



The Role of Establishing an Agricultural Development Bank and Its Impact on the Agricultural Sector: A Case Study of Kunduz Province

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Abstract

The present study examines the role of establishing an agricultural development bank and its impact on the agricultural sector, focusing on a case study of Kunduz Province. This research employs a descriptive-correlational methodology. The main research question is: "Does the establishment of an agricultural bank contribute to the growth of the agricultural sector?" The hypothesis proposed for this study suggests that the establishment of an agricultural bank positively impacts the growth of the agricultural sector. The statistical population of this study includes Kunduz Province, with the survey randomly distributed among employees of the Department of Agriculture, students, professors, and entrepreneurs. The collected data were analyzed using SPSS software. The Cronbach's alpha test (0.8) demonstrated the reliability and significance of the variables. The findings show that among 100 respondents, 91% agreed with the establishment of an agricultural development bank, while 9% opposed it. Therefore, if such a bank is established in accordance with principles and values, it can have economic effects on improving farmers' livelihoods and fostering the growth of the agricultural sector.

Keywords: Development, Bank, Community, Agricultural Growth, Kunduz.

Introduction

An agricultural development bank is a financial institution dedicated to supporting the agricultural sector (Akbari & Sharif, 2019, p. 124). These banks, widely recognized as key financial and credit institutions, are established with the primary purpose of promoting and sustaining agricultural activities. Across the globe, many countries have formed such institutions to enhance their social, cultural, and economic development. Agricultural banks play a vital role in regulating, organizing, and stabilizing farming operations, particularly by facilitating access to credit for farmers and agricultural enterprises.

The establishment of an agricultural development bank has proven to have a positive impact on the growth and modernization of agriculture. In many countries, the primary source of agricultural financing is the banking system, especially through loans and financial facilities.

Despite Afghanistan's fertile lands, abundant water resources, and large agricultural workforce, the country lacks a specialized agricultural bank. This absence is a major obstacle to the sector's development and has led to a growing dependence on imported agricultural products (Rahimi, 2022, p. 1).

Agriculture is a cornerstone of Afghanistan's economy. On one hand, the country's growing population increases the demand for food; on the other hand, limited access to productive resources poses significant challenges to ensuring national food security (Faiz, 2016, p. 1). Like many developing nations, Afghanistan depends heavily on agriculture and livestock, with a large portion of its population engaged in these sectors, both for livelihood and national income (Akbari, 2016, p. 120).

Currently, approximately 75% of Afghanistan's population is involved in agriculture and livestock, contributing nearly 30% to the country's gross national income. However, due to the lack of modern farming equipment, insufficient infrastructure—such as irrigation systems and storage facilities—and minimal governmental support, much of the country's arable land remains underutilized. These shortcomings result in reduced agricultural productivity and increased reliance on imports from neighboring countries.

Despite these challenges, agriculture remains vital to Afghanistan's socio-economic development. The country's diverse climate offers excellent potential for cultivating a wide range of crops. With appropriate support—such as access to long-term credit, cold storage facilities, improved seeds, and agricultural inputs—both the government and private sector can significantly boost productivity. Establishing an agricultural development bank could serve as a catalyst for such improvements, offering farmers the financial tools necessary for sustainable growth (Ministry of Agriculture and Livestock, 2016).

The importance of this subject lies in the potential impact an agricultural development bank could have on the agricultural and overall economic development of Afghanistan. By providing a specialized financial institution, Afghanistan could overcome many of the barriers that currently limit agricultural growth, such as inadequate financing, poor infrastructure, and a lack of technical support.

The aim of conducting this research is to examine the role of establishing an agricultural bank and its impact on the agricultural sector (Case Study: Kunduz Province). This research topic has previously been investigated both domestically and internationally, yielding several findings: A study titled "Examining the Role of Agricultural Cooperatives and Their Economic Impact on Farmers in Kushk Rabat District" concluded that cooperatives have significant and positive effects on production levels (Rasikh, 2014: 93). Another study, "Examining the Role of Agricultural Cooperatives in the Growth of the Agricultural Sector in Farah Province," found that agricultural cooperatives had minimal influence on increasing production levels, as they failed to provide substantial services to farmers in Farah Province, rendering them ineffective (Forootan, 2012: 63). Also a study titled "Investigating the Role of the Agricultural Bank in Financing Iran's Agricultural Sector" revealed that the coefficient of credit variables was positive and significant. It showed that an increase in loans provided by the Agricultural Bank resulted in higher production levels. For instance, a 1% increase in credit allocation led to a 16.1% increase in the sector's added value (Jamalzahi, 2015: 11). And another study, "Assessing the Effectiveness of Agricultural Bank Loans in Hamedan County from Farmers' Perspectives," found that farmers in Hamedan County considered the bank's loans to be effective (Mogadam & Wafaei, 2019: 56).

