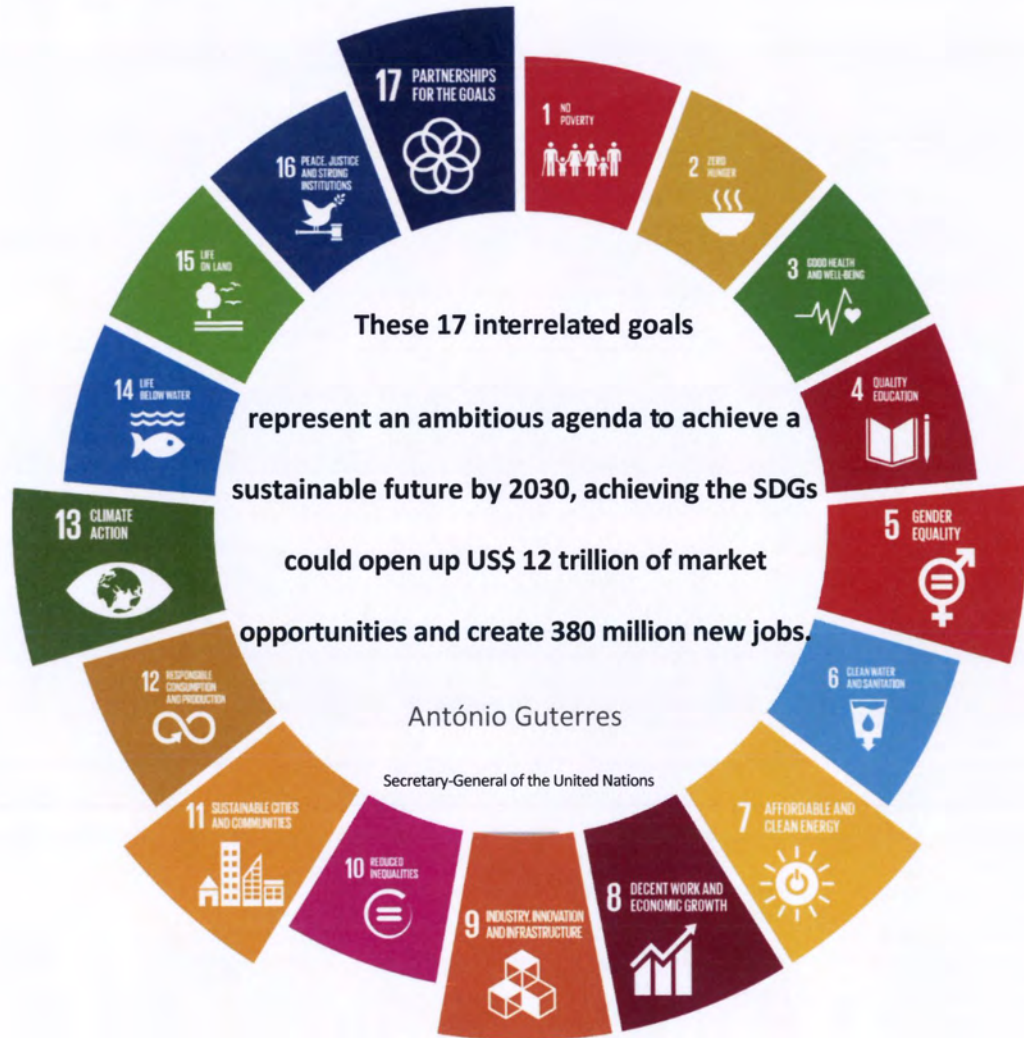
I thank Allah Almighty for granted me the tremendous opportunity to studied at Istanbul Sehir University, I am very grateful to the efforts and constructive advising of my supervisor, Prof. Dr. Ahmet Faruk Aysan, who provided me with his experiences and with great care and patience assisted me throughout the process of drafting this thesis report.

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United Nations

Sustainable Development Goals



Acronyms and Abbreviations

ACBR	Afghanistan Central Business Registry
ACCI	Afghanistan Chamber of Commerce and Industries
ACGF	Afghan Credit Guarantee Foundation
AZ	Azizi Bank
CSO	Central Statistics Organisation
ADB	Asian Development Bank
ADBI	Asian Development Bank Institute
AFN	Afghani (currency)
AGF	Afghanistan Growth Fund
AIARA	Afghanistan Industrial Areas Regulatory Authority
ANDPF	Afghanistan National Peace and Development Framework
AISA	Afghanistan Investment Support Agency
ARFC	Afghanistan Rural Finance Centre
bn	billion
ACIM	Afghanistan Chamber of Industries and Mines
CIT	corporate income tax
CFG-A	Credit Guarantee Facility for Afghanistan
CGS	credit guarantee scheme
BRT	Business Receipt Tax
CASA	Central and South Asia
DAB	Da Afghanistan Bank
DBI	World Bank <i>Doing Business</i> Index
DLTs	distributed ledger technologies
EBRD	European Bank for Reconstruction and Development
ECP	Eurasia Competitiveness Programme
ETF	European Training Foundation
EU	European Union
FACT	Federation of Afghanistan Craftsmen and Traders
GDP	gross domestic product
HCI	Human Capital Index (World Bank)
HEC	High Economic Council
IFC	International Finance Corporation
IFRS	International Financial Reporting Standards
ICT	information and communications technologies
IDI	ICT Development Index
IDPL	Strategic Institutional Development Program for Land Administration
FDI	foreign direct investment

FIAS	Foreign Investment Advisory Service
IMF	International Monetary Fund
INFE	International Network on Financial Education (OECD)
IO	international organization
ITC	International Trade Centre
KPI	key performance indicator
MCIT	Ministry of Communications and Information Technology
MFI	microfinance institution
MIGA	Multilateral Investment Guarantee Agency
MISFA	Microfinance Investment Support Facility
mn	million
MoF	Ministry of Finance
MOIC	Ministry of Industry and Commerce
MRRD	Ministry of Rural Rehabilitation and Development
MSP	money service provider
MTO	money transfer organization
NES	National Export Strategy
NPL	non-performing loan
NPP	National Priority Programme
ODA	official development assistance
OECD	Organization for Economic Co-operation and Development
OECD/INFE	OECD International Network on Financial Education
OGPA	Open Government Partnership Afghanistan
OIC	Organization of Islamic Cooperation
OIZ	Organized Industrial Zones
PCR	Public Credit Registry of Afghanistan
PFI	partner financial institutions
PPP	public-private partnership
PRISEC	Afghanistan's Executive Committee on Private Sector Development
PSD	private sector development
RIA	regulatory impact assessment
SESRIC	Statistical, Economic and Social Research and Training Centre for Islamic
SDGs	UN Sustainable Development Goals
SEZ	special economic zones
ABIF	Afghanistan Business Innovation Fund
QZB	Qazanfar Bank
ISRI	International Sustainable Development Research Institute
SIGAR	Special Inspector General for Afghanistan Reconstruction
SIGI	Social Institutions and Gender Index (OECD)
BMA	National Bank
VAT	Value Added Tax
WB	World Bank
WEF	World Economic Forum
WTO	World Trade Organization
SME	small and medium-sized enterprise
SMEPI	SME Policy Index (OECD)
SOE	state-owned enterprise

TVET	Technical and Vocational Education and Training (national strategy)
UN	United Nations
UNDP	United Nations Development Programme
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
UNODC	United Nations Office on Drugs and Crime
USAID	United States Agency for International Development
USD	US dollar (currency)

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1. Introduction

1.1 Background

The agenda of sustainable development comes at a critical moment in contemporary history, which is facing many challenges for humanity.

Poverty and hunger, unemployment and inequality, violence and injustice, insecurity, limited resources and poor management, climate change and environmental degradation, various diseases and lack of access to essential health services, low levels of professionalism and quality education, widespread corruption and poor governance, lack of transparency and accountability, rapid population growth and weak economic growth, lack of access to sustainable energy and drinking water are among the significant problems of human societies in particular Afghanistan has been facing with most of them.

The 17 goals¹ of sustainable development are a recent framework that identifies the key goals for sustainable development by 2030. Sustainable development goals (SDGs) combines essential social and environmental goals for sustainable development.

¹ No Poverty, Zero Hunger, Good Health and Well-being, Quality Education, Gender Equality, Clean Water and Sanitation, Affordable and Clean Energy, Decent Work and Economic Growth, Industry, Innovation and Infrastructure, Reduced Inequality, Sustainable Cities and Communities, Responsible Consumption and Production, Climate Action, Life Below Water, Life on Land, Peace and Justice Strong Institutions, Partnerships to achieve the Goal

Furthermore, sustainable development encompasses sustainable employment issues, economic growth, and the creation of appropriate workplaces. It is estimated that by 2030 it will need \$ 5 to \$ 7 trillion each year to reach the sustainable development goals.

In 2015, The World Bank estimated that governments are required to provide between 50% and 80% of its budget for the implementation of sustainable development goals and receive the remaining funding from investors.

Accordingly, the sustainable development goals are an opportunity for the global financial industry to create more opportunities for growth and contribute to financial sustainable development, in order to contribute more and sound support to the banking industry in financing sustainable development goals.

The study recommends that the financial industry, through the implementation of sustainable development goals, increase the rules and regulations of the current financial sector, provide regular and coherent supply schedules. Sustainable financial resources exist for sustainable development goals. Accounting and reporting standards for sustainable development goals are identified as strengths and weaknesses, as well as the risks and opportunities of the banking industry in addressing sustainable development goals and the development of financial products and services.

In addition, this research recommends in conclusion section that governments and financial regulators coordinate financially in sustainable development and sustainable development goals; provide financial mechanisms to mitigate financial risks in response to sustainable development goals; and regulate banks and its developments, to

understand the content and positioning of the SDGs is a good starting point where they depart from previous development goals. Between 2000 and 2015, the Millennium Development Goals (MDGs) focused on international development aid around a limited number of discrete human development issues. The MDGs were defined by an exclusive, expert-led process², and took a one-size-fits-all approach³. This approach proved easy to communicate but failed to account for countries' varying national contexts in pursuit of the MDGs. In contrast, the 17 SDGs and 169 targets have been designed through an open and inclusive process.⁴

² (Fehling, Nelson, & Venkatapuram, 2013)

³ (Vandemoortele, 2009)

⁴ (Beyond 2015, 2015)

1.1.1 Millennium Development Goals (MDGs)



Figure 2. The Millennium Development Goals (MDGs)

The Millennium Development Goals were endorsed by all countries in the world, including Afghanistan, in September 2000 at the United Nations Headquarters in New York.

These goals include the 8 goals, 18 targets, and 48 indicators to measure the MDGs, which are set by the signatories of the meeting to signatory countries for 25 years since 1990. As a base year by 2015, it has set goals for countries to tackle poverty, widespread hunger, gender inequality, environmental degradation, education, and literacy.

The primary responsibility for achieving the seven Millennium Development Goals is with developing and poor countries themselves. The eighth cause is the duty of rich and developed countries, which are committed to helping to develop and of developing countries to achieve these goals grants. (Millennium Development Goals and Goals, 2005)

At the beginning of the new millennium, world leaders gathered at the United Nations to shape a broad vision to fight poverty in its many dimensions. That vision, which was translated into eight Millennium Development Goals (MDGs), has remained the overarching development framework for the world for the past 15 years. As we reach the end of the MDG period, the world community has reasons to celebrate. Thanks to concerted global, regional, national, and local efforts, the MDGs have saved the lives of millions and improved conditions for many more. The data and analysis presented in this report prove that, with targeted interventions, sound strategies, adequate resources, and political will, even the most impoverished countries can make dramatic and unprecedented progress. The report also acknowledges uneven achievements and shortfalls in many areas. The work is not complete, and it must continue in the new development era.

At the Millennium Summit in September 2000, the largest gathering of world leaders in history adopted the United Nations Millennium Declaration, committing their nations to a new global partnership to reduce extreme poverty and setting out a series of targets, with a deadline of 2015. These have become known as the Millennium Development Goals (MDGs). In 2007, the MDG monitoring framework was revised to include four new targets agreed on by member states at the 2005 World Summit, namely, full and productive employment and decent work for all, access to reproductive health, access to treatment for HIV/AIDS, and protection of biodiversity. The indicators for these new targets became effective in January 2008, and this is the framework used here to monitor progress toward achieving the MDGs.

The first MDG targets the poor directly those living on less than one dollar a day while the next six focus on the underlying causes of poverty, such as lack of access to education, health care, and employment; gender inequality; poor housing conditions; and environmental degradation. The eighth goal is to develop a global partnership for development and focuses on how the industrialized countries can work with the poorer countries to enhance the latter's standard of living. The MDGs thus complement the bright vision of a region free of poverty and its mission to help its members, especially developing member countries, reduce poverty and improve the quality of life of their citizens. Box 1 lists the eight MDGs and the corresponding targets and indicators for monitoring progress.

Millennium Development Goals

Goals and Targets (from the Millennium Declaration)	Indicators for Monitoring Progress
Goal 1: Eradicate extreme poverty and hunger	
Target 1.A: Halve, between 1990 and 2015, the proportion of people whose income is less than one dollar a day	1.1 Proportion of population below \$1 (PPP) per day ¹ 1.2 Poverty gap ratio 1.3 Share of poorest quintile in national consumption
Target 1.B: Achieve full and productive employment and decent work for all, including women and young people	1.4 Growth rate of GDP per person employed 1.5 Employment-to-population ratio 1.6 Proportion of employed people living below \$1 (PPP) per day 1.7 Proportion of own-account and contributing family workers in total employment
Target 1.C: Halve, between 1990 and 2015, the proportion of people who suffer from hunger	1.8 Prevalence of underweight children under-five years of age 1.9 Proportion of population below minimum level of dietary energy consumption
Goal 2: Achieve universal primary education	
Target 2.A: Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling	2.1 Net enrollment ratio in primary education 2.2 Proportion of pupils starting grade 1 who reach last grade of primary 2.3 Literacy rate of 15–24 year-olds, women and men
Goal 3: Promote gender equality and empower women	
Target 3.A: Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015	3.1 Ratios of girls to boys in primary, secondary and tertiary education 3.2 Share of women in wage employment in the non-agricultural sector 3.3 Proportion of seats held by women in national parliament
Goal 4: Reduce child mortality	
Target 4.A: Reduce by two-thirds, between 1990 and 2015, the under-five mortality rate	4.1 Under-five mortality rate 4.2 Infant mortality rate 4.3 Proportion of 1-year-old children immunized against measles
Goal 5: Improve maternal health	
Target 5.A: Reduce by three quarters, between 1990 and 2015, the maternal mortality ratio	5.1 Maternal mortality ratio 5.2 Proportion of births attended by skilled health personnel
Target 5.B: Achieve, by 2015, universal access to reproductive health	5.3 Contraceptive prevalence rate 5.4 Adolescent birth rate 5.5 Antenatal care coverage (at least one visit and at least four visits) 5.6 Unmet need for family planning
Goal 6: Combat HIV/AIDS, malaria and other diseases	
Target 6.A: Have halted by 2015 and begun to reverse the spread of HIV/AIDS	6.1 HIV prevalence among population aged 15–24 years 6.2 Condom use at last high-risk sex 6.3 Proportion of population aged 15–24 years with comprehensive correct knowledge of HIV/AIDS 6.4 Ratio of school attendance of orphans to school attendance of non-orphans aged 10–14 years
Target 6.B: Achieve, by 2010, universal access to treatment for HIV/AIDS for all those who need it	6.5 Proportion of population with advanced HIV infection with access to antiretroviral drugs

