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Dedication

It is our pleasure and great privilege to present the sixtieth-second issue of the Academic Journal of Research and Scientific Publishing to all researchers and doctors who published their research in the issue, and we thanks and appreciate to all contributors and supporters of the academic journal and those involved in the production of this scientific knowledge edifice.

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Table of Content:

No	Paper title	Author Name	Country	Field	Page No
1	Assessing Soft Skills Integration in Higher Education (A Survey of Afghan Universities and Higher Education Institutions)	Dr. Noorajan Atif, Dr. Mohammad Naeem Wisal	Afghanistan	Education	5-19
2	Assessment of farmers' access to informal credits in Baraki Barak district of Logar province – Afghanistan	Sediqullah Hammas, Arshad Khalili	Afghanistan	Agriculture Economics	20-28

Assessing Soft Skills Integration in Higher Education (A Survey of Afghan Universities and Higher Education Institutions)

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Abstract

This article presents a comprehensive study that investigates the extent to which Afghan Universities and Higher Education Institutions prioritize the integration of soft skills within curricula, pedagogy, and educational programs, ensuring alignment with the demands of the 21st-century career market. A survey design has been used to collect the data from 35 different departments of 20 universities and higher education institutions in Afghanistan. The findings of the study revealed several important insights. There is a significant misalignment between the curriculum implemented in Afghan Universities and HEIs and the job market demands. The study found that Afghan Universities and HEIs do not pay sufficient attention to the development and fostering of soft skills in students through their educational programs and pedagogy. The study revealed that respondents also expressed concerns regarding the ability of universities and HEIs to effectively nurture and develop soft skills. They identified some key contributing reasons for their concerns such as outdated curriculum and pedagogy, and lack of professionalism. The researchers recommend that universities and higher education institutions strengthen the integration of soft skills into their educational programs to better prepare students for the professional world. and Prioritizing the integration of soft skills alongside technical knowledge.

Keywords: Afghan Universities & HEIs, Programs, Curriculum alignment, developing soft skills, job market demands

1. Introduction

Developing soft skills is currently a matter of global importance. The demand of the 21st century’s job market indeed requires graduates to master both hard and soft skills, but soft skills are believed to be the foundation for both academic and career success. Research indicates that success in a career/job is 85 percent based on soft skills, while hard skills contribute only 15 percent to one’s success (Wats & Wats, 2009). Likewise, in another survey, 77 percent of employers reported that soft skills are just as crucial as hard skills for their career success (Bray, 2015). Some of the experts (Laureta, 2018; Diakiw, 2016; Heckman & Kautz, 2012) emphasize the importance of developing soft skills from the early stages of life and education. According to Lippmann et al. (2015), soft skills “refer to a broad set of skills, competencies, behaviours, attitudes, and personal qualities that enable people to effectively navigate their environment, work well with others, perform well, and achieve their goals.” (p. 4) The World Economic Forum has identified 16 skills for 21st-century students, out of which 10 are soft skills. According to the statistics shared by WEF, 98% of parents and 90% of teachers in China place strong emphasis on soft skills, while this percentage in the USA is 81% of parents and 78% of teachers. This survey also indicates that 70% of parents and 56% of teachers in the UK place emphasis on soft skills (World Economic Forum, 2016). In Australia, the demand for soft skills is going to intensify, it is predicted that soft skill-intensive jobs will make up nearly two-thirds of the workforce by 2030 (DeakinCo, 2017).

Figure 1.1 21st Century soft skills for students, identified by World Economic Forum



Given this context, traditionally, there has been a lack of relevance between higher education curricula, the labour market, and students' career objectives (Finch, Falkenberg, McLaren, Rondeau, & O'Reilly, 2018; Miles, 2017). Thus, the 'skill gap' is a global challenge, including Afghanistan. The employability skill gap is a matter of significant concern in Afghanistan. The main reasons for the skill gap are poor quality education, irrelevant and outdated curricula, and classroom instruction in Afghan higher education institutions. Graduates, particularly fresh graduates lack needed skills, specifically crucial soft skills which are required for employability such as interpersonal skills, leadership skills, self-management, critical thinking, teamwork, problem-solving, and creativity (Mofleh & Mangal, 2023; Hashemi, 2020). Despite the war and political turmoil in Afghanistan, certain reforms have been implemented to elevate the quality of education and improve students' learning outcomes, e.g. revision and improvement of the curriculum and embracing effective teaching approaches.