Indeed, establishing an agricultural development bank would not only empower farmers to increase their productivity and efficiency but also contribute to greater food security, rural development, and national self-sufficiency. As the agricultural sector plays a crucial role in alleviating poverty and boosting economic resilience, this study seeks to underscore the urgent need for such an institution to address these critical gaps and catalyze a sustainable future for Afghanistan's agricultural sector.

Material and Method

This research investigates the role of establishing an agricultural development bank and its impact on the agricultural sector, with a case study of Kunduz Province. The study is applied in nature, as its findings can be practically used to address societal needs. In terms of method, it is a descriptive-correlational study.

Data collection method: The statistical population of the research includes Kunduz Province, with questionnaires distributed randomly among employees of the Department of Agriculture, professors, Central Bank staff, students, and farmers. To collect the required data, tools such as questionnaires, articles, journals, library resources, and internet sites were used. Primary data were collected through the distribution of questionnaires, while secondary data were obtained through library research.

Data Analysis: The data were analyzed using SPSS software, and the Cronbach's alpha method was employed to determine the reliability of the questionnaire. The Cronbach's alpha value was calculated to be 0.803, indicating that the questionnaire items have high reliability and are sufficiently acceptable for the study.

Theoretical Framework

Agricultural Bank:

An Agricultural Bank is a specialized financial institution focusing on providing financial support to farmers and activities related to agriculture. This type of banking supports the development of farmers by offering financial facilities, credit services, and agricultural insurance. The role of such banks is significant in financing farmers, creating agricultural infrastructure, and improving agricultural productivity. Their primary goal is to provide financial and credit services to farmers, livestock owners, and agricultural industry workers. By providing financial resources, promoting agricultural technologies, and improving productivity, these banks aim to foster the growth and sustainability of the agricultural sector. They assist farmers through expert consultations and financial facilities, enabling them to increase efficiency, reduce risks, and enhance their productive capacity.

In Afghanistan, the Agricultural Bank was established in 1954 (1333 in the Afghan calendar) under the name "Agricultural and Rural Industries Bank" as a joint-stock company with a capital of 150 million Afghanis. Its purpose was to develop agriculture, improve farmers' living standards, expand agricultural production, and promote rural industries. Between 1954 and 1969 (1333-1347), the bank distributed loans amounting to 262.2 million Afghanis and recovered 161.1 million Afghanis.

In 1969 (1348), the bank was renamed the "Agricultural Development Bank", and its capital was increased to 500 million Afghanis, with a major portion funded by the Ministry of Finance. As the records from 1954 to 1969 indicate, significant progress was made in

providing credit facilities to the agricultural and industrial sectors. However, many loans were distributed without proper evaluations, leading to stagnation in banking operations. To address these issues, the Afghan government initiated efforts to strengthen and expand the Agricultural Bank. Following negotiations with the World Bank and the United Nations Development Program (UNDP), agreements were made to provide technical and operational assistance.

In 1969, a technical cooperation agreement was reached to enhance bank management, followed by a World Bank loan agreement. The loan amounted to \$5 million, repayable over 50 years at an annual interest rate of 0.75%, with a 10-year grace period for repayment. In addition, the technical aid agreement signed with the UNDP included an operational plan for the Agricultural Development Bank to:

1. Strengthen technical personnel.
2. Establish a sound banking management system.
3. Introduce international-standard accounting and financial systems.
4. Formulate lending regulations and monitoring mechanisms.
5. Train technical staff in various banking fields.
6. Enhance agricultural services and equipment.
7. Expand banking services across provinces.

After the nationalization of banks in 1976 (1355), the bank's charter was revised to align with the government's economic goals, and its capital was increased to 1 billion Afghanis. Articles 5 and 6 of the revised charter described the Agricultural Development Bank as an agricultural institution tasked with implementing government policies aimed at agricultural development (Arif, 1395: 46–47).

Concept and Definition of Agricultural Bank

An Agricultural Bank is a specialized financial institution that focuses on providing financial services, such as credit facilities, savings accounts, and investment support, specifically for the agricultural sector. It plays a vital role in supporting farmers and agriculture-related activities through tailored financial solutions. The Agricultural Bank's primary goal is to provide credit facilities that aim to improve rural livelihoods, enhance agricultural productivity, develop small industries, and contribute to the overall economic development of the sector.

The bank's services include short- and long-term loans for farmers and investors in the agricultural field, which are crucial for increasing production, improving efficiency, and ensuring sustainable development in agriculture. By offering specialized credit services, the Agricultural Bank significantly influences the agricultural economy and supports the growth of agricultural industries (Akbari & Sharif, 1398: 122).