Target 6.C: Have halted by 2015 and begun to reverse the incidence of malaria and other major diseases	6.6 Incidence and death rates associated with malaria 6.7 Proportion of children under 5 sleeping under insecticide-treated bednets 6.8 Proportion of children under 5 with fever who are treated with appropriate anti-malarial drugs 6.9 Incidence, prevalence, and death rates associated with tuberculosis 6.10 Proportion of tuberculosis cases detected and cured under directly observed treatment short course
Goal 7: Ensure environmental sustainability	
Target 7.A: Integrate the principles of sustainable development into country policies and programmes and reverse the loss of environmental resources	7.1 Proportion of land area covered by forest 7.2 CO ₂ emissions, total, per capita, and per \$1 GDP (PPP) 7.3 Consumption of ozone-depleting substances 7.4 Proportion of fish stocks within safe biological limits 7.5 Proportion of total water resources used
Target 7.B: Reduce biodiversity loss, achieving, by 2010, a significant reduction in the rate of loss	7.6 Proportion of terrestrial and marine areas protected 7.7 Proportion of species threatened with extinction
Target 7.C: Halve, by 2015, the proportion of people without sustainable access to safe drinking water and basic sanitation	7.8 Proportion of population using an improved drinking water source 7.9 Proportion of population using an improved sanitation facility
Target 7.D: By 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers	7.10 Proportion of urban population living in slums ²
Goal 8: Develop a global partnership for development	
Target 8.A: Develop further an open, rule-based, predictable, non-discriminatory trading and financial system	<p><i>Some of the indicators listed below are monitored separately for the least developed countries (LDCs), Africa, landlocked developing countries, and small island developing States.</i></p> <p>Official development assistance (ODA)</p> <p>8.1 Net ODA, total and to the least developed countries, as percentage of OECD/DAC donors' gross national income</p> <p>8.2 Proportion of total bilateral, sector-allocable ODA of OECD/DAC donors to basic social services (basic education, primary health care, nutrition, safe water and sanitation)</p> <p>8.3 Proportion of bilateral official development assistance of OECD/DAC donors that is untied</p> <p>8.4 ODA received in landlocked developing countries as a proportion of their gross national incomes</p> <p>8.5 ODA received in small island developing States as a proportion of their gross national incomes</p>
Includes a commitment to good governance, development and poverty reduction – both nationally and internationally	
Target 8.B: Address the special needs of the least developed countries	<p>8.6 Proportion of total developed country imports (by value and excluding arms) from developing countries and least developed countries, admitted free of duty</p> <p>8.7 Average tariffs imposed by developed countries on agricultural products and textiles and clothing from developing countries</p> <p>8.8 Agricultural support estimate for OECD countries as a percentage of their gross domestic product</p> <p>8.9 Proportion of ODA provided to help build trade capacity</p>
Includes: tariff and quota free access for the least developed countries' exports; enhanced programme of debt relief for heavily indebted poor countries (HIPC) and cancellation of official bilateral debt; and more generous ODA for countries committed to poverty reduction	<p>Market access</p>
Target 8.C: Address the special needs of landlocked developing countries and small island developing States (through the Programme of Action for the Sustainable Development of Small Island Developing States and the outcome of the twenty-second special session of the General Assembly)	<p>Debt sustainability</p> <p>8.10 Total number of countries that have reached their HIPC decision points and number that have reached their HIPC completion points (cumulative)</p> <p>8.11 Debt relief committed under HIPC and MDRI Initiatives</p> <p>8.12 Debt service as a percentage of exports of goods and services</p>
Target 8.D: Deal comprehensively with the debt problems of developing countries through national and international measures in order to make debt sustainable in the long term	8.13 Proportion of population with access to affordable essential drugs on a sustainable basis
Target 8.E: In cooperation with pharmaceutical companies, provide access to affordable essential drugs in developing countries	8.14 Telephone lines per 100 population
Target 8.F: In cooperation with the private sector, make available the benefits of new technologies, especially information and communications	8.15 Cellular subscribers per 100 population 8.16 Internet users per 100 population

AIDS = acquired immunodeficiency syndrome, CO₂ = carbon dioxide, DAC = Development Assistance Committee, GDP = gross domestic product, HIV = human immunodeficiency virus, MDRI = Multilateral Debt Relief Initiative, OECD = Organization for Economic Co-operation and Development, PPP = purchasing power parity.

1.1.2 Sustainable Development Goals (SDGs)

For the first time, the UN member states by consensus decided to develop a comprehensive development plan under the title: "Sustainable Development Goals or 'SDG'" for all countries in the world.

The process of aligning the Sustainable Development Goals are fully inclusive, and various strata of human societies have taken an active part in the consultative process of setting up this document, over 7,000 professionals have played a direct role in the process of developing these goals.

The Sustainable Development Goals (SDGs) approved in September 2015 in the United Nations, New York City. The program is designed for the economic and social development of human societies with (17) goals, (169) Targets and (232) development indicators.



Figure 1. Sustainable Development Goals, SDGs

Certainly, the Sustainable Development Goals are the continuation and succession of the Millennium Development Goals (MDGs), which ended with the MDGs in late 2015.

The Millennium Development Goals (MDGs)⁵ have failed to alleviate poverty, gender equality, quality education and inclusion, good governance, providing health services for all and meeting human rights standards.

On the other hand, these goals have not been designed and achieved by all countries. Therefore, the Sustainable Development Goals are the only comprehensive program that all UN member states are committed to implement.

Based on the United Nations decisions, the sustainable development goals came into force to implement on January 1, 2016, and demanded from all countries of the world to systematically and strategically pursue strategic activities for the next 15 years to achieve the goals.

A standard formulation and implementation of the ongoing process and monitoring of sustainable development goals is performed annually. After approval by the cabinet, through diplomatic references to the United Nations, and each member shares its achievements, challenges, and recommendations at the annual assembly.

The image below illustrates the thematic linkages between the SDGs. It shows strong links, for instance, between attaining SDG 1 on poverty, SDG 4 on education, as well as SDG 10 on equality; that is, working to achieve the targets on SDG 4 on education will yield long term benefits for labor and wages, which in turn will improve people's livelihoods if they can secure better jobs through more education. There is also a link to equality, in ensuring that the benefits of poverty reduction programs leave no-one behind. This connection is especially relevant to girls, women, and marginalized peoples, not only through support programs but also by ensuring that educational programs are directed at those who lack access to education. The image below shows how all the 17

⁵ Eradicate extreme poverty and hunger, Achieve universal primary education, Promote gender equality and empower women, Reduce child mortality, Improve maternal health, Combat HIV/AIDS, malaria and other diseases, Ensure environmental sustainability, Develop a global partnership for development

SDGs are linked thematically (with some links more direct and indirect than others). This is why taking an integrated approach to policy and action is especially important for the SDGs.

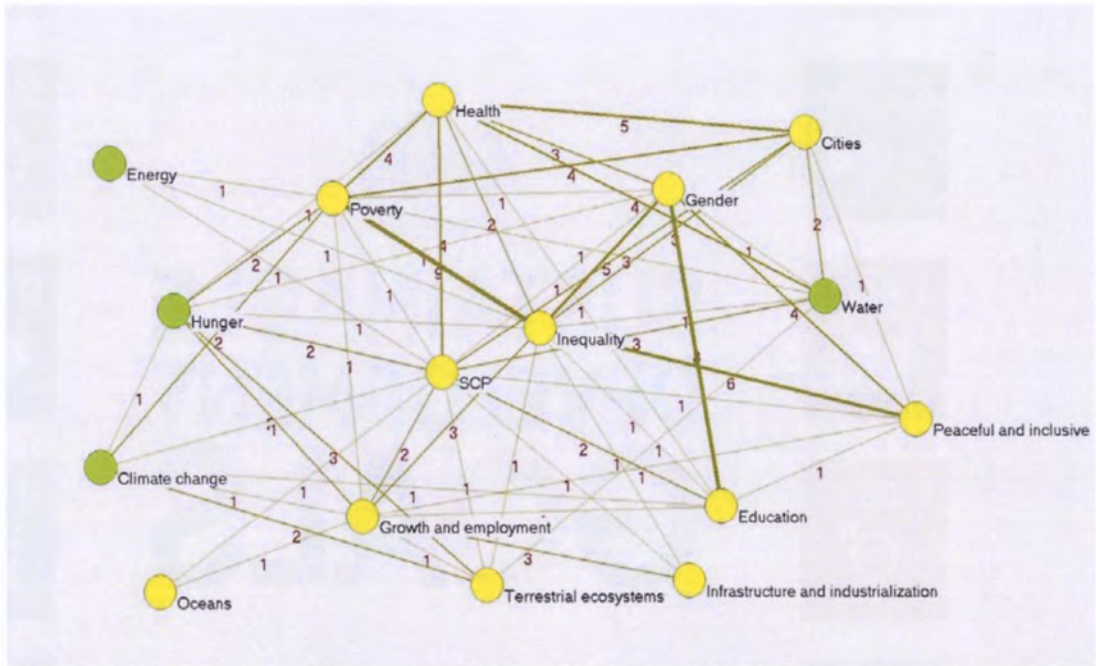


Figure 3. Linkages between different SDGs⁶

⁶ (LeBlanc, 2016)



SUSTAINABLE DEVELOPMENT GOALS

17 GOALS TO TRANSFORM OUR WORLD

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1.1.3 Sustainable Development Goals in Afghanistan

To resolve the country's current problems and grow up economically like other nations, the Government of Afghanistan has pledged to implement the Sustainable Development Goals. At a meeting on September 25, 2015, at the United Nations, Afghanistan's Ministry of Economy was tasked with monitoring and evaluating the process of work, coordinating, and effective implementation of these objectives, and regular reports on how they were to be implemented annually.

The Afghanistan high council of ministers obligatorily submit an annual report to the United Nations through diplomatic references.

Thus, an implementation plan outlining how the Sustainable Development Goals are being implemented in Afghanistan has been developed, and preparatory activities have begun. According to the plan, the Sustainable Development Goals in Afghanistan will be implemented in three phases.



Figure 3. Phases of SDG'S in Afghanistan.

Phases of SDG'S in Afghanistan

Step One: Nationalization of Sustainable Development Goals and Arrange and Finalize Afghanistan's Sustainable Development Goals.

Production of Afghan type of Sustainable Development Goals (Sustainable Development Goals - Afghanistan), which includes the objectives and indicators of the Sustainable Development Goals of Afghanistan.

Stage Two: Alignment Sustainable Development Goals to National Plans and Programs.

Matching Afghanistan's Sustainable Development Goals with Afghan National Budgeting Policies and Processes.

Stage Three: Implementation, Monitoring, and Reporting.

Implementation, Monitoring, and Reporting

- The Sustainable Development Goals have been carefully planned and arranged to reflect all Afghanistan's development priorities.
- The program analyzes poverty and hunger extinction indices in detail, which can be a sound strategic resource for developing economic and social priorities in the country.
- Effective implementation of this program will help to secure lasting peace and stability in the country.
- Furthermore, the implementation of this program will increase the financial and technical support of the international community in Afghanistan.
- Effective implementation of this program will move Afghanistan from a state of economic, social, political, and security dependence to full self-sufficiency and a productive Afghanistan.
- This program will help pay more attention to the environment and climate change.

- By implementing this program, sectoral goals will be achieved, and economic development and global partnerships will be accelerated and sustained.
- The program will focus on the active and key contribution of government, private sector, civil society, NGOs, academia, and various sectors of society to implement it effectively.
- Implementation of this program will bring technical and financial support and cooperation from the international community.
- The program, for the first time, describes the goals, targets, and indicators of different sectors in a detailed and professional manner that will assist in the development of policies, strategies, plans, and economic and social frameworks.
- Afghanistan, as an independent state and an active member of the United Nations, has committed itself together with countries around the world to implement and achieve these goals in the next 15 years.

1.1.4 The Banks / Financial institutions of Afghanistan

The bank is a type of financial institution licensed as a receiver of deposits. Banks or financial institutions perform such functions as equipping and balancing credit, credit operations, financial transactions, currency buying, and selling, transferring funds, securities claims, dividends of customers, paying off debt, and financial services.

There are two types of banks; commercial banks and investment banks. In most countries, banks are regulated by the government or the central bank.

Central banks around the world are the main organizers of banking activities that are often confined to state-owned banks, with the goal of regulating banking objectives on the one hand and public economic policies on the other.

The central bank's primary goal is to secure and stabilize domestic prices.

Besides, other objectives of the central bank that served its primary purpose are policy support, debt repayment, the effective functioning of a stable financial system based on a market economy, and the strengthening of a transparent and secure payment system.

Without compromising on its primary goal of stabilizing domestic prices, the central bank strengthens general government policies (sustained economic growth and support).

The core tasks of the Central Bank of Afghanistan:

- Design and implementation of Afghan monetary policy
- Design and implementation of foreign exchange policy and foreign exchange arrangements of Afghanistan
- Maintenance and management of official foreign currency reserves of Afghanistan
- Publishing of paper money and metal coins of Afghanistan
- Performing banking, consulting, and government finance duties
- Issuance of licenses or registrations, regulation and supervision of banks, foreign currency traders, monetary service providers, payment system executives, securities service providers, money transfer executives, and other entities subject to central bank regulation
- Establish, maintain, and develop an effective and stable system for payment and transfer of securities issued by the Government to the Central Bank, and clearing of payment account transactions in such securities.

Issuing or registering licenses, regulating and supervising banks, currency dealers, and monetary service providers are the essential duties of the Central Bank of Afghanistan.

Likewise, the Supervision of banks, exchanges, providers of monetary services and launching of on-site surveillance, off-site analysis and evaluation, and corrective actions are taken to maintain a safe and stable financial system in Afghanistan.

Thus, the financial system of Afghanistan consists of banks and non-bank financial institutions.

Alongside the banks are money dealers, monetary service providers, electronic money institutions, and money exchange companies, which are non-bank financial institutions.

Licensing and supervision of banks and non-bank financial institutions are among the duties of the Da Bank of Afghanistan (Central Bank of Afghanistan).

Twelve banks are operating in the banking system of the country, consisting of three state-owned banks, seven private banks, and two branches of foreign banks.

Name of Bank	Type of Bank	License Date
Bank Millie Afghan	State-Owned Bank	Relicensed 26 July 2004
Pashtany Bank	State-Owned Bank	Relicensed 26 June 2004
New Kabul Bank	State-Owned Bank	18 April 2011
Azizi Bank	Private Bank	June 13, 2006
Afghanistan International Bank	Private Bank	March 22, 2004
Islamic Bank of Afghanistan	Private Bank	18 March 2009
Maiwand Bank	Private Bank	31 December 2008
Afghan United Bank	Private Bank	4 October 2007
The First Micro Finance Bank	Private Bank	18.March.2004
Ghazanfar Bank	Private Bank	1 March 2009
National Bank of Pakistan	Branch of Foreign Bank	Permitted 1st October 2003
Bank Alfalah ltd	Branch of Foreign Bank	21 May 2005

Figure 4. Registered Banks/financial institutions in Afghanistan.

1.2 Aim & Objectives

The purpose of this research is to understand the role and importance of central banks and financial institutions in implementing Sustainable Development Goals in Afghanistan and how SDGs Sustainable Development Goals are contributed to organizational development.