Focus on Soft Skills in Higher Education

The three essential questions about soft skills acquiring/teaching are: should soft skills be integrated into the regular academic curriculum of universities and HEIs? Should soft skills be taught in a separate and misaligned way through a range of extracurricular activities, e.g. providing a simulated environment inside the educational institution? Or, can soft skills be acquired through a self-guided approach and without formal and organized supervision, e.g. with the help of technology and social interaction? As informed by Škuškovnika (2022), based on a comprehensive review of research studies and theories concerning the implementation of education policy in various countries around the world, the development of soft skills needs strategic planning and interaction at five levels: national, institutional, curricula, extracurricular activities and the individual level. Therefore, Škuškovnika concluded that: "In order to educate and train university graduates to meet modern requirements and be competitive in the labour market, it is necessary to purposefully integrate the process of hard and soft skills development during studies, using integrative and innovative teaching methods"(p.25). With this in mind, a wide range of literature highlights the importance of extracurricular activities and social interaction practices in developing soft skills rather than integrating them into a regular academic curriculum. Cinque (2017) emphasizes that now that companies need a more skilled workforce, further skills learning opportunities should be provided for the students to learn soft skills that can enable university students to make a successful transition from education to entering the career market.

Universities and higher education institutions are supposed to integrate soft skills into their curricula and educational programs. Warner (2021) mentioned some of these academic programs, namely the Construction Management Program at Ball State University, Indiana University also implements soft skills into multiple courses and in its curriculum, one as CM 222: Technical Presentation for Construction Managers, which covers various topics related to communication in the construction industry, such as presentation skills, business writing, phone skills, meeting minutes, and interviewing skills. Similarly, the University of Arkansas implements a two-credit MBA program, which includes a two-day workshop (Konyi et al., 2023).

Some of the learning activities that can help students develop soft skills are group or project work, presentations, student exchange programs, internships, voluntary work experience, casual and paid part-time work, industry and community project units and mentoring programs, getting involved in different extracurricular activities, and maintaining the records of your work experience (portfolio), voluntary and other activities (Career Center, University of Sydney, n.d.).

Schulz (2008) has highlighted two ways of learning soft skills: formal training, usually received inside a classroom, where teachers and students are provided with necessary pedagogical support and equipment. For formal learning, a learner needs to enroll and receive a course completion certificate at the end. Some of the institutions embrace some kinds of business-driven or special supporting training or skills-enhancement programs. Second, Self-Directed training. The importance of self-directed learning is the supervision and control of the learning process in tune with the needs of the learner. Knowles (1975) noted that self-directed learning allows learners to take the initiative in the learning process with or without the assistance of others, more according to their needs and self-set goals, and through assessing their progress on their own. According to Gibbons (2002), self-directed learning leads to action and involves students in helping each other and working together to learn. He adds that self-directed learning is more brain-compatible. Thus, in contrast to formal or teacher-directed learning, self-directed learning seems to be more helpful in developing or acquiring soft skills.

Marybeth C. Stalp and Susan E. Hill, who are professors at the University of Northern, Iowa believe that through a technology-enhanced classroom and “built pedagogy”, which support student-centered teaching practices, students can effectively develop their soft skills and other competencies required for the career after their graduation (Stalp and Hill, 2019). Tokaruk et al (2021) noted that project activities offer significant opportunities for the enhancement of soft skills

in entrepreneurial business projects, addressing not only educational but also social and administrative tasks, thereby providing vast potential for the development of soft skills.

1.1. Objectives

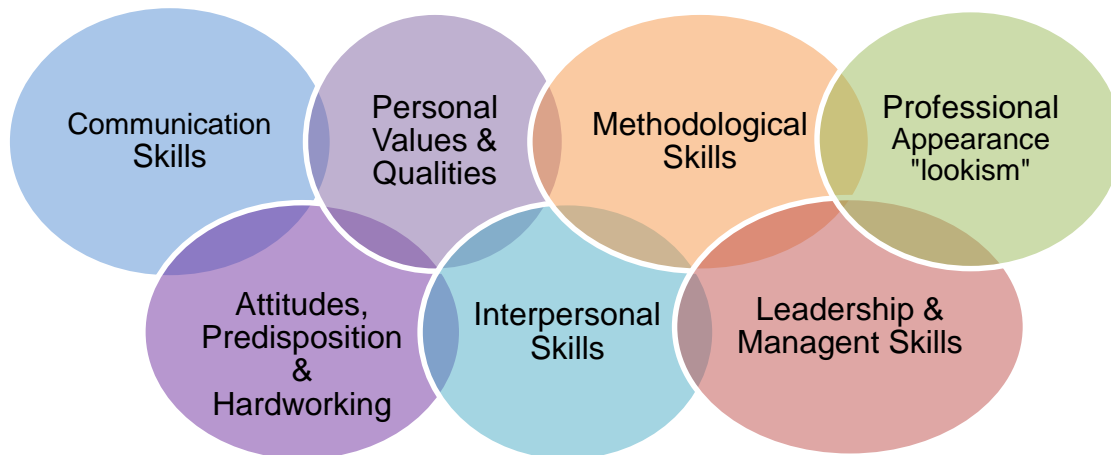
1. To assess the extent to which the curriculum of Afghan Universities/Higher Education Institutions (HEIs) aligns with job market demands.
2. To explore the perceptions of teachers, students, and heads of departments regarding the adequacy of their courses in developing soft skills.
3. To investigate to what extent Afghan Universities/HEIs focus on the development of soft skills within their educational programs and curriculum.
4. To identify barriers/challenges faced by Afghan Universities and HEIs in prioritizing and integrating soft skills in their educational programs.
5. To understand the significance and value of soft skills among teachers and students.