Agricultural banks, as a subset of specialized financial institutions, are designed to cater specifically to the needs of the agricultural sector and its subsectors. They focus on providing credit, financial services, and expertise in agricultural finance. These banks were established

to support agricultural development, and as specialized financial entities, they provide essential services to farmers, livestock breeders, and agricultural industries (Hosseini & Dariush, 1390: 20).

Types of Banks

Banks can be classified based on their specialization. Banking specialization is one of the core principles in the banking system, which has been extensively researched by banking professionals around the world. The banking system can be understood as a collection of financial institutions that engage in financial activities like money issuance and economic management. Based on their functions, banks are categorized as follows:

A) Central Banks:

The first central bank in the world was the Risk bank of Sweden, established in 1656. Central banks are financial institutions responsible for overseeing and controlling the banking system, monetary policies, and economic regulations of a country. They play a crucial role in managing the national economy, ensuring financial stability, and regulating the monetary supply (Ahmad, 1396: 53).

Key functions of central banks include:

1. Designing, implementing, and managing monetary policies.
2. Issuing currency and managing coinage.
3. Acting as the government's banker, offering advice, and overseeing banks, financial services, and foreign exchange markets (Yousufi, 1401: 108).

B) Commercial Banks:

Commercial banks primarily handle short-term banking operations and deposit services. In the early stages of banking, commercial banks were responsible for all types of banking activities, including industrial, agricultural, and investment lending. However, as specialized banks such as agricultural and industrial banks emerged, the role of commercial banks was narrowed (Masoud, 1396: 64).

C) Specialized Banks:

Specialized banks have developed in advanced economies to cater to specific sectors. These banks focus on distinct areas of economic development and perform specialized banking operations within their respective fields. Some examples of specialized banks include:

1. Industrial Banks: These banks focus entirely on the industrial sector, providing loans and banking services specific to industrial projects (Arif, 1395: 51).
2. Investment Banks: These banks engage in investment-related activities and provide funding for establishing or developing institutions. They also carry out normal commercial banking functions such as managing deposits and current accounts (Kish, 1387: 89).

3. Mortgage Banks: Mortgage banks focus on housing and real estate activities, offering long-term credit for home purchases and construction projects (Zamani Farahani, 1384: 122).
4. Agricultural Banks: Given Afghanistan's status as an agricultural country, the agricultural sector plays a significant role in employment and national production. Therefore, improving and developing the agricultural sector is a key driver for national economic growth. The establishment of the Agricultural Development Bank in 1954 (1333 in the Afghan calendar) marked a significant step towards supporting agriculture in the country (Yousufi, 1401: 113).

The Agricultural Development Bank had multiple branches in various provinces, but after changes in banking laws and financial constraints, it was unable to secure a banking license and thus ceased its banking operations (Arif, 1395: 51).

Objectives of Agricultural Bank

1. Providing Loans to Farmers: The bank aims to offer loans to farmers and guarantees loans extended by other financial institutions to individuals and legal entities according to relevant regulations.
2. Contracts and Collateral Management: The bank is involved in entering and terminating various types of contracts, including sales, rentals, and leasing agreements for movable and immovable assets. Additionally, it deals with the pledging and redemption of assets from collateral.
3. Deposits and Account Services: The bank accepts savings, manages trusts, opens current accounts, and offers economic studies and technical services to related institutions for a fee.
4. Collaboration with Government: The bank works with the government to arrange facilities and secure the public objectives and benefits of the bank.
5. Relief for Farmers from Exploitative Loan Conditions: One of the main goals of the Agricultural Bank is to free farmers from the burden of high-interest loans provided by moneylenders, offering loans at lower interest rates to reduce financial hardships (Arif, 1395: 49; Guhari, 1398: 108).

Definition and Concept of Agriculture

Agriculture, as the oldest form of production activity, has been the most important economic activity in all countries of the world for centuries. It serves as a vital means of livelihood for humans. Agriculture is the cornerstone of a country's economy, and its progress depends on the modernization and mechanization of agricultural practices. Without proper and mechanized agriculture, the advancement of a society will remain distant. The importance of agriculture globally, in terms of both development and meeting the food needs of human societies, is undeniable (Faiz, 1395: 32). Agriculture encompasses products such as cereals, industrial plants, fruits, vegetables, fodder crops, seeds, and others (Sharif, 1387: 36). The

significance of agriculture is such that human life cannot continue without it (Ansari, 1390: 784). Agriculture involves cultivating farms, including all fields, and organizing them for the successful production of plant and animal products. From the perspective of a farmer, agriculture is a series of human activities that, using production tools and natural resources, aim to meet human needs (Faiz, 1395: 34).