This research aims to solve the following questions:

- 1- What are the roles of banks and financial institutions in implementing and achieving Sustainable Development Goals?
2. Which Sustainable Development Goals and indicators are related to banks or financial institutions?
3. In which way do financial organizations set Sustainable Development Goals in their goals and programs, and how much is it important?
4. Where are the exact location of the Afghan government, banks, and financial institutions on the SDGs path?

2. Methodology

2.1 Literature review & current situation analysis

A good deal of research has been done internationally on the Sustainable Development Goals of the 2030 Agenda, particularly in the financial sector (Olaf Weber's November 2018 issue of *The Financial Sector and SDGs*), which is genuinely global importance to the financial sector and the success of the SDGs.

A report is submitted in 1997 to European Commission by DEIPHI International LTD in association with ECOLOGIC GMBH by the name of (*The Role of Financial Institutions in Achieving Sustainable Development*). Also, it can be found in *Money Talks about How finance can further the sustainable development goals* by Mark Wilson in the 2016 UN assembly.

The Sustainable Development Goals and the Financial Services Industry report provides an outline of the SDGs and of the efforts being made to encourage business engagement. It also comments on the challenges the financial services industry potentially faces in attempting to contribute to the SDGs (*Athens Journal of Business & Economics - Volume 3, Issue 1 – Pages 37-50, 2001; By Peter Jones, David Hillier, Daphne Comfort*).

The LEAD's report is initiative to undertake the first annual review of Sustainable Development Goals (SDGs). financing and tracking expenditure on SDGs, Financing for the SDGs will not be as simple as it was for the MDGs. A report issued by the World Bank titled “From Billions to Trillions” suggested that the scale of resources needed for the SDGs would need to increase by several orders of magnitude. (*Accelerating SDG'S Implementation (Lessons from Pakistan 2016-17)*, Sofia Ahmad, Knowledge Hub on SDGs Department, LEAD Pakistan, 2017).

However, not yet much has been done about the role of the central bank and the financial institutions in Afghanistan. As the process of implementing the

Sustainable Development Goals in Afghanistan, the challenges and obstacles are existing, but hopefully that by 2030, it will be possible to meet these goals.

Also, the role of financial inclusion research wants to link between financial inclusion and development, this paper shows where and how financial services can help achieve the SDGs. It concludes by outlining opportunities for businesses and governments to expand financial inclusion in emerging countries by digitizing cash payments of wages and transfers. (Achieving the Sustainable Development Goals (The Role of Financial Inclusion) - By Leora Klapper, Mayada El-Zoghbi, and Jake Hess).

Afghanistan's Sustainable Development and capacity to achieve Sustainable Development Goals has always been undermined by widespread and systematic corruption in the country.

In this context, addressing corruption as part of the agenda of Afghanistan's Sustainable Development Goals (SDGs) and broad reform agenda is not only a desirable goal but also a strategic necessity for the economic development of the country (Arib, 2017: 4).

2.2 Data collection

The method of data collection consists of two parts: library studies and field research.

- The research literature (library studies) is mainly based on Persian and English books, articles, and resources derived from searching the Internet and information sources and libraries.
- Questionnaires were used to provide the required information about indicators (field research).
- A questionnaire was used to prepare the research questionnaire and to collect related information on sustainable development goals and to obtain a general view of the research topic.

Questionnaires (Appendix 1) were sent to banks and financial organizations in order to obtain accurate information on banks and financial organizations working towards sustainable development goals in Afghanistan

As well as the questionnaires have been sent to 10 active domestic banks that would be able to collect data from six trusted banks of Afghanistan.

All the questionnaires were made available to banks in-person and hard copy, which we were able to obtain from six banks. After extensive efforts and several visits to the banks, the author was able to collect about 120 questionnaires from the various banks.

Some questions allow authorities to choose from several answers, two of which are anatomical, which the interviewers could write down. All questionnaire questions have translated into Dari (one of official language) and made available to bank staffs into two regular and printed sheets.

2.3 Data analysis

One of the most important steps in any research is the analysis of information. As data are collected through research tools, they need to be analyzed according to the research method. Data were analyzed using SPSS software. SPSS is short for Statistical Package for the Social Sciences, and various kinds of researchers use it for complex statistical data analysis.

In this study, I described the data collection tools (questionnaires) using charts and demographics of the samples and then evaluated the research questions.

Based on the purpose, this study was applied. It is also a descriptive study in terms of inferencing and data collection. Variables in this study are qualitative and have measured through validation or surveys. The overall framework of the research is survey-based.

The response rate was calculated using the following formula:

$$\frac{\text{Answers}}{\text{Answers} + \text{Non-responses}}$$

Figure 5. Response Rate formula

2.4 Limitations

The foreign banks operating in Afghanistan were not used in this study, and non-bank financial institutions have not been considered. Meanwhile, two banks that operated only in the center of the country were small and limited, which were not included in this study.

3. Result

3.1 Response Rate & Included Sectors

To calculate the response rate, we used the (Figure 5) formula, which gave us the above result after the calculation.

$$\frac{8}{6 + 2} = 0.75 \approx 75 \%$$

120 Questionnaires + 6 Intensive Interviews

Figure 6. Response Rate

There is a total of 12 registered banks in Afghanistan; two of them are foreign banks, and access to their information is difficult. The other two banks are limited and operate only in the capital. So, from the remaining eight banks, we were able to collect data from the six banks. That is 75% of the response rate.

Questionnaires (Appendix 1) were sent to banks and financial organizations in order to obtain accurate information on banks and financial organizations working towards sustainable development goals in Afghanistan.

After sending the questionnaires to 10 active domestic banks, we would able to collect data from six trusted banks of Afghanistan.

All the questionnaires were made available to banks in-person and hard copy. We were able to obtain information from six banks after extensive efforts and several visits to the banks. The author was able to collect about 120 questionnaires from various banks.

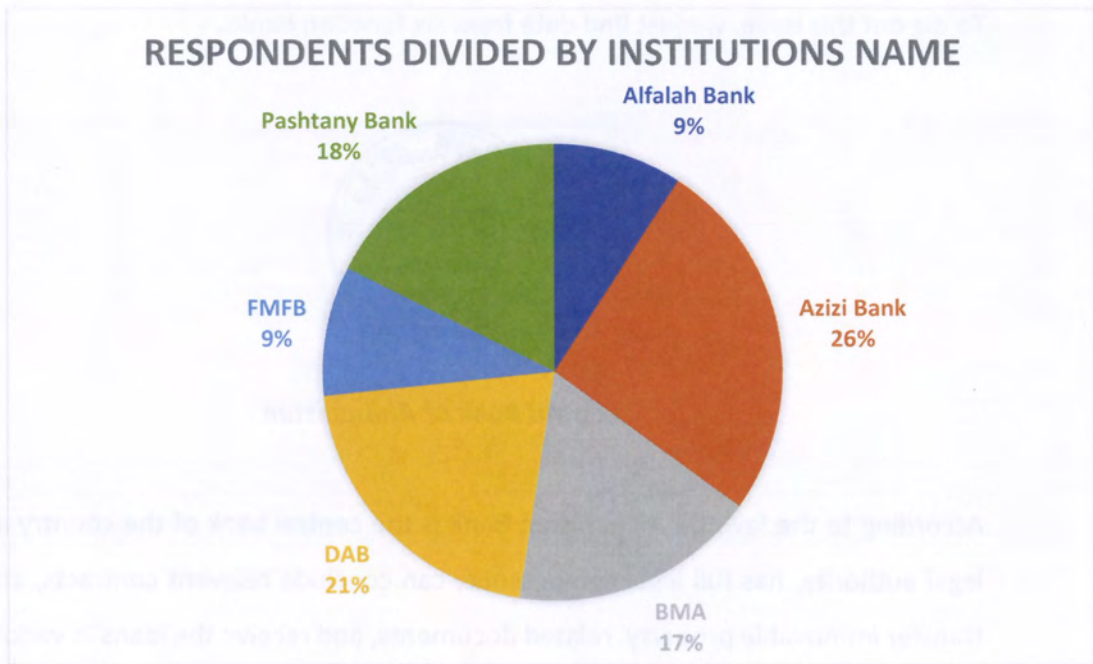


Figure 7. Respondents Divided by Institutions Name

3.2 Financial Institutions and their impact on SDGs

The Role of the Central Bank and Financial Institutions in Implementation of Sustainable Development Goals of Afghanistan

To dig out this issue, we just find data from six function banks.



Central Bank of Afghanistan

According to the law, Da Afghanistan Bank is the central bank of the country and, as a legal authority, has full legal competence, can conclude relevant contracts, acquire or transfer immovable property, related documents, and receive the loans in various forms and take legal action.

Under the new banking and financial rules, the Bank has transferred all commercial affairs to public and private banks and has been responsible for issuing licenses to operate and supervise banking and financial institutions.

According to Article II of the Bank of Afghanistan Act, the primary objective of the Central Bank is to achieve and maintain domestic price stability. This goal cannot be achieved without securing the national currency's value against the price of goods and services. Since Afghanistan has an open economy and a trade deficit, the stability of domestic prices is affected by exchange rate fluctuations, so the central bank carefully monitors the changes in the value of the Afghan currency against the foreign currency to avoid sharp fluctuations in the exchange rate. The exchange rate and the impact of such

fluctuations on price levels and other economic indicators within the Managed Floating Exchange Rate (OMF) intervention intervene to meet its primary target market.

Like any other economy in Afghanistan, the value of the national currency depends on the goods and services and on the supply and demand factors against the currency. The demand for national currency in the Afghan economy depends on the degree of demand for transactions, economic activity in the country (real economic growth), and the change in people's attitudes towards the use of national currency.

According to the Bank of Afghanistan law, price stability is the primary objective of the Bank of Afghanistan, with the purpose of designing, implementing, and adopting the monetary policy, currency policy, printing banknotes, and multiplying the central bank duties.

It also operates under the law as a banker and government financial representative, licensing and registration body for banks, payment service providers, and secure and stable payment systems.



Pashtany Bank

Pashtany Bank is one of the commercial banks of the Government of Afghanistan with over 70 years of experience in providing banking services to its businessmen and clients. The bank's headquarter is in Kabul. The bank is controlled by the Central Bank of Afghanistan, and major shareholder of the bank is (Afghan National Insurance, and Ariana Airlines). The bank capital reached 984 million afghanis by 2017.

The bank strengthened its corporate governance structure, established an independent Board of Supervisors (BoS) meeting every month, have independent Compliance, Risk Management and Internal Audit departments based on the current market needs and emerging requirements of the growing financial industry promoting accountability, transparency, disclosure and strong internal controls. In addition to this, the bank has also invested a lot in its soft infrastructure to meet best international compliance and risk management standards thereby making it a leading institution in terms of internal controls, innovation and corporate governance in the country with potential for sizable growth, while abiding by its corporate social responsibilities.

In the first 19 years, the bank had steady growth and a track record of proper recovery and expanded the size of its asset, while continuing to be recording steady profitability under its leadership/or stewardship. The bank has since has undergone significant reforms, and the modernization process of the bank is well on track based on the market needs and the requirement of the dynamic financial sector in the region.



Azizi Bank is a private and commercial bank created by the Central Bank. Its operating license began in 2006. Fortunately, the bank was created with domestic capital.

The bank's initial capital was \$ 7.5 million. In 2019, The bank's capital reached \$ 536 million. The Azizi Bank is the largest lender in the country, accounting for nearly 30% of the total outstanding debt in the various sectors of the economy, especially in the infrastructure sector.

Management and Control of Banking in Azizi Bank refer to a set of systems, principles, and processes that govern the bank. The Bank believes that effective governance and control practices are essential to move forward with its business and to achieve and maintain public confidence. In fact, in addition to the responsibilities of shareholders, the bank is also responsible for lenders and other specific partners.

The Azizi Bank has a particular policy regarding the inclusion in the financial system of the country and is the largest bank in the country in terms of the number of lenders. Azizi Bank is created from the domestic capital of the country.

Azizi Bank is a private and commercial bank established by the Central Bank of Afghanistan. Azizi Bank is the largest lender in Afghanistan, with the largest branches in Afghanistan.

Azizi Bank is the largest lender in the country, accounting for nearly 30% of the total outstanding debt in the various sectors of the economy, especially in the infrastructure sector.



The Afghan National Bank is the first and foremost bank in Afghanistan, established in 1933. The National Bank of Afghanistan has introduced the banking structure in Afghanistan, and since the establishment of the Central Bank of Afghanistan has also carried out central bank duties and has a 75-year reputation in Afghanistan and worldwide.

Since its inception, the Afghan National Bank is committed to expanding its banking business by developing all areas of business, commerce, and agriculture, equipped with all kinds of banking facilities and ready to provide the best banking services to its customers.

In 1976, it was fully nationalized by the government of Afghanistan. Since its establishment, BMA is a leading banking in providing modern and secure banking services. Securing depositors' funds is the top priority of the bank. At the same time, the bank is contributing considerably to the development of manufacturing, agriculture, services, and international trade in the country. BMA is operating based on strong corporate governance principles, financial risk management, and strict compliance to keep its credibility and trust. BMA has 15 city branches in Kabul and 21 provincial branches and equity investments in the United States of America and England. Furthermore, it is celebrating its 84th years of fame.



Bank Alfalah

Bank Alfalah Limited (BAL), began its operation in 2005 and provided Conventional Banking services in Kabul, mainly the Islamic Banking services.

Bank Alfalah Limited is the LARGEST FOREIGN BANK IN AFGHANISTAN with a balance sheet size of over USD 300 Million of December 31, 2013.

The Bank provides financial solutions to consumers, institutions, corporations to governments through a broad spectrum of services and products, including consumer banking and credit, corporate and investment banking, commercial, securities brokerage, SME, Islamic, and asset financing.

The BAL Afghanistan is the mainstream partner of Citibank in Afghanistan for processing Department of Defense of the United States of America (USA) payments in the local market. Also, BAL is Ground partners of UNAMA, UN-Habitat in Afghanistan. BAL Afghanistan finances large and medium-size public development projects, Corporate Financing, Structured Financing & working capital loans. BAL Afghanistan is the only financial institution in Afghanistan that has a primary relationship with the VISA payment system.



The First MicroFinanceBank
اولین بانک قرضه های کوچک
'bank with a social mission'

The First Micro Finance Bank

The First Micro Finance bank is one of the leading providers of financial services in Afghanistan. The bank contributes to poverty alleviation and economic growth by providing sustainable financial services, short-term and long-term loans to small and medium-sized businesses and households.

Their main goal in Afghanistan is to help reduce poverty and strive for economic development by providing sustainable financial services to the poor and people in need.

Since 2016, they have been a member of the Global Banking Alliance for Values (GABV) - an independent network of banks that use financial resources to provide sustainable economic, social, and environmental development. Their values-based banking agenda is focused on providing affordable financial services that promote entrepreneurship, agriculture, incremental housing, and clean energy in Afghanistan.

The bank is part of the Aga Khan Foundation, which looks like the Small Debt Bureau, which has recently been set up under Swiss law as a non-profit, non-religious and international development firm, providing over 25 years of experience in various sectors, programs, and small loans experience.

3.3 The role of financial institutions in the implementation of the SDGs

Sustainable Development Goals are an extreme need for all countries around the world. In order to achieve these goals in Afghanistan, each of Afghanistan's financial sectors, which have a significant impact on the country's development must have regular efforts and programs to achieve these goals.