2. Methodology

For this study, a survey design was employed to collect the data from a total of (n=402) respondents including academic members and undergraduate students. The sample of the study comprises teachers, heads of departments, and students. Overall, 110 teachers, 34 heads of departments, and 258 students were the sources of information in this present study. The data was collected from 35 different departments of 20 universities and higher education institutions in Afghanistan. Google online form was used to gather the data. Besides, the researcher also visited university websites to collect information about their training programs for soft skills development/learning.

Designing the questionnaire

To devise the questionnaire, particularly to decide about key categories of soft skills, a literature review was conducted. Consequently, the following distinct areas of soft skills were chosen. The questionnaire consisted of 25 items using a four-point Likert scale to gather the perceptions of respondents on the target skill areas.

Figure 1: Targeted areas of soft skills

Additionally, the number of relevant questions/items assigned to each above-mentioned area varied. In view of that, the Google online questionnaire contained eight parts including the first part of demographic information. Mainly, the study aimed to investigate the emphasis placed on soft skills within different bachelor's degree programs in higher education institutions and universities in Afghanistan, the questionnaire was administered to students at different stages of their bachelor's degree in various universities around the country.

3. Data Analysis and Presentation

The data collected for the study included both numerical and descriptive information, thus, it was analysed and presented using both quantitative and qualitative methods. As mentioned earlier, the collected data was categorized into eight main parts. To present data analysis and findings, a combination of quantitative and qualitative. The quantitative analysis involved summarizing and interpreting the numerical data, including calculating frequency, percentage to provide a quantitative understanding of the data. The qualitative analysis focused on examining the descriptive information collected from open-ended questions and other qualitative data sources. This involved identifying themes, patterns, and narratives within the qualitative responses to gain an in-depth understanding of the participants' perspectives and experiences. Overall, the results of the study were presented comprehensively, combining the quantitative analysis of numerical data with the qualitative analysis of descriptive information. The tables, in conjunction with charts, create a visually appealing and well-organized presentation of the data in six sequencing parts that enhance the accessibility and readability of the data.

Part 1

Table 1.0 Findings on students' Personal values and Qualities

Statements	A	SA	D	NS
1. University education nurtures and develops students' sense of responsibility and associated skills.	176 43.7%	78 19.4%	84 20.8%	64 8%
2. University education assists students to improve their adaptability skills.	118 29.3%	123 30.5%	115 28.6%	46 11.4%
3. University education provides students with the essential knowledge and competencies required for their chosen profession.	92 22.8%	180 44.7%	116 28.8%	14 3.4%
4. University education helps students enhance their personal effectiveness and develop a strong and well-rounded personality.	112 27.8%	212 52.7%	75 18.6%	3 0.7%
5. University education instills in students a comprehensive understanding of ethics related to the job and professional environment.	88 21.8%	175 43.5%	112 27.8%	27 6.7%

A=Agree, SA=Somewhat Agree, D=Disagree, NS= Not Sure

The data presented in Table 1.0 demonstrate the responses of the participants to five related to personal values and qualities. For the first statement, 43.7% (n=176) agreed, 20.8% (n=84) disagreed, 19.4% (n=78) somewhat agreed, and 8% (n=64) remained neutral. The reactions of respondents to the second statement reveal that 30.5% (n=123) of them somewhat agreed, 29.3% (n=118) agreed, 28.86% (n= 115) disagreed, and 11.4% (n=46) were neutral. Regarding the third statement, 44.7% (n=180) somewhat agreed, 28.8% (n=116) disagreed, 22.8% (n=92) agreed, and 3.4% (n=14) remained neutral. In response to the fourth statement, 52.7% (n=212) somewhat agreed, 27.8% (n=112) agreed, 18.6% (n=75) disagreed, and 0.7% (n=3) neutral. With regard to the fifth statement, 43.5% (n=175) somewhat agreed, 27.8% (n=112) disagreed, 21.8% (n=88) agreed, and 6.7% (n=27) stayed neutral.

Chart 1.0 Findings on students' Personal values and Qualities

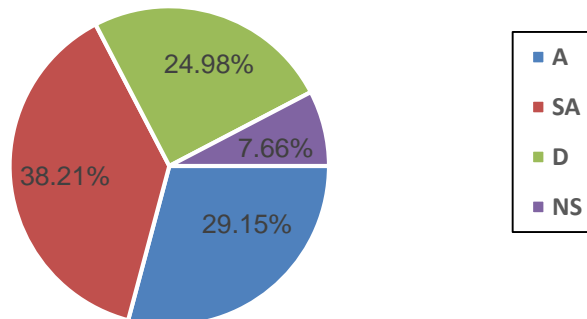


Chart 1.0 illustrates the collective outcomes of the data presented in Table 1.0.