Non-profit financial organizations should set up their long-term and short-term plans tailored with a high focus on the Sustainable Development Goals of Afghanistan (developed by the Ministry of Economy based on Sustainable Development Goals of Afghanistan).

In this survey, to further clarify the subject and to broaden our survey, we have examined the financial sectors of Afghanistan (public and private) based on the bank's involvement. Besides, almost 120 interviews have been conducted with Afghan financial services staff and related figures. This effort has explored the role of the central bank and financial institutions in achieving sustainable development goals. The questionnaire is divided into two categories and 25 sub-topics.

Questionnaire

The questionnaire consisted of twenty questions from the interviewers related to topics such as Sustainable Development Goals, Role of Financial Organizations, and Organizational Development. The survey was completed by 120 staff of the six banks in Afghanistan.

We used state-owned banks and private banks to find accurate information, with more than 55% being state-owned banks and the remaining 45% being private financial institutions.

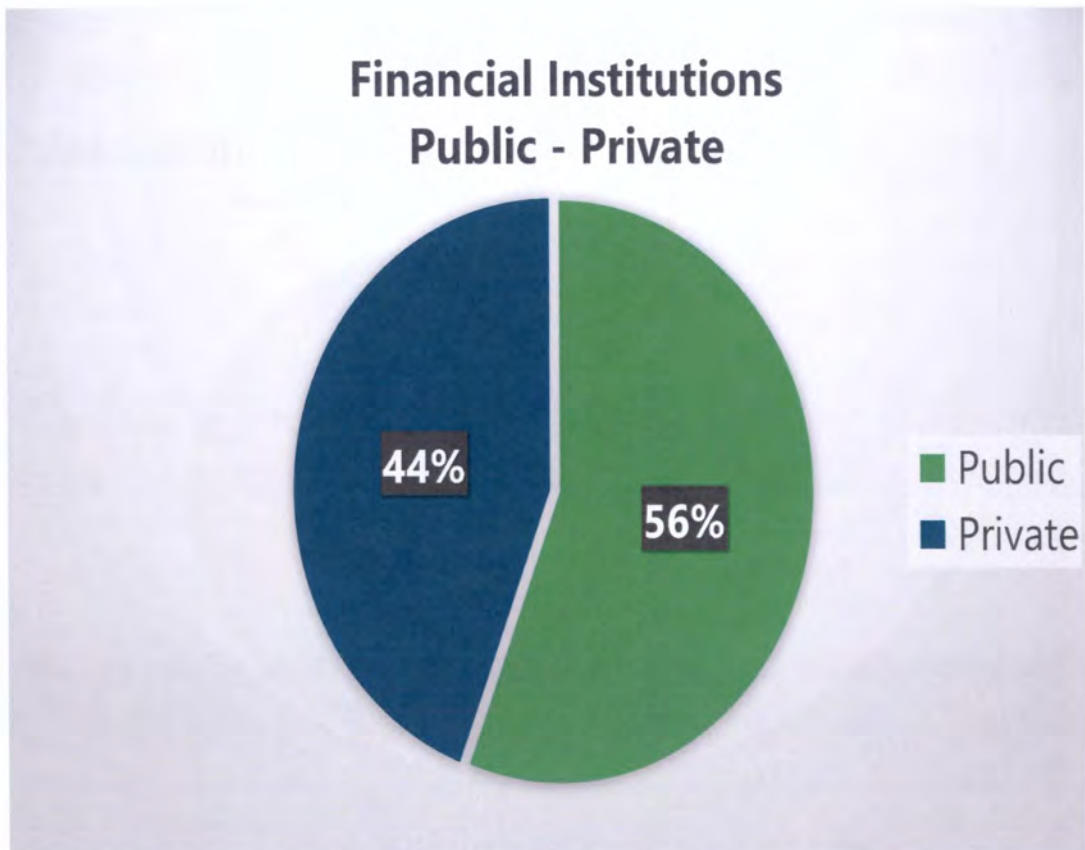


Figure 8 Financial institutions by separation - governmental and private

There is a total of 12 registered banks in Afghanistan; two of them are foreign banks that getting access to their information is impossible due to securities reasons.

In the meanwhile, the other two banks are limited and operate only in capital Kabul.

From the remaining eight banks, I was able to collect data from six banks, which secured around 75% of the response rate.

Q: Percentage of Financial Institutions participate in this Research,

A total of six banks were targeted for this research, of which Al-Falah Bank 9%, Azizi Bank 26%, Afghan National Bank 18%, Central Bank of Afghanistan DAB 21%, FMFB Bank 10%, Pashtun Bank 17% completed the survey (Role of Central Bank and Financial Institutions of Afghanistan in SDG's implementation).

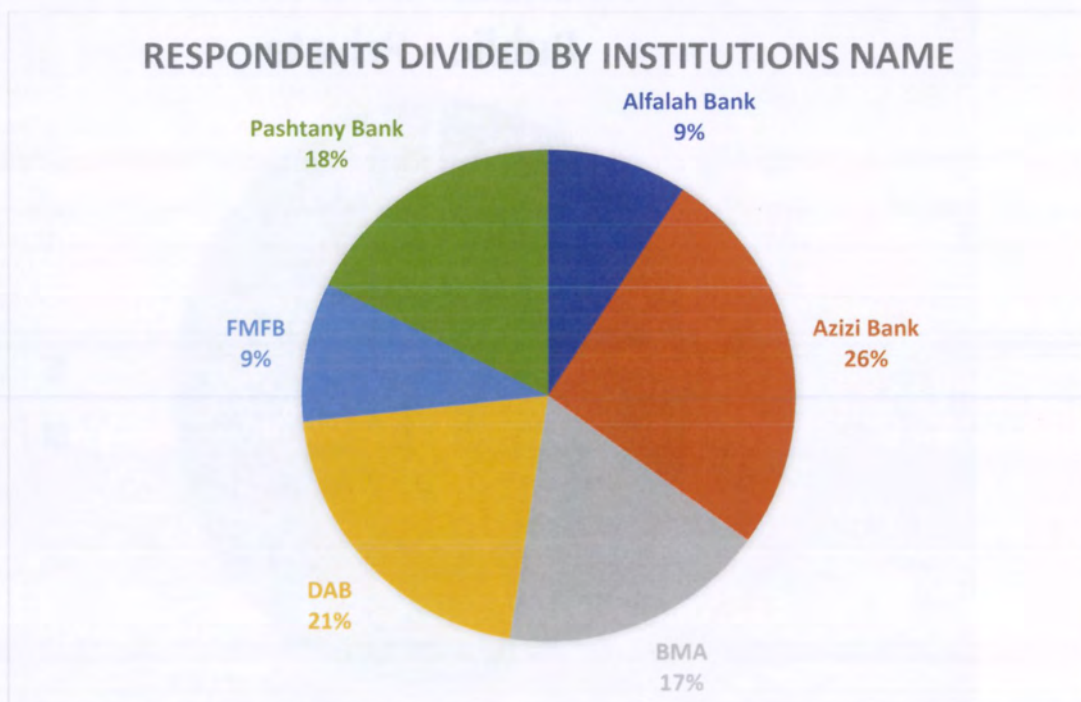


Figure 9 Percentage of Financial institutions role in this research,

Q: Understanding of awareness of banks staff and Financial Institutions regarding SDGs:

In any major project or program, the first thing to do is to inform public knowledge, and their capacity should be upgraded in regard. Therefore, I first started with awareness and reviewed the employees' knowledge regarding SDGs.

According to data from 120 people, 27.5% had sound information about SDGs, 35.8% had average information, and 36.7% had low information regarding sustainable development goals.

What is the information level of *Banks stuffs and financial Institutions regarding SDGs*

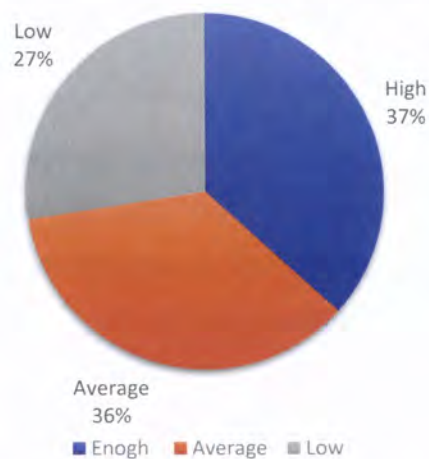
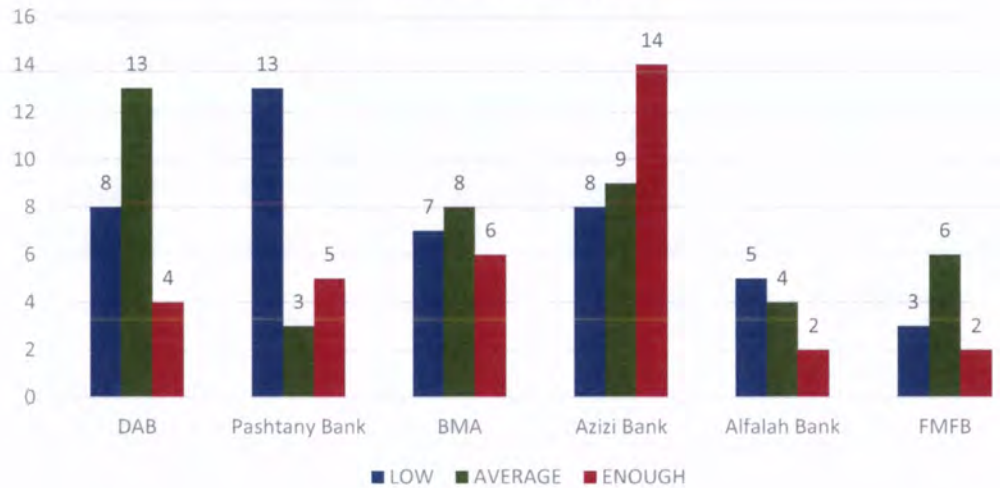


Figure 10. level of knowledge about sustainable development goals (SDGs)

The above chart also found the number of employees in each bank by the answers given. The Azizi Bank is at the highest level, and Pashteni Bank is at the lowest level of this survey.

What is the level of staff information on sustainable development goals?



Differences in the level of awareness of bank employees about SDGs have prompted us to find out more. Accordingly, the question is: **How did you get information about SDGs?** In this survey, I found that 45.8% of all employees received Sustainable Development Goals perception through their public information development, and the bank or institutions had no role in this regard.

In the second part, 25.8% were provided through training programs organized by the organizations and staff's capacity building programs, and in the third part, 23.3% were trained in the need or required to hire in banks, and the rest 5 % refers to the (others) option.

How the financial institutions staffs find information about SDG'S

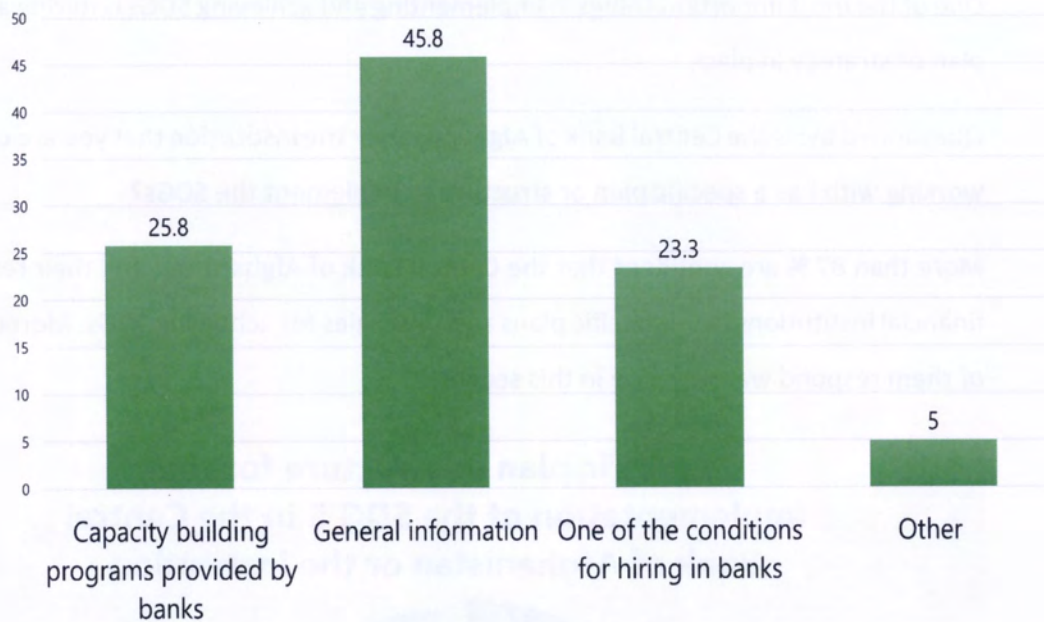


Figure 12. How did you get information about sustainable development goals?

Q: Is the Central Bank of Afghanistan or the institution that you are currently working with has a specific plan or structure to implement the SDGs?

One of the most important things in implementing and achieving SDGs is having a specific plan or strategy in place.

Questioned by: Is the Central Bank of Afghanistan or the institution that you are currently working with has a specific plan or structure to implement the SDGs?

More than 87 % are confident that the Central Bank of Afghanistan and their respective financial institutions have specific plans and strategies for achieving SDGs. Moreover, 1% of them respond was negative in this section.

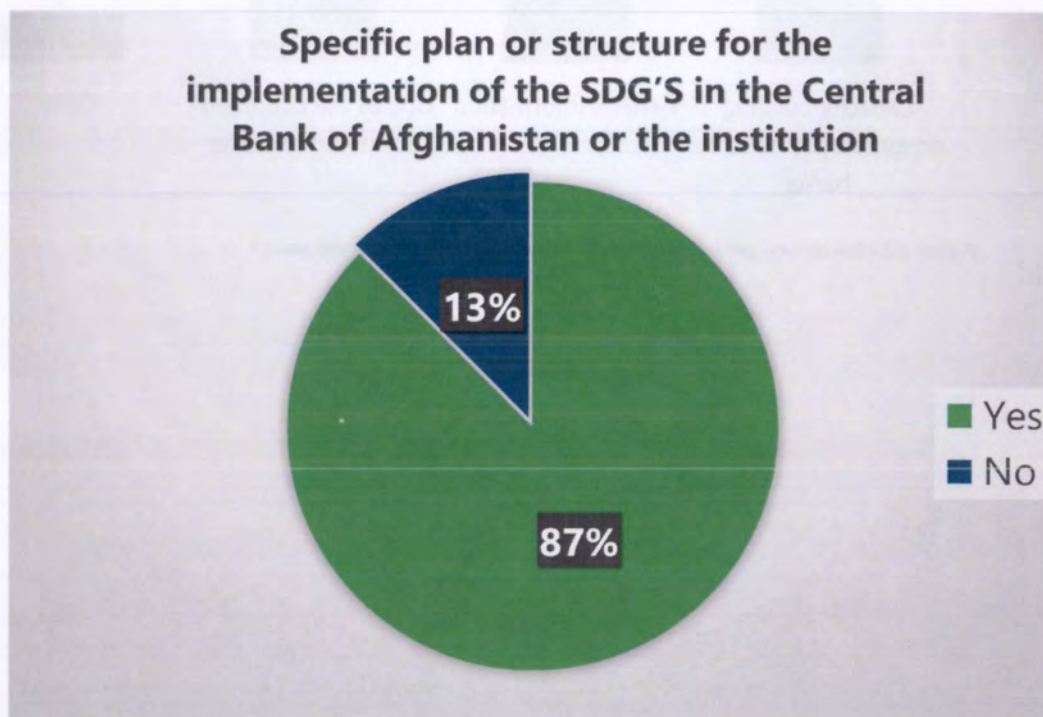


Figure 13. Is the Central Bank of Afghanistan or the institution that you are currently working in, has a specific plan or structure in place to implement SDGs?

Q: Has the Central Bank of Afghanistan been able to lead or push other banks to achieve SDGs?

More than 67.5% of the interviewers believe that the Central Bank has a specific will and plans to drive private banks to achieve SDGs, and the remaining 32.5% believe that the Central Bank of Afghanistan has not done anything in this regard.

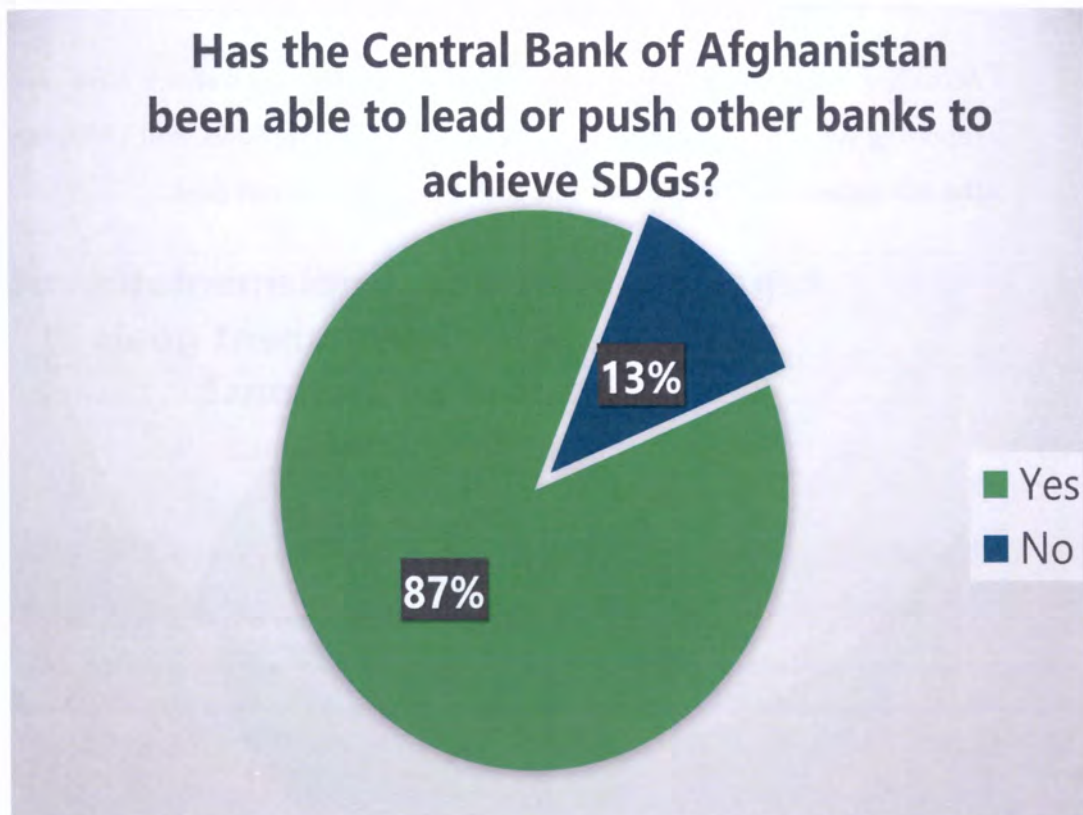


Figure 14. Does the Central Bank of Afghanistan (DAB) lead private banks in pursuit of sustainable development goals (SDGs)?

Q: Does the Central Bank of Afghanistan (DAB) or your financial institution have a system for reporting on the implementation of sustainable development goals?

With the principles in mind, reporting on the progress of SDGs is provided annually by the Afghan governments to the United Nations. The achievements, progress, and problems of the SDGs should include in the report.

The plan, which made by the Ministry of economy, has a systematic reporting system at the country level.

According to the survey, 82.5% believe that their organizations have a systematic reporting system for the process of achieving or adapting SDGs, and 17.5% have chosen the NO answer and believe that still, such a system does not exist.



Figure 15. Does the Central Bank of Afghanistan (DAB) or your financial institution have a system for reporting on the implementation of sustainable development goals?

Q: How financial institutions incorporate sustainable development goals (SDGs) to their development goals or strategy?

According to the survey, 52.5% believe that financial institutions have incorporated SDGs into their development plans through the strategy of the Central Bank of Afghanistan, and 30% believe that these goals are included in the organization's development goals for the bank's higher profitability.

Besides, 10.8% believe that these goals have been incorporated into the organization's development goals in accordance with the Afghan National Development Strategy, and 6.7% are confident that this has been done in the public interest.

How financial institutions incorporate sustainable development goals (SDGs) to their development goals or strategy?

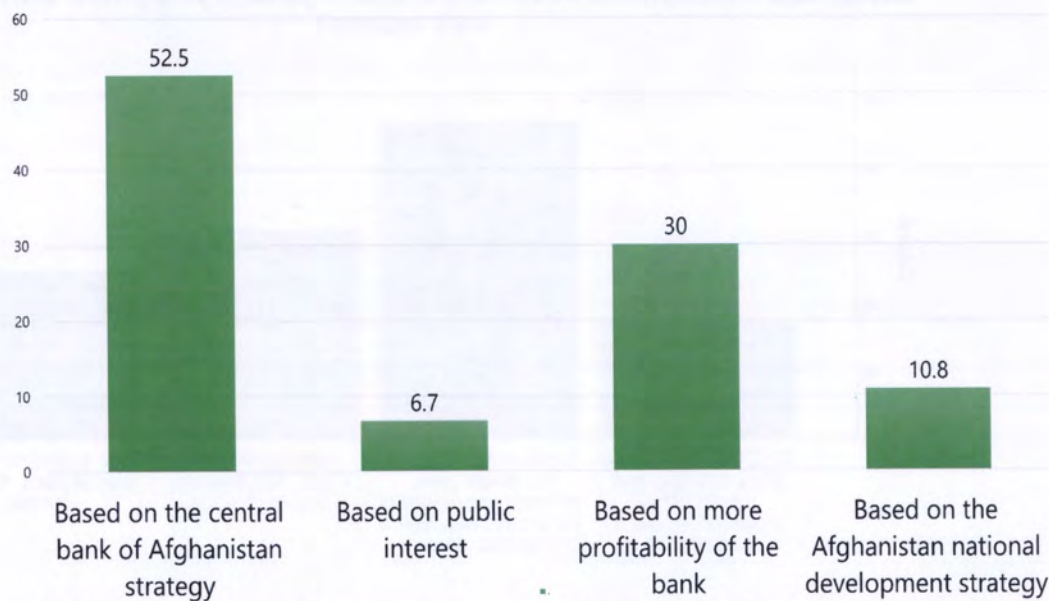


Figure 16. How did financial institutions include sustainable development goals (SDGs) on their development goals or strategy?

Q: What is the position of Sustainable Development Goals in planning, activities, and reporting of Afghanistan financial institutions?

For this purpose, we have examined the topic in the financial institution (bank), that 39.2% of correspondents believe part of the SDGs' sustainable development goals are include in the organization's annual plans, activities, and reports.

Nonetheless, 25.8% believe that brief SDGs are in plans, activities, and reports. Meanwhile, 20.8% are confident there is no particular place at all for SDGs, and 14.2% believe that all SDGs have a special place in the organization's annual plans, activities, and reports.

Sustainable Development Goals Have a special place in your plans, activities and work reports?

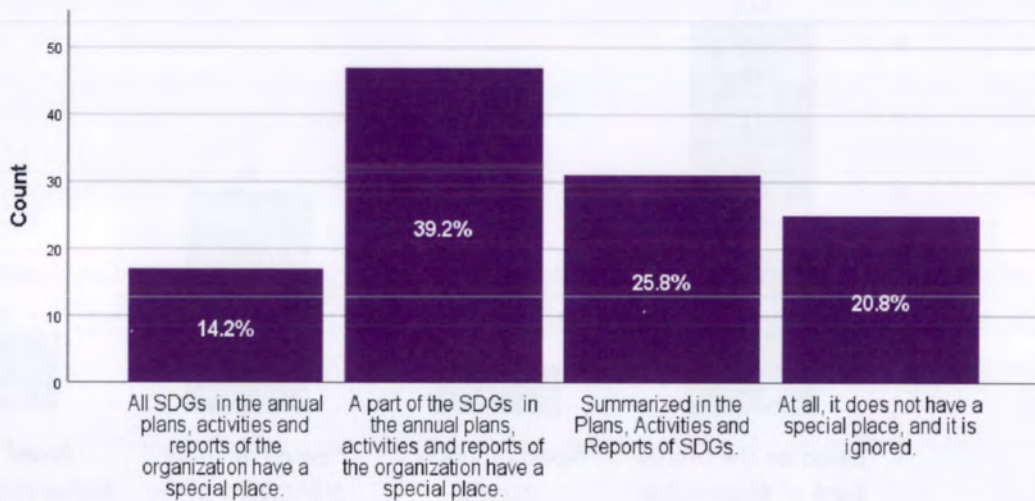


Figure 17. Do Sustainable Development Goals have a special place in your plans, activities, and work reports?

Q: Do financial institutions invest or offer projects to investors that help SDGs?

One of the most important requirements for the implementation of the Sustainable Development Goals is financial cost, the United Nations Conference on Development and Trade 2015 NY, has allocated \$ 2.5 billion to its developing nations at its annual summit.

Thus, generally, from \$ 5 billion to \$ 20 billion by 2030 is needed annually to achieve sustainable development and its goals.

While it is necessary to invest and finance to achieve sustainable development goals, on the other hand, SDGs are also a remarkable business opportunity, On average, trade and investment in the private sector currently make up 60 percent of GDP, 80 percent of capital flows, and 90 percent of jobs in developing countries.

Do banks provide special services to those working or investing in SDGs related projects (such as low-interest loans, long-term loans, or special financial services)?

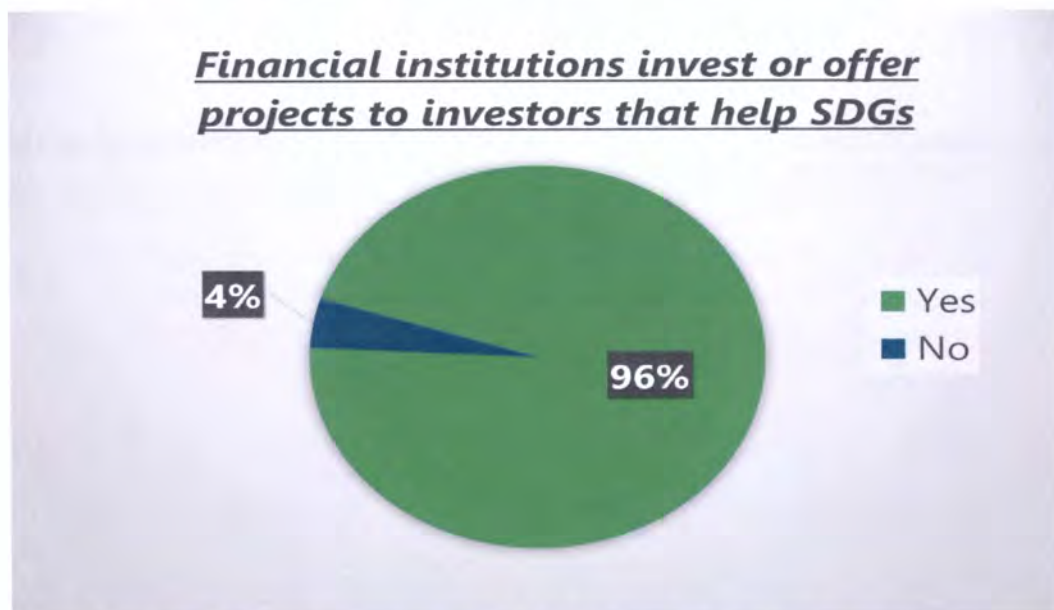


Figure 18. Do financial institutions invest or offer projects to investors that help SDGs?

Q: Do financial institutions provide special services to those who work or invest in SDGs related projects (such as low-interest loans, long-term loans, or special financial services)?

Do financial institutions provide special services to those who work or invest in SDGs related projects (such as low-interest loans, long-term loans, or special financial services)?

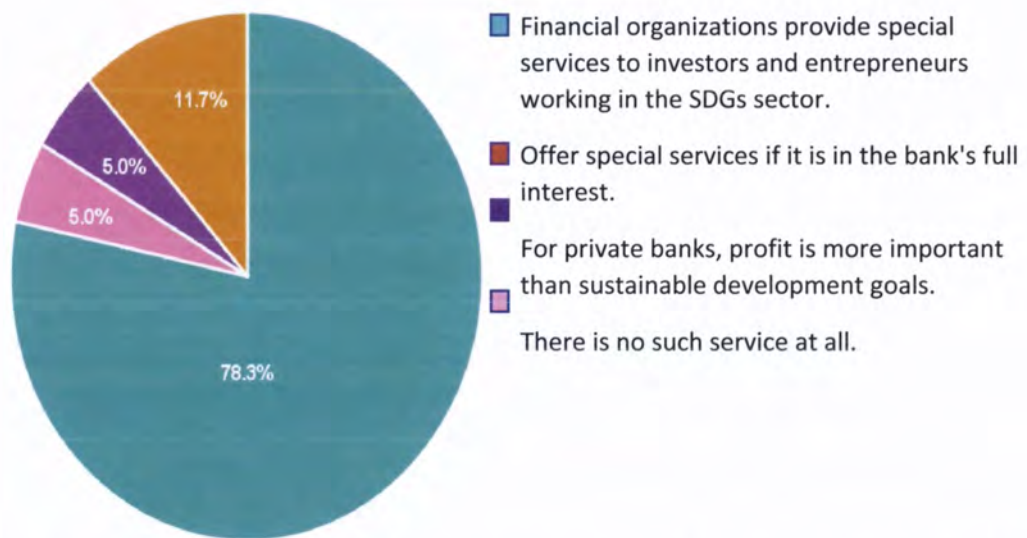


Figure 19. Do financial institutions provide special services to those who work or invest in SDGs related projects (such as low-interest loans, long-term loans, or special financial services)?

Q: What do you think about the process of integrating Sustainable Development Goals at the national or organizational level?

Besides, considering the government's macro-level strategies and specific plans of financial organizations, how are the implementation and achievement of Sustainable Development Goals at the national level and financial organizations?

According to the National Strategy of Afghanistan, the Central Bank Strategy and Financial Institution Programs, more than 43.33% believe that integrating and achieving sustainable development goals is feasible, 24.1% believe it is sometimes complex, 18.3% believe that SDGs are difficult to integrate and achieve in all cases, and 10% insist on easy access to SDGs. Only 4.17% believe that these goals are impossible to integrate or achieve.