Part 2

Table 1.1 Findings on Attitudes, Predispositions, Enthusiasm and Hardworking

Statements	A	SA	D	NS
1. University education imparts lessons in fostering respect and nurturing friendly behavior towards others within society.	182 45.2%	208 51.7%	12 2.9%	0 0%
2. University education boosts students' interest in learning and fosters a sense of determination to acquire new knowledge and skills.	113 28.1%	194 48.2%	90 22.3%	5 1.2%
3. University education equips students with the skills and capacity to work hard and effectively, even in high-pressure or ambiguous work environments.	78 19.4%	134 33.3%	188 46.7%	2 0.4%

Based on the results of the data analysis presented in Table 1.1, 51.7% (n=208) of respondents somewhat agreed with the first statement, 45.2% (n=182) agreed, and 2.9% (n=12) disagreed. No neutral responses were recorded to this statement. For the second statement, 48.2% (n=194) somewhat agreed, 28.1% (n=113) agreed, whereas 22.3% (n=90) disagreed, and a mere 1.2% (n=5) of participants expressed a neutral stance. Regarding the third statement, the results indicate that 46.7% (n=188) disagreed, 33.3% (n=134) somewhat agreed, 19.4% (n=78) agreed, and 0.4% (n=2) remained neutral.

Chart 1.1 Findings on Attitudes, Predispositions, Enthusiasm and Hardworking

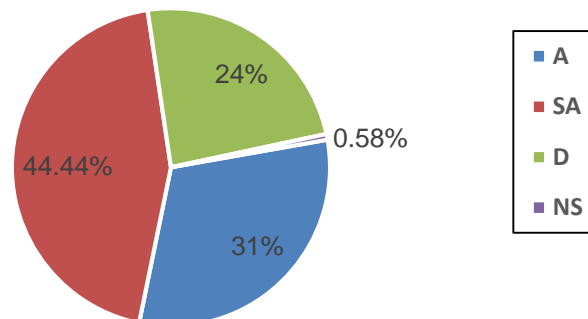


Chart 1.1 demonstrates the overall results of the data presented in Table 1.1.

Part 3

Table 1.2 Findings on Methodological Skills

Questions	A	SA	D	NS
1. University education empowers students with the ability to discern and find appropriate solutions to complex problems.	97 24.1%	190 47.2%	82 20.3%	33 8.2%
2. University education equips students with advanced analytical skills, enabling them to effectively analyse and evaluate complex problems.	95 23.6%	172 42.7%	106 26.3%	29 7.2%
3. University education improves students’ decision-making skills to make informed and impactful decisions.	102 25.3%	196 48.7%	84 20.8%	20 5%
4. University education fosters high-order thinking skills in students, such as creative thinking, innovation, critical thinking, and successful application of knowledge.	96 24%	203 50.4%	97 24.1%	6 1.4%

According to the findings derived from the data presented in Table 1.2, 47.2% (n=190) of respondents somewhat agreed with the first statement, indicating that university education empowers students with the ability to discern and find appropriate solutions to complex problems.

24.1% (n=97) agreed, 20.3% (n=82) not agreed, 8.2% (n=33) are neutral. For the second statement, 42.7% (n=172) somewhat agreed with the statement, saying university education equips students with advanced analytical skills, enabling them to effectively analyse and evaluate complex problems. The data further indicates that 26.3% (n=106) disagreed, 23.6% (n=95) agreed, and 7.2% (n=29) remained neutral. In response to the third statement which suggests that university education improves students’ decision-making skills to make informed and impactful decisions, 48.7% (n=196) somewhat agree, 25.3% (n=102) agreed, 20.8% (n=84) disagreed, while 5% (n=20) stayed neutral. Regarding the fourth statement, 50.4% (n=203) somewhat agreed, 24.1% (n=97) disagreed, 24% (n=96) agreed, and 1.4% (n=6) were neutral.

Chart 1.2 Findings on Methodological Skills

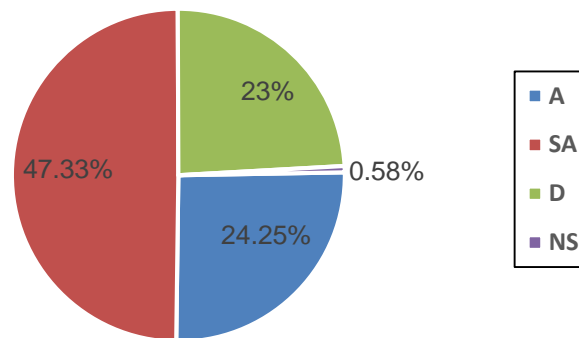


Chart 1.2 presents the overall results of the data showcased in Table 1.2.