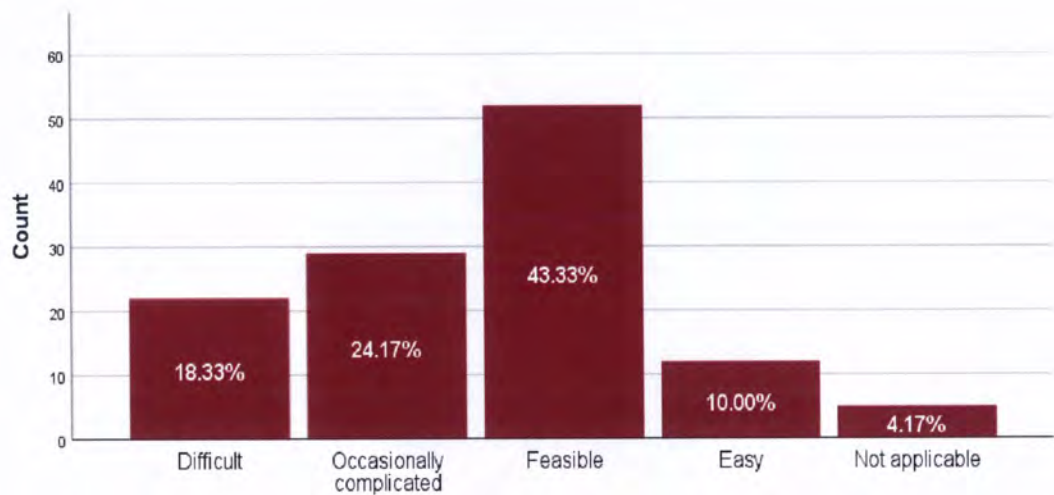


Figure 20. What do you think about the process of integrating Sustainable Development Goals at the national or organizational level?

Q: How do you follow up/plan to follow up your work with the Sustainable Development Goals?

One of the most important principles is reporting to depict progress or implementation. More than 35% of interviewees believed that financial organizations report only the progress, those indicators that are related or connected to some of the Sustainable Development Goals (SDGs) annually, 34.17% did not have any information from SDG'S reporting system, and 23.3% believed that they reported the sustainable development goals annually that published on bank's website.

How do you follow up/plan to follow up your work with the Sustainable Development Goals?

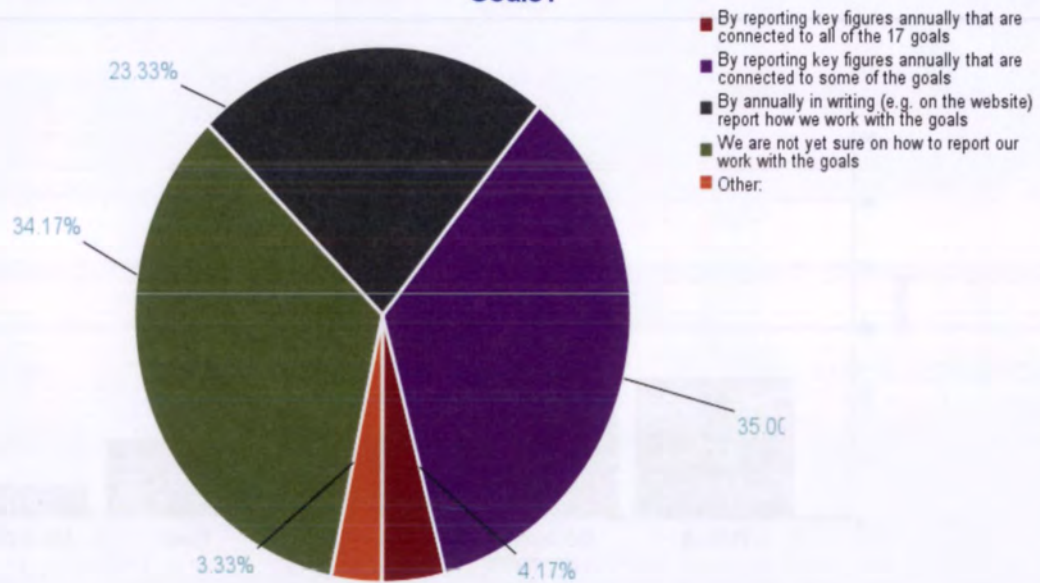


Figure 21. How do you follow up/plan to follow up your work with the Sustainable Development Goals?

The Sustainable Development Goals have specific benchmarks for each of the public and private agencies, and respectively, each has its own set of benchmarks.

In order to complete and conclude a definite conclusion, hereby, the question is that with all of the United Nations 17 goals stated, the most important goal for banks and financial institutions has been questioned, as a result of which all individuals involved in the survey have expressed their knowledge of decent work and economic growth.

What action is your Institution taking on the Sustainable Development Goals SDGs?

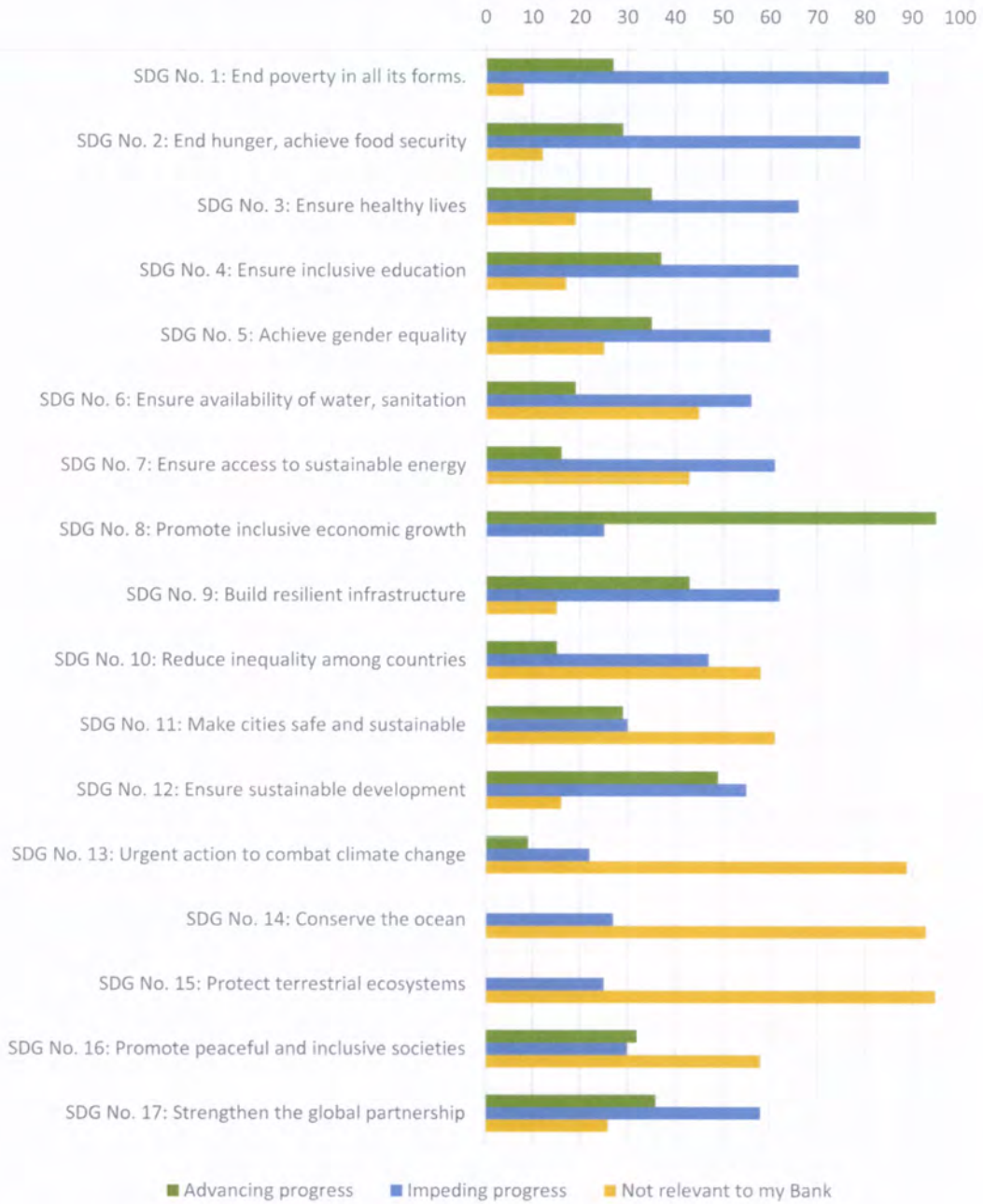


Figure 22. What action is your Institution taking on the United Nations' SDGs?

Q: Which Sustainable Development Goals (SDGs) play a key role in developing banks / financial institutions?

Which Sustainable Development Goals (SDGs) play a key role in developing banks / financial institutions?

Decent work and economic growth

Box. Which Sustainable Development Goals (SDGs) play a key role in developing banks / financial institutions?

On the way to achieve sustainable development goals, private banks and governmental financial institutions have a significant role. The government (the central bank) needs to support through specific programs, and they can become more active and productive.

In this regard, a question has arisen about the central bank's support for financial institutions with specific programs. More than 89.2% believe that the Government and the Central Bank of Afghanistan have specific programs to support the private sector, and 10.8% believe that the government has no specific plans in this area.

What is inside Goal 8, why it is very important for us:

GOAL 8: PROMOTE SUSTAINED, INCLUSIVE AND SUSTAINABLE ECONOMIC GROWTH, FULL AND PRODUCTIVE EMPLOYMENT AND DECENT WORK FOR ALL

8.1 Sustain per capita economic growth in accordance with national circumstances, and in particular at least 7% per annum GDP growth in the least-developed countries

8.2 Achieve higher levels of productivity of economies through diversification, technological upgrading, and innovation, including through a focus on high value-added and labor-intensive sectors

8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage formalization and growth of micro-, small- and medium-sized enterprises including through access to financial services

8.4 Improve progressively through 2030 global resource efficiency in consumption and production and endeavor to decouple economic growth from environmental degradation in accordance with the 10-year framework of programs on sustainable consumption and production with developed countries taking the lead

8.5 By 2030 achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value

8.6 By 2020 substantially reduce the proportion of youth not in employment, education or training

8.7 Take immediate and effective measures to secure the prohibition and elimination of the worst forms of child labor, eradicate forced labor, and by 2025 end child labor in all its forms including recruitment and use of child soldiers

8.8 Protect labor rights and promote safe and secure working environments of all workers, including migrant workers, particularly women migrants, and those in precarious employment

8.9 By 2030 devise and implement policies to promote sustainable tourism which creates jobs, promotes local culture and products

8.10 Strengthen the capacity of domestic financial institutions to encourage and to expand access to banking, insurance, and financial services for all

8.a Increase Aid for Trade support for developing countries, particularly LDCs, including through the Enhanced Integrated Framework for LDCs

8.b By 2020 develop and operationalize a global strategy for youth employment and implement the ILO Global Jobs Pact



Q: Does the government have any strategy or programs for the development of financial institutions?

On the way to achieve sustainable development goals, private banks and governmental financial institutions have a significant role. The government (the central bank) needs to support through specific programs, and they can become more active and productive.

In this regard, a question has arisen about the central bank's support for financial institutions with specific programs. More than 89.2% believe that the Government and the Central Bank of Afghanistan have specific programs to support the private sector, and 10.8% believe that the government has no specific plans in this area.

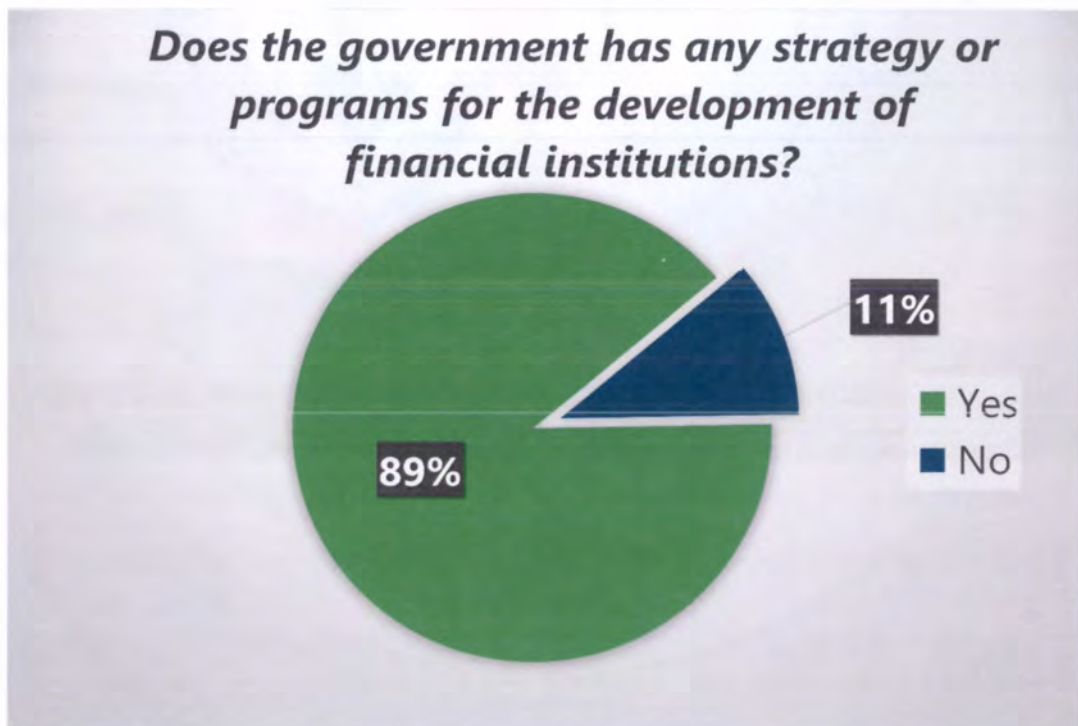


Figure 22. Does the government have any strategy or programs for the development of financial institutions?

Q: Does your institution have any specific strategy or programs for the development of the institution?

To achieve each goal, one needs to plan first and then prepare to execute the program. In line with this, the government strategies to support banks and financial institutions have a significant impact on achieving the organization's development and the United Nation's seventeen goals.

To this end, I have found that 66.7% of people believe that the government has a clear strategy for the development of financial institutions in Afghanistan, and the remaining 33.3% believe that the government does not have a comprehensive plan in place.

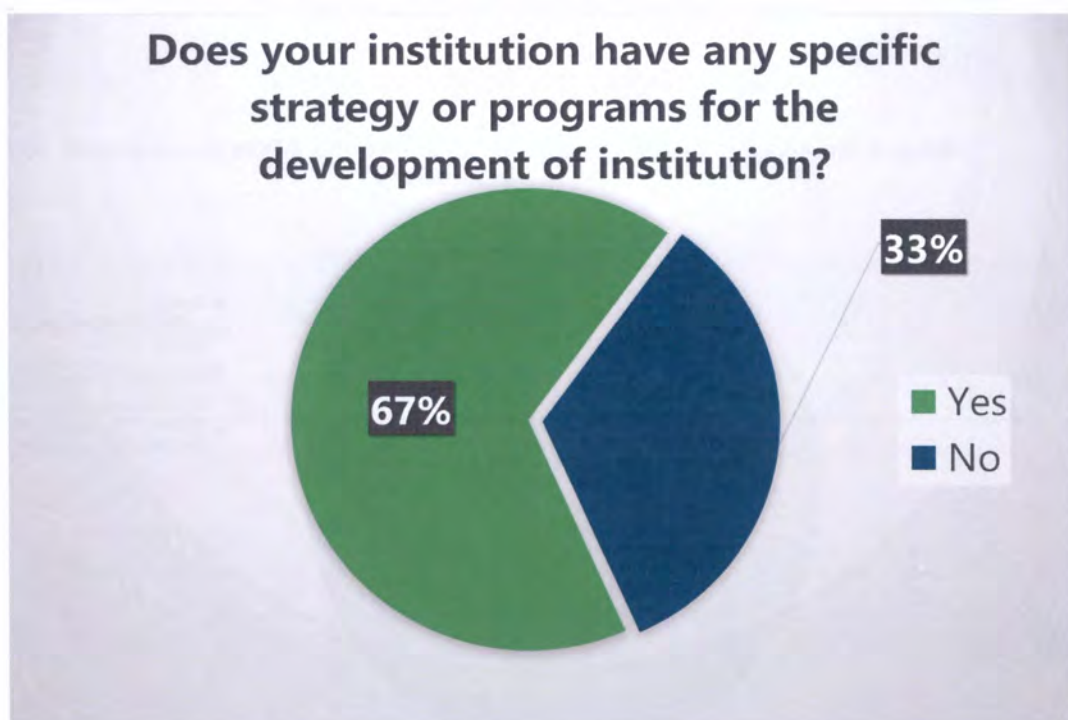


Figure 23. Does your institution have any specific strategy or programs for the development of the institution?

Q: What is the biggest challenge or impediment to the SDGs development of financial institutions?

We discussed definitional, preliminary, and executive points for achieving the Sustainable Development Goals of the Central Bank and financial institutions.

Importantly, challenges and particularly the challenges of achieving sustainable development goals were discussed. Although achieving these goals may have some implementation points that accelerate the process of completion, some obstacles can slow down the path to achieving the Goals.

In this case, I have proposed a question for which I have identified five problems, which resulted in the most problematic way of accomplishing the Sustainable Development Goals. 61.7% chose the option (security) and continued to address the other problems in grading.

What is the biggest challenge or impediment to the SDGs development of financial institutions?

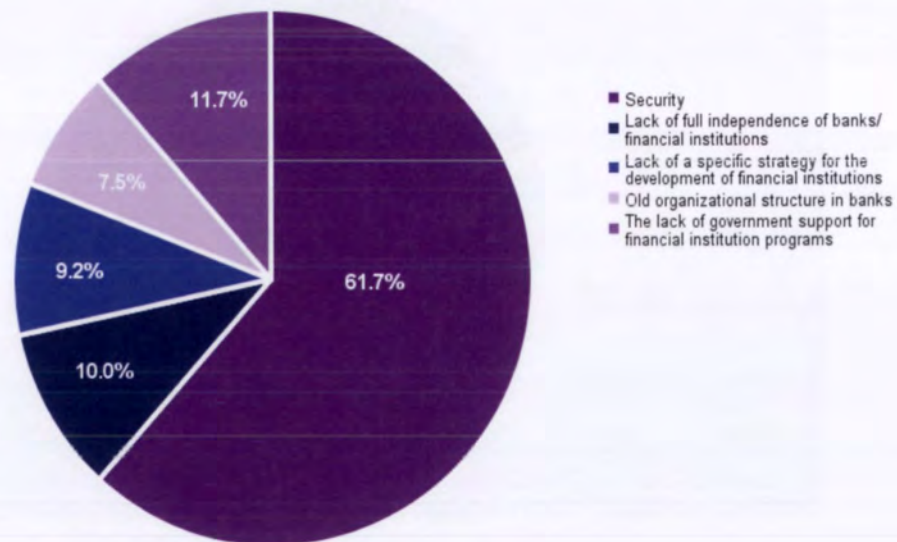


Figure 24. What is the biggest challenge or impediment to the SDGs development of financial institutions?

Q: What is the biggest challenge or impediment to the SDGs development of financial institutions?

According to the survey, 51.6% of respondents included this optional survey (competent managers, various tools, and potential and opportunities); thus, 33.3% believe that government support for financial institutions programs have the effect of success or failure of financial institutions.

Development, success or failure of financial organizations are dependent on:

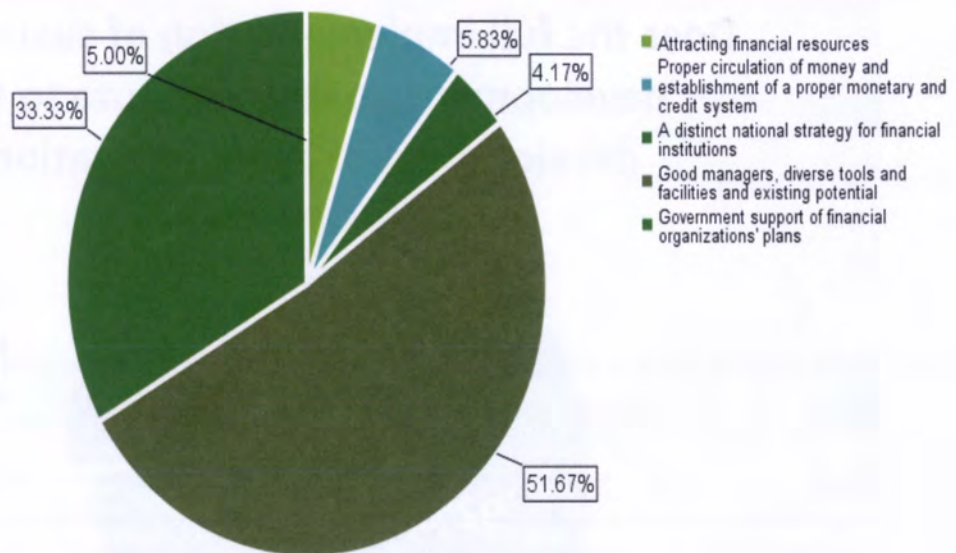


Figure 25. Development, success, or failure of financial organizations are dependent on.

Q: Does the full implementation of sustainable development goals contribute to the development of the organization?

Finally, the survey was conducted in the viewpoint of the impact of complementary Sustainable Development Goals on the performance and profitability of banks and financial institutions in Afghanistan.

Nevertheless, 92.5% believe that the implementation of Sustainable Development Goals contributes the organizational development.

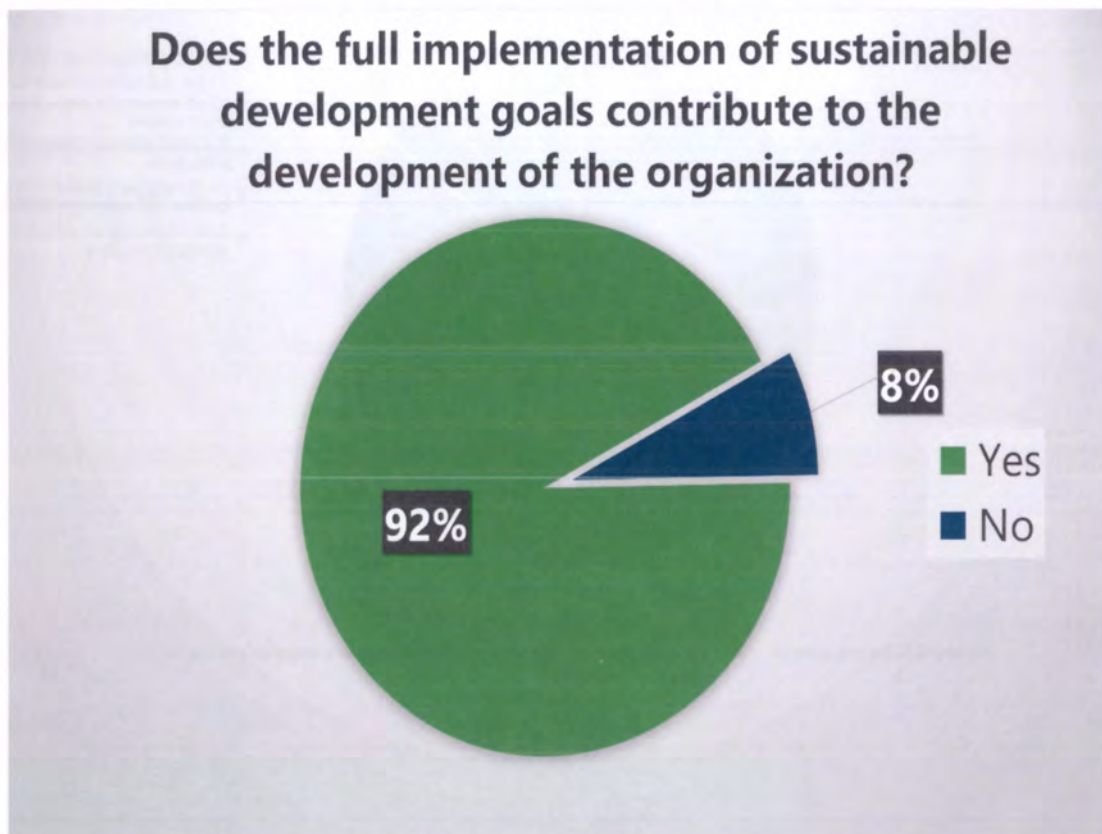


Figure 26. Does the full implementation of sustainable development goals contribute to the development of the organization?

4. Discussion

4.1 Briefly, the role of financial institutions in the implementation of Sustainable Development Goals.

Financial organizations play an important role in meeting the goals of sustainable development, as in the Seventeen Sustainable Development Goals, there are specific indicators attached to financial institutions.

As outlined in the strategy of the Ministry of Economy of Afghanistan (Ministry of Economy monitors the activities of Sustainable Development Goals in Afghanistan), the following indicators have been set for financial organizations and banks:

- Budget support for development projects
- The value of illegal money in and out of the country which is millions of dollars
- Labor force participation by gender segregation
- Percentage of the remittance expense based on the total amount of remittance
- Employee Employment Share
- The share of foreign investment in total Gross Domestic Product (GDP)
- Number of currency exchange machines per 100,000 persons in Afghanistan
- The number of bank accounts per 100,000 persons in Afghanistan
- The number of commercial bank branches per 100,000 persons in Afghanistan.

To resolve the country's current problems and grow in sync with other communities and nations, the Government of Afghanistan pledged to implement the Sustainable Development Goals in Afghanistan from September 25, 2015, at the United Nations.

The Ministry of Economy was tasked with monitoring and evaluating the process of work, coordination and effective implementation of these goals, and regularly reports on how they were implemented annually to the High Council of Ministers and through diplomatic references to the United Nations Assembly.

4.2 Consolidation and Integrate organizational development goals with Sustainable Development Goals

The central bank is trying to link the Sustainable Development Goals with its related goals and provide guidance to the relevant departments on their integration.

In this regard, by providing short and long-term capacity building, including the training courses and presenting clear plans and strategies for institutions, it is familiar with their activities and tasks in pursuit of sustainable development goals.

As mentioned in the previous sections, for financial institutions (banks), one of the key objectives of the questionnaire survey is the money-laundering system, which plays a key role in achieving sustainable development goals.

4.3 Method

I have used a questionnaire to collect information on this topic and presented the questionnaires through the bank staff.

In Afghanistan, the best way to use the questionnaires and to pay attention correspondents is to distribute the questionnaires in-person and not use email or online approaches.

By using this method, I was able to collect from 6 prestigious financial institutions, including ten institutions in Afghanistan, to complete a 75% response rate.

During the research phase, I have attempted to populate the questionnaires by bank managers and their senior staff, to provide more comprehensive and credible results.

4.4 Obstacles

According to the results of the research as following some of the obstacles could be outlined:

The main obstacle behind the implementation of the Sustainable Development Goals has been indicated as a significant obstacle could be technical factors.

In the meanwhile, it is necessary to take the following steps (in order of priority) to remove the following obstacles:

- 1. unawareness of managers regarding SDGs' sustainable development goals
- 2. Early changes and displacement of managers in different departments
- 3. unwillingness of managers to model successful systems from other organizations
- 4. Failure to provide organizations with timely and substantive reports for decisions
- 5. Lack of knowledge of organizations by creating SDGs-specific projects for investors

As second-ranked barriers in achieving Sustainable Development Goals, it is recommended to take the following steps (in order of priority):

- Managers doubt from the profitability of sustainable development goals projects
- Lack of accountability spirit
- Lack of spirit of personal innovation and creativity
- Lack of a spirit of risk tolerance and conflict

In brief, organizational factors have been ranked third in the barriers to achieving sustainable development goals. It is recommended to take the following steps (in order of priority):

- Lack of senior management experience from SDGs
- Lack of planning and control in this section
- Lack of coercion to use Afghanistan's Sustainable Development Goals strategy
- Lack of a sense of group solidarity among organizations
- Lack of paying attention to developing behavioral motivation systems, encouragement, punishment

4.5 Recommendations

Financial institutions or banks should be more stable and more principled in pursuit of sustainable development goals, as this is a national program that benefits all members of the community.

The central bank should educate financial institutions and banks by setting up short-term and long-term training programs as well as, highlight the direct and indirect impacts of small and large banks and financial institutions on each phase of 17th sustainable development goals.

As the evaluation of the questionnaires revealed, the biggest problem in the Sustainable Development Sector in the banks of Afghanistan was the lack of sufficient information about the Sustainable Development Goals. In this regard, the Government of Afghanistan, especially the Central Bank of Afghanistan, should invest in the academic field of this sector by establishing specialized research centers (Capacity building, Find idea, or Create projects for SDGs) in Afghanistan.

In the Challenges section, the most important challenge to achieve the Sustainable Development Goals has been the security challenges that must be addressed to reduce and eliminate it.

In some surveyed banks, awareness levels of staff about sustainable development goals have been commendable, but in some organizations, they have been deficient.

Moreover, this calls for more research on topics to raise public awareness. As it became clear in the survey evaluation, most banks do not know about central bank plans above other banks and, in most cases, do not report sustainable development goals in their reports.

Thus, Sustainable Development Goals should be one of the key components of reports it could be (monthly and/or yearly).

Based on the results of this study, suggestions for future research for researchers are presented, the author hopes the researchers will do profoundly and dig up holistically.

1. Consider the extent, scope, and quality of information and reports related to and how Afghan financial institutions provide it.
2. Consider the role of training to enhance the capacity of employees and their impact on achievements by managers and senior staff.
3. Conduct this research at the macro and government level by conducting it at government ministries and agencies and government-affiliated business organizations and providing appropriate solutions for decision-making at the agency and government levels.
4. Examine the barriers to the implementation of Sustainable Development Goals either by private and public banks.
5. Compare the extent to which SDGs' Sustainable Development Goals are used in decision making between private and public banks.

Conclusions

This study has found a wide range of activities which leading financial institutions are undertaking that help encourage sustainable development.