Part 4

Table 1.3 Findings on Leadership and Management Skills

Questions	A	SA	D	NS
1. University education empowers students to diagnose their abilities and weaknesses confidently.	110 27.3%	214 53.2%	66 16.4%	12 3%
2. University education equips students with the essential skills how to manage themselves.	89 22.1%	177 44%	107 26.6%	29 7.2%
3. University education instructs students on how to effectively utilize their skills,	125 31%	217 54%	53 13.1%	7 1.7%

enabling them to apply their knowledge, abilities, and expertise in practical ways.

Table 1.3 illustrates the data collected regarding Leadership and Management Skills. Based on the data analysis, presented in this table, 53.2 % (n=214) somewhat agreed, 27.3% (n=110) agreed, 16.4% (n=66) disagreed, and 3% (n=12) others showed neutrality. With regard to the second statement, 44% (n=177) somewhat agreed, 26.6% (n=107) disagreed, 22.1% (n=89) agreed, and 7.2% (n=29) maintained a neutral position. For the third statement, 54% (n=217) of respondents expressed somewhat agreement, 31% (n=125) agreed, 13.1% (n=53) disagreed, and 1.7% (n=7) remained neutral.

Chart 1.3 Findings on Leadership and Management Skills

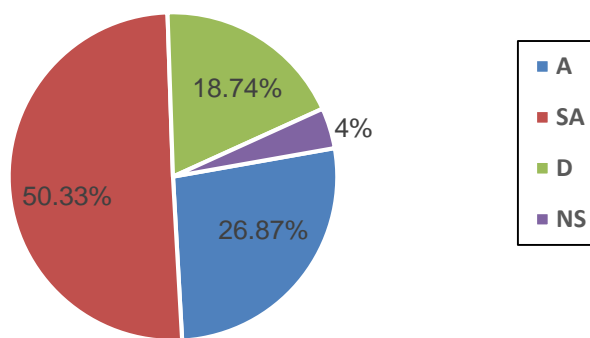


Chart 1.3 demonstrates the total results of the data presented in Table 1.3.

Part 5

Table 1.4 Findings on Communication Skills

Questions	A	SA	D	NS
1. University education equips students with the skills and insights necessary for building good relationships and harmonious interactions with others.	74 18.4%	186 46.2%	134 33.3%	8 2%
2. University education teaches students how to work together within a team.	72 18%	194 48.2%	120 30%	16 4%
3. University education equips students with communicative skills including the capacity to	76 19%	198 49.2%	127 31.5%	1 0.2%

engage in thoughtful discussions, articulate ideas, engage in constructive debates, and solve problems through meaningful and effective conversation.

4. University education fosters in students the capacity to embrace constructive criticism and demonstrate respect toward diverse perspectives and opinions.	96	240	61	5
	24%	58%	15.1%	1.2%
5. University education provides students with the necessary skills and knowledge to effectively lead meetings, be a good negotiator, and act as a mediator in debates.	86	218	54	44
	21.3%	54.2%	13.4%	11%

Table 1.4 presents the findings related to communication skills. As the data analysis results indicate, in response to the first statement, 46.2% (n=186) somewhat agreed, 33.3 (n=134) disagreed, 18.4% (n=74) agreed, and 2% (n=8) remained neutral. Concerning the second statement, 48.2% (n=194) somewhat agreed, 30% (n=120) disagreed, 18% (n=72) agreed, and 4% (n=16) were neutral. Regarding the third statement, 49.2% (n=198) somewhat agreed, 31.5% (n=127) disagreed, 19% (76%) agreed, and only 0.2% (n=1) was neutral. In response to the fourth statement, 58% (n=240) somewhat agreed, 24% (n=96) agreed, 15.1% (61%) disagreed, and 1.2% (n=5) neutral. About the fifth statement, 54.2% (n=218) somewhat agreed, 21.3% (n=86) agreed, 13.4% (n=54) disagreed, and 11% (n=44) remained neutral.

Chart 1.4 Findings on Communication Skills

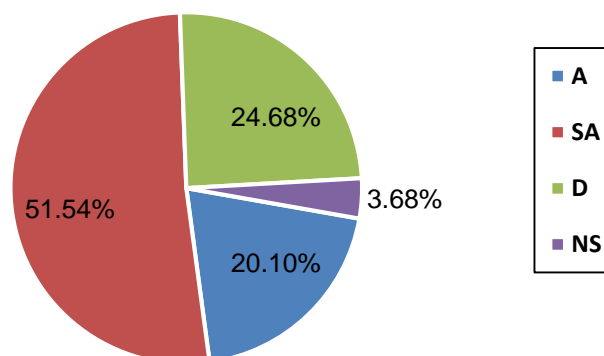


Chart 1.4 showcases the total findings of the data derived from Table 1.4.

Part 6

Table 1.5 Findings on Professional Appearance "Lookism"

Questions	A	SA	D	NS
1. University education imparts valuable guidance on presenting oneself professionally and appropriate dressing and grooming practices.	52 13%	112 28%	217 54%	21 5.2%
2. University education instills in students the significance of observing and valuing appropriate dressing and grooming practices.	50 12.4%	112 28%	220 54.7%	20 4.9%

Table 1.5 presents the collected data about Professional Appearance "Lookism". With respect to the first statement of this part, the findings show that 54% (n=217) disagreed, 28% (n=112) somewhat agreed, 13% (n=52) agreed, and 5.2% (n=21) remained neutral. In response to the second statement, 54.7% (n=220) disagreed, 28% (n=112) somewhat agreed, 12.4% (n=50) agreed, and 4.9% retained a neutral position.

Chart 1.5 Findings on Professional Appearance "Lookism"

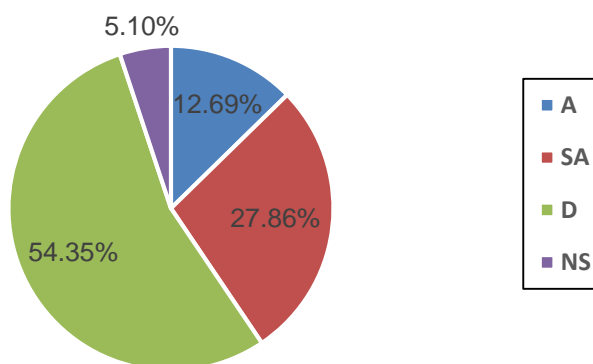


Chart 1.5 illustrates the overall results of the data displayed in Table 1.5.

4. Conclusions and recommendations

The study aimed to assess the alignment between the curriculum and educational program of Afghan Universities/Higher education Institutions (HEIs) and the demands of the 21st-century career market. The study also identified the barriers and challenges faced in prioritizing and integrating soft skills into higher educational programs.

Accordingly, the study explored the perceptions of Afghan university teachers, students, and heads of various educational departments in universities and HEIs. The findings of the study revealed several important insights. There is a significant misalignment between the curriculum implemented in Afghan Universities and HEIs and the job market demands. The study found that Afghan Universities and HEIs do not pay sufficient attention to the development and fostering of soft skills in students through their educational programs and pedagogy. Additionally, respondents expressed concerns regarding the adequacy of their courses in developing soft skills. They emphasized the importance of above mentioned soft skills in students' future careers.

In conclusion, the study highlighted the need for Afghan Universities and HEIs to update their curriculum to incorporate job-related soft skills, guaranteeing that graduates are more adequately prepared for employment opportunities. The researchers recommend that universities and higher education institutions strengthen the integration of soft skills into their educational programs to better prepare students for the professional world. and Prioritizing the integration of soft skills alongside technical knowledge. This requires strategic planning, investment in the professional and technical development of faculty, and collaboration between academia and industry stakeholders.

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Assessment of farmers' access to informal credits in Baraki Barak district of Logar province – Afghanistan

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Abstract

Planting and harvesting crops requires capital and money at all times. Farmers can't prepare all this money themselves, they are inevitably using formal and informal sources of credit to better advance agricultural affairs. The present study aimed to determine farmers' access to informal credits in Baraki Barak district of Logar province. This research is descriptive - cross-sectional in terms of data collection and applied in terms of purpose. For conducting the research, the primary data was used. The data were collected by survey using a questionnaire, as a simple random sample. Research findings show that the majority (more than 76%) of farmers use informal credits. Farmers receive the highest amount of credit from relatives and friends, local shopkeepers, non-agricultural institutions and local merchants, respectively. The earned credits are mostly used in agricultural affairs and use a small amount for non-agricultural purposes and livelihoods.

The researchers recommend conducting research on the effects of informal credits on farmers' morale, sense and confidence, Investigate the effects of informal credits on crop yields and the use of informal credits by age groups, A study on how farmers can use informal credits effectively and get maximum benefit from them.

Keywords: Agriculture, Baraki Barak District, Credit, Farmers, Informal credits and Relatives & Friends.