- The banking sector can play a crucial role in financing the SDGs, Financial institutions should enhancing their strategies for supporting SDG's program and projects, In addition to enhancing current strategies, products, and services that already address sustainable development, the industry might start to develop additional innovative financial products to address the SDGs.
- Central Bank of Afghanistan and Financial institutions should publish the new strategies and programs about SDG's to the media for investors, people and for staffs.
- The development and efficiency of the banking system for the SDGs' sustainable development goals by enhancing human resources capabilities, including training managers and experts in motivation, creativity and participation through meritocracy bases, and setting responsibilities employing skilled human resources and training are most needed.
- Whereas the government support for financial institutions and those investors who are working on SDGs are insufficient, so its most needed that the government has to provide all necessary support for upgrading and sustaining the spiritual, financial and administrative aspects.
- The dismissal of the informal market which is currently a major problem in establishing the efficient financial market can help the use of capital in its right way in the Afghanistan economy. And also the direct capital to the money market (banks) and the capital market (exchange) regulates the activities of such institutions and operated under their financial laws could have a direct impact on Sustainable Development Goals and the economy of the country.

- As a result, until sustainable security is not achieved in the country. The thinking of development in society will not take shape. In fact, sustainable security can be the greatest and most important precondition for thinking and practicing development in society and it has a direct impact on progress.
- Achieving SDGs for the Afghanistan economy as a developing country is significantly essential. Therefore, to achieve these goals, it is necessary to fund large and small projects in country, therefore the financial organizations should innovate or plan different projects to implement or offer them to investors.
- Investing in projects that contribute to sustainable development goals is a pressing need for community, and financial organizations should plan different projects and offer them to investors.
- The government should develop, through the central bank of the country and the Ministry of Economy, a system of planning and reporting mechanisms for SDGs and educate financial institutions on how to use them.
- The government does not have any support programs for financial institutions or investors working on SDGs; at the same time, the government should provide the necessary support to upgrade and sustain spiritual, financial, and administrative aspects.
- The level of awareness of the 17th Sustainable Development Goals is deficient, as you can see it in the survey (figure 5), 45.8% of employees have learned about Sustainable Development Goals through their personal information. Moreover, 25% of bank employees received information about SDGs through training.

- Achieving sustainable development goals for the Afghan economy as a developing country is essential.
- It is necessary to fund large and small projects nationwide to achieve these goals. The Central Bank of Afghanistan and private financial institutions should pay close attention to large-scale projects and encourage investors to pursue sustainable development goals.
- On the other hand, capital formation is the most important factor for economic growth and development. One of the most important outcomes of capital is the deposits of individuals with banks, which represents the savings community. In order to use these funds in SDGs for public benefit projects, large-scale regular programs need to be set up and given to organizations and the public.
- Increase the efficiency of the banking system for the SDGs by enhancing human resources capabilities, including training managers and experts in motivation, creativity, and participation through meritocracy bases and setting responsibilities and employing skilled human resources and training as well.
- The elimination of the informal market, which is currently a significant problem in the formation of an efficient financial market in the Afghan economy, is one of the measures that can lead to the correct use of capital and. On the other hand, direct capital to the money market (banks) and the capital market (exchange) regulates the activities of such institutions and operated under their financial laws could have a direct impact on Sustainable Development Goals and the economy of the country.

- The economic development engine of any country is the investment and capital accumulation, and it requires savings. Therefore, in order to mobilize savings in the country or, in some way, increasing bank deposits by diversifying the services of financial institutions due to its impact on the volume of savings and consequently investment can also provide higher capital accumulation in the Afghan economy and increase growth rate. Besides, economic and social welfare and sustainable development goals of SDGs in the process of economic development are playing a crucial role.

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Appendix A. Survey (English)

Questionnaire on Sustainable Development Goals

The role of Afghanistan Central bank and financial institution's to implementation of SDGs

1- What is the name of Institution?

Answer:

2- What is your level of knowledge about sustainable development goals (SDGs)?

Low

Average

Enough

3- How did you get information about sustainable development goals?

Participation in training courses provided by bank.

Developing your general information.

The necessity of a job in order to hire banks.

Other ways

4- Is the Central Bank of Afghanistan (De Afghanistan Bank) or the institution that you are currently working in, has a specific plan or structure in place to implement or achieve sustainable development goals?

Yes No

5- Does the Central Bank of Afghanistan (DAB) lead private banks in pursuit of sustainable development goals (SDGs)?

Yes No

6- Does the Central Bank of Afghanistan (DAB) or your financial institution have a system for reporting on the implementation of the sustainable development goals?

Yes No

7- How do you include sustainable development goals (SDGs) in your bank's development goals?

Based on the Afghanistan National Development Strategy

Based on the Central Bank of Afghanistan strategy

Based on public interest

Based on more profitability of the bank

8- According to current strategy of Central Bank of Afghanistan (DAB) or your Institution it would be possible to achieve SDGs by 2030?

- Yes No
-

9- Sustainable Development Goals Have a special place in your plans, activities and work reports?

- All SDGs sustainable development goals in the annual plans, activities and reports of the organization have a special place.
- A part of the SDGs sustainable development goals in the annual plans, activities and reports of the organization have a special place.
- Summarized in the Plans, Activities and Reports of SDGs.
- At all, it does not have a special place, and it is ignored.
-

10- Do financial institutions offer projects to investors that help SDGs?

- Yes No
-

11- Do banks provide special services for those who invest or work in SDGs related projects (such as low-interest loans, long-term loans or special financial services)?

- Financial organizations provide special services to investors and entrepreneurs working in the SDGs sector.
- Offer special services if it is in the bank's full interest.
- Foreign investment share of gross domestic product
- For private banks, profit is more important than sustainable development goals.
- There is no such service at all.
-

12- How do you feel that the process of integrating the Sustainable Development Goals on a national or organization level have been (e.g. linking them to your work with the Afghanistan Central Bank / your financial institution objectives)?

- Difficult
- Occasionally complicated
- Feasible
- Easy
- Not applicable
-

13- How do you follow up/plan to follow up your work with the Sustainable Development Goals?

- By reporting key figures annually that are connected to all of the 17 goals
- By reporting key figures annually that are connected to some of the goals
- By annually in writing (e.g. on the website) report how we work with the goals
- We are not yet sure on how to report our work with the goals
- Other:
-

14- What action is your Institution taking on the United Nations' SDGs?

1. SDG No. 1: End poverty in all its forms.

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

2. SDG No. 2: End hunger, achieve food security

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

3. SDG No. 3: Ensure healthy lives

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

4. SDG No. 4: Ensure inclusive education

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

5. SDG No. 5: Achieve gender equality

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

6. SDG No. 6: Ensure availability of water, sanitation

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

7. SDG No. 7: Ensure access to sustainable energy

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

8. SDG No. 8: Promote inclusive economic growth

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

9. SDG No. 9: Build resilient infrastructure

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

10. SDG No. 10: Reduce inequality among countries

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

11. SDG No. 11: Make cities safe and sustainable

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

12. SDG No. 12: Ensure sustainable development

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

13. SDG No. 13: Urgent action to combat climate change

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

14. SDG No. 14: Conserve the ocean

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

15. SDG No. 15: Protect terrestrial ecosystems

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

16. SDG No. 16: Promote peaceful and inclusive societies

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank.

17. SDG No. 17: Strengthen the global partnership

Is your Bank advancing or impeding progress toward this goal?

Advancing progress. Impeding progress. Not relevant to my Bank

15- Which Sustainable Development Goals (SDGs) play a key role in developing banks / financial institution?

- No poverty
- Zero hunger
- Good health and well being
- Quality education
- Gender equality
- Clean water and sanitation

- o Affordable and clean energy
- o Decent work and economic growth
- o Industry, innovation and infrastructure
- o Reduced inequalities
- o Sustainable cities, communities
- o Responsible consumption and production
- o Climate action
- o Life below water
- o Life on land
- o Peace, justice and strong institution
- o Partnership for the goals

16- Does the government have any strategy or programs for the development of financial institutions?

- Yes No

17- Does your institution have any specific strategy or programs for the development of institution?

- Yes No

18- What is the biggest challenge or impediment to the SDGs development of financial institutions?

- Security
- Lack of full independence of banks/ financial institutions
- Lack of a specific strategy for the development of financial institutions
- Old organizational structure in banks
- The lack of government support for financial institution programs

19- Development, success or failure of financial organizations are dependent on:

- Attracting financial resources
- Proper circulation of money and establishment of a proper monetary and credit system
- A distinct national strategy for financial institutions
- Good managers, diverse tools and facilities and existing potential
- Government support of financial organizations' plans

20- Does the full implementation of sustainable development goals contribute to the development of the organization?

- Yes No

Appendix B. Survey (Persian)

سوالات برای پرسشنامه

1. نام محل کار خود را بگویید؟
جواب:
 2. سطح معلومات شما در مورد اهداف انکشاف پایدار (SDGs) به کدام درجه می باشد؟
 - کم
 - متوسط
 - کافی
 3. معلومات در مورد اهداف انکشاف پایدار را از کدام طریق دریافت نموده اید؟
 - اشتراک در کورس های آموزشی (Trainings) ارائه شده توسط بانک ها.
 - انکشاف معلومات عمومی خویش.
 - ضرورت وظیفوی به منظور استخدام در بانک ها.
 - دیگر طریقه ها
 4. آیا بانک مرکزی افغانستان (د افغانستان بانک) و یا سازمان مالی شما پلان و یا ساختار مشخصی در راستای رسیدن به اهداف انکشاف پایدار دارد؟
 - بلی
 - نخیر
 5. آیا بانک مرکزی افغانستان (د افغانستان بانک) توانسته است بانک های خصوصی را در راستای تحقق اهداف انکشاف پایدار (SDGs) سوق دهد؟
 - بلی
 - نخیر
 6. آیا بانک مرکزی افغانستان / سازمان مالی شما سیستم گزارش دهی منظم از روند تطبیق اهداف انکشاف پایدار دارید؟
 - بلی
 - نخیر
 7. اهداف انکشاف پایدار (SDGs) را چگونه در اهداف انکشافی بانک خود شامل نموده اید؟
 - بر مبنای استراتژی انکشاف ملی افغانستان
 - بر مبنای استراتژی بانک مرکزی افغانستان
 - بر مبنای منفعت عامه
 - بر مبنای سود دهی بیشتر بانک
- جواب:
-
8. آیا بانک مرکزی افغانستان (د افغانستان بانک) میتواند الی سال 2030 میلادی تمامی اهداف انکشاف پایدار (SDGs) مرتبط به خویش را با در نظر داشت استراتژی فعلی تکمیل نماید؟
 - بلی
 - نخیر
 9. اهداف انکشاف پایدار آیا در برنامه ها، فعالیت ها و گزارش کاری شما جایگاه ویژه ای دارد؟

- تمامی اهداف انکشاف پایدار SDGs در پلان های سالانه، فعالیت ها و گزارشات سازمان جایگاه ویژه دارند.
 - بخشی از اهداف انکشاف پایدار SDGs در پلان های سالانه، فعالیت ها و گزارشات سازمان جایگاه ویژه دارند.
 - بصورت خلاصه و کوتاه در پلان ها، فعالیت ها و گزارشات از SDGs ذکر میشود.
 - اصلا جایگاه ویژه ای ندارد، و نادیده گرفته میشود.
- 10. آیا موسسات مالی پروژه هایی را به سرمایه گذاران ارائه می دهند که به SDG کمک می کنند؟**

○ بلی

○ نخیر

- 11. آیا بانک ها برای کسانی که در پروژه های مربوط SDGs کار یا سرمایه گذاری میکنند خدمات ویژه (مانند قرضه های با مفاد خیلی کم، قرضه های طولانی مدت و یا خدمات ویژه مالی) ارائه میدهند؟**

- سازمان های مالی برای سرمایه گذاران و کار آفرینانی که در بخش SDGs فعالیت میکنند خدمات ویژه ای را ارائه میدهند.
- در صورتیکه به منفعت کامل بانک باشد، خدمات ویژه ای را ارائه میدهند.
- برای بانک های خصوصی سود از اهداف انکشاف پایدار مهمتر است.
- به هیچ وجه این خدمات وجود ندارد.

- 12. شما فکر می کنید که روند تطبیق، ادغام و دستیابی به اهداف توسعه پایدار در سطح ملی و سازمان (به عنوان مثال، آنها را به کار شما با بانک مرکزی افغانستان / اهداف موسسه مالی شما مرتبط سازید) چگونه است؟**

○ مشکل است

○ گاهی اوقات پیچیده است

○ امکان پذیر است

○ آسان

○ قابل اجرا نیست

- 13. ارایه گزارش در مورد تطبیق اهداف انکشاف پایدار (SDGs) در بانک شما به کدام طریقه میباشد؟**

○ با ارایه راپورهای سالانه از پیشرفت شاخص های مرتبط به تمامی اهداف هفده گانه انکشاف پایدار (SDGs)

○ با ارایه راپورهای سالانه از پیشرفت شاخص های مرتبط به تعدادی از اهداف انکشاف پایدار (SDGs)

○ با ارایه گزارش هایی از پیشرفت برنامه های انکشاف پایدار در سایت بانک.

○ تا حال هیچ گزارشی از پیشرفت اهداف انکشاف پایدار از طرف بانک ارایه نشده است.

○ دیگر روش ها:

.....

- 14. بانک/سازمان مالی شما در راستای کدام یک از اهداف هفده گانه انکشاف پایدار (SDGs) کار نموده است؟**

مربوط سازمان ما نمیشود	در حال اجرا	پیشرفت عالی
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<input type="radio"/> No poverty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Zero hunger	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Good health and well being	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Quality education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Gender equality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Clean water and sanitation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Affordable and clean energy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Decent work and economic growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Industry, innovation and infrastructure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Reduced inequalities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Sustainable cities, communities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Responsible consumption and production	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Climate action	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Life below water	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Life on land	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Peace, justice and strong institution	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/> Partnership for the goals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. به نظر شما کدام یک از شاخص های انکشاف پایدار (SDGs) در تطبیق اهداف هفده گانه انکشاف پایدار در بانک ها نقش کلیدی را در ا میباشد؟

- No poverty
- Zero hunger
- Good health and well being
- Quality education
- Gender equality
- Clean water and sanitation
- Affordable and clean energy
- Decent work and economic growth
- Industry, innovation and infrastructure
- Reduced inequalities

- Sustainable cities, communities
- Responsible consumption and production
- Climate action
- Life below water
- Life on land
- Peace, justice and strong institution
- Partnership for the goals

16. آیا دولت در راستای انکشاف و توسعه موسسات مالی برنامه های مشخص دارد؟
 بله نخیر

17. آیا بانک / سازمان مالی شما استراتژی و یا برنامه مشخص برای توسعه سازمان دارد؟
 ○ بله نخیر

18. بزرگترین مانع در برابر اهداف انکشاف پایدار و انکشاف موسسات مالی چیست؟
 ○ عدم امنیت
 ○ عدم استقلالیت کامل بانک ها/ سازمان ها
 ○ عدم موجودیت استراتژی مشخص برای انکشاف موسسات مالی
 ○ ساختار تشکیلاتی کهنه در بانک ها
 ○ عدم حمایت دولت از برنامه های موسسات مالی

19. موفقیت و یا عدم موفقیت سازمان های مالی وابسته هستند به:
 ○ جذب منابع مالی
 ○ تنظیم صحیح گردش پول و استقرار يك نظام پولی و اعتباری صحیح
 ○ استراتژی واضح، مشخص ملی برای سازمان های مالی
 ○ مدیران شایسته، ابزارهای متنوع و امکانات و پتانسیل موجود
 ○ حمایت دولت از برنامه های سازمان های مالی

20. آیا تطبیق کامل اهداف انکشاف پایدار به انکشاف سازمان هم کمک میکند؟
 ○ بلی نخیر