1. Introduction

Agriculture has played an important role as a productive sector in human history (Baluch, 2019). Afghanistan is a less developed country where agriculture plays an important role in its economy. It Forms 23% of gross domestic product (GDP). About 70% of the country's population resides in rural areas, and agriculture is the main focus of their livelihood. In addition, the agriculture sector provides income for 44% of the country's households (Central Statistics Organization, 2017). However, productivity in the agricultural sector is very low. For example, wheat yield, which is the main crop of the country, is only 2210 kilograms per hectare (Central Statistics Organization, 2019). Compared to other countries, it is much less. In addition, subsistence agriculture dominates the agricultural sector of Afghanistan. More than half of households produce mainly for their consumption (World Bank, 2018). Credit is more important in its necessity and in order to strengthen and grow the economy. Because the implementation of economic activities and increasing the level of production of a country requires huge investments, which cannot always be prepared by producers alone, and therefore must be borrowed from the capital of others (Fazl and Akbarzad, 2020). Since 2002, Afghanistan has sought to expand access to financial services to foster economic growth and create secure livelihoods in the urban and rural areas. Since then, agricultural strategies and programs include agricultural credits as the main driver and enabler of the development of the agriculture sector (Ministry of Agriculture, Irrigation and Livestock, 2016). Like other developing countries, in the agriculture sector, credits in Afghanistan are obtained from both formal and informal sectors (Dodyal and Rasikh, 2017). In most developing countries, formal credit institutions have not been able to respond adequately to the demand for agricultural credit (Manig, 1990). According to (Guirkinger, 2008), in developing countries, the informal credit market is the first feature of the rural credit market that has attracted constant attention in development economics. Hussein (2009) reported that formal credit reaches only 8% of all households in Afghanistan, of which only 20% is provided for agricultural and livestock purposes. However, the low coverage of formal credit is not only due to the insufficient credit initiatives of the government and enterprising individuals, but there are also problems on the farmers' side. For example, farmers' low literacy and few resources, which makes them unable to meet the criteria for using formal credits. Therefore, informal sources of credit remain the main option for poor farmers in Afghanistan. Access to informal credit significantly increases agricultural productivity (Sekyi et al., 2020). Access to financial resources is a prerequisite for agricultural development.

However, coverage of formal credits for agriculture in Afghanistan is low. Most cash-deprived farmers rely on informal credit sources to obtain inputs and smooth consumption, and easy availability is the main reason for using informal credit (Masaood & Maharjan, 2020). In Afghanistan, research on farmers' access to informal credit is scarce and there is a research gap. Ascertain farmers' access to informal credit is an important issue. Based on this, the present research was conducted with the aim of identifying the access of farmers of Baraki Barak district of Logar province to informal credits and to find out from which sources they get these credits. Also, in this research, it has been determined for what purpose the farmers use the informal credits obtained. Research in this field can help us to better understand the economic situation of farmers and their dependence on informal credits. This understanding can help us in providing appropriate policies and programs to support farmers and develop the agricultural sector.

2. Materials and method

Logar province is located 60 kilometers south of Kabul, the capital of Afghanistan. In the north, Logar province is border with Kabul, in the east with Nangarhar province, in the southeast with Paktia, and in the west with Wardak and Ghazni provinces (RRERS, 2006). Its area is 4568 square kilometers and its population is 449812 people. Baraki Barak district is located in the western part of Logar province of Afghanistan. This district borders Wardak Province from the west and northwest, Pol - e – Alam city from the north and east, and Kharwar and Charkh districts from the south. Its main products are grains, legumes, vegetables and various fruits (National Statistics and Information Authority, 2023). The Baraki-Barak district of Logar province is one of the fertile districts where various products are produced in different seasons of the year. The main occupation of most of the residents of this district is agriculture and livestock and the climate is favorable for the production of crops. The climatic conditions of the region are harsh and with a large temperature difference throughout the year, the minimum temperature in winter drops even to -20 degrees Celsius and in summer it reaches 35 degrees Celsius. (UNDSS, 2007). This research is descriptive-cross sectional in terms of data collection and applied in terms of purpose. For conducting this research, the primary data was used, which was collected by survey method and using a questionnaire in 2023. The total sample was 80 people and a probability sampling method, especially simple random sampling, was used. Questionnaires were distributed to male farmers in Baraki-Barak district. The collected data was analyzed with SPSS 22 software.

3. Results

The results derived from the investigation can be outlined as follows:

Table-1: Shows the amount of credit used by farmers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Credit Usage	65	81.3	81.3	81.3
	Non Usage of Credit	15	18.7	18.7	100.0
	Total	80	100.0	100.0	

Table 1: The table shows that 81.3% of farmers in the researched area use credit and the remaining 18.7% do not use credit.

Table 2: The amount of formal and informal credit sources use by farmers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Non Usage of Credit	15	18.7	18.7	18.7
	Formal Sources of Credit	4	5.0	5.0	23.7
	Informal Sources of Credit	61	76.3	76.3	100.0
	Total	80	100.0	100.0	

Table 2: Among the 81.3% of farmers who use credit, 5% use formal sources and the remaining 76.3% use informal sources of credit. The reason why more people use informal sources is the easy conditions for obtaining credit, lack of guarantee and ease of repayment.

Table-3: Use of informal sources of credit by farmers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Local Merchants	2	3.3	3.3	3.3
	Non-Agricultural Institutions	11	18.0	18.0	21.3

Local Shopkeepers	17	27.9	27.9	49.2
Relatives and Friends	31	50.8	50.8	100.0
Total	61	100.0	100.0	

Table 3: 50.8% of farmers get credit from their relatives and friends, which is the largest number, 27.9% from local shopkeepers, 18% of farmers get their credit from non-agricultural institutions. Non-agricultural institutions are institutions that give credit to farmers on the condition that they sell their products to them at the time of harvest, and the least number of farmers, 3.3%, get credit from local merchants.

Table-4: Objectives of obtaining informal credits

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
Buying food in the seasons when the product is not harvested	11	18.0	18.0	18.0
Land Rent	2	3.3	3.3	21.3
Advancement of farm affairs from planting to harvesting	45	73.8	73.8	95.1
Agricultural Investment	3	4.9	4.9	100.0
Total	61	100.0	100.0	

Table 4: According to the findings of the research, 73.8% of farmers use credits to advance the affairs of farms from planting to harvest, 18% to buy food in the seasons when crops are not harvested, 3.3% to pay land rent, and 4.9% of farmers take credits for agricultural investments.

4. Discussion

When the supply of formal credit is insufficient, the informal credit market is used (Chaudhuri & Gupta, 1996). The (Rahimi & Mir, 2008) research shows that informal financial resources in villages have different functions besides giving credits, one of which is providing daily needs and advanced agricultural affairs. Farmers received about 27% of credit from their friends and relatives, 1.6% from local merchants and 10.8% from non-agricultural institutions. (Otunaiya, 2007) Research shows that 68.3 % of farmers use informal credits.

In addition, the farmer's education level, age, experience, farm size, hired labor and marital status are the main factors that determine the use of informal credits. More than 92% of farmers rely on informal sources to finance their agricultural production, processing and marketing. And 33 % of farmers get credits from their relatives and friends, 20 % from non-agricultural institutions, and 2.5 percent from merchants. Implicitly, the cooperative society plays an important role in providing credits to small business owners, including farmers. Family and friends are important sources of informal credit available to farmers (Egbo et al., 2021). Hussein (2009) reported that formal credit reaches only 8% of all families in Afghanistan. (Kjiln & Pain, 2007) documented that informal credit is a significant source of access to capital that helps households cope with unforeseen events or opportunities in Afghanistan. Informal credit has helped farmers in Nigeria to earn more income (Yusuf et al., 2014). In urgent needs, cash is a simple and fast method, the most attractive feature for participants. Typically, relatives and friends are the first source of credit that families turn to when faced with income shocks or unexpected events. Free interest rate, fast delivery, duration and flexible payment schedule are the characteristics of family and friend's credit (Dat, 1999). 19.9 % of informal credits are used for agricultural activities, 6.2% for non-agricultural activities and 15.7% for living expenses (Truong et al., 2020). The (Ukwuaba et al., 2021) research shows that 60% of people use informal credits, of which 56.7% are obtained from friends and relatives. Also, 76.7% are used for agricultural affairs and the rest for other purposes. According to the above statements, the research results of (Otunaiya, 2007), (Egbo et al., 2021), (Hussein, 2009) and (Ukwuaba et al., 2021) confirm the result of the current research based on the widespread access of farmers to informal credits (table 2). The research finding that most of the informal credits are provided by friends and relatives is confirmed by the results of (Egbo et al., 2021), (Ukwuaba et al., 2021), (Rahimi & Mir, 2008) and (Dat, 1999), (table 3). The findings of the research that the most credits are taken for the advancement of farm affairs from planting to harvest are confirmed by the research results of (Truong et al., 2020), (Egbo et al., 2021) and (Ukwuaba et al., 2021), (table 4).

5. Conclusions

Considering the findings of the research on farmers' access to informal credits, we conclude that, in the conditions of Afghanistan, there are no enough formal lending centers with easy and sufficient conditions. Therefore, most farmers are forced to take credits from informal sources on easy and free-interest terms to manage their livelihood and advance their farm affairs.

The findings of the research indicate that 81.3% of farmers use credit. 76.3 % of farmers in the region under research use informal credit. Farmers take the largest amount of credit from their relatives and friends, which amounts to 50.8%, 27.9% from local shopkeepers, 18% from non-agricultural institutions, and the least amount from local merchants, which is 3.3%. Also, 73.8% of farmers use credit to advance their farm affairs from planting to harvesting, 18% to buy food in seasons when products are not harvested, 4.9% for agricultural investments, and the lowest number, 3.3% for the purpose of paying land rent.

6. Recommendations

- It is suggested conducting research on the effects of informal credits on farmers' morale, sense and confidence.
- Investigate the effects of informal credits on crop yields and the use of informal credits by age groups.
- A study on how farmers can use informal credits effectively and get maximum benefit from them.

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