Importance of Agriculture in the Economic Growth of Kunduz Province

Kunduz, with its dry and moderate climate, access to flowing water, and suitable lands, produces a variety of agricultural products, such as cereals (wheat, rice), legumes (chickpeas, beans, lentils), oilseeds, industrial plants (sesame, sunflower), vegetables (melon, watermelon, pumpkin, eggplant, spinach, turnip, carrot), and fruits (grapes, apples, pears, apricots, pistachios, almonds). Around 71% of the population is engaged in agricultural activities, which satisfy their basic needs (Ministry of Agriculture and Livestock, Afghanistan, 1395).

Kunduz province has 282,123 hectares of cultivable land, of which 233,303 hectares are irrigated, and the rest (48,429 hectares) are rain-fed. 75% of the agricultural land is flat, and due to insufficient water, it is not possible to grow crops in two seasons on the irrigated lands. The province's fertile soil, with proper irrigation, provides a suitable environment for growing a wide range of crops. The agricultural water supply in the province is managed through 57 canals, though these are not standard and often face issues during floods (Journal of Research and Development in Kunduz, 1401: 118). Given the province's fertile soil and high agricultural potential, it can play a significant role in economic development, and establishing an agricultural bank could contribute to the country's economic growth.

Main Challenges and Barriers to Agriculture in Afghanistan

1. Drought: The lack of adequate rainfall in recent winters has led to water shortages, significantly affecting agricultural productivity. Annual crop yields have declined, with water scarcity being a primary cause. Despite having water resources, Afghanistan has failed to manage them effectively, while neighboring countries have utilized water from Afghanistan's rivers for their own agricultural purposes (Aslami & Farzam, 1390: 112).
2. Lack of Coordination Between the Government and International Organizations: International organizations, including the World Bank, have independently carried out projects to support agriculture, such as building water resources, dams, and irrigation systems. However, the main issue is the lack of proper coordination between government programs and international projects. For instance, two similar programs (one by the government and one by international organizations) may be implemented in parallel, which leads to inefficiency. A coordinated strategic plan involving external partners would be more effective (Aslami & Farzam, 1390: 114).

Neglect of the Private Sector: Since the establishment of the transitional government, despite efforts to attract internal and external investors, there has been a lack of sufficient investment in agriculture due to the long-term nature of returns. The private sector has largely neglected the agricultural sector. The government needs to make efforts to attract

private sector interest in agriculture, as without this, significant growth in the agricultural sector cannot be expected (Aslami & Farzam, 1390: 118).

Results

The respondents of this survey (100 individuals) include government employees, professors, students, self-employed individuals, and farmers.

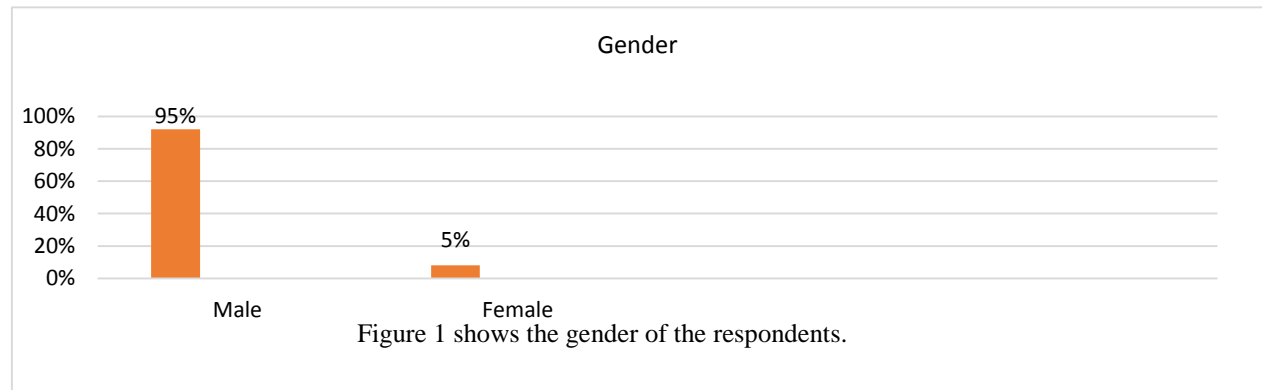
Demographic Characteristics of Respondents

1. Gender Distribution:

Table1. Descriptive Statistics of Respondents by Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	95	95.0	95.0	95.0
	Female	5	5.0	5.0	5.0
	مجموعه	100	100.0	100.0	

According to Figure (1), the descriptive statistics of the respondents show that out of the total, 95 respondents are men and 5 respondents are women, which, in terms of percentage, accounts for 95% men and 5% women. This is better illustrated in the following chart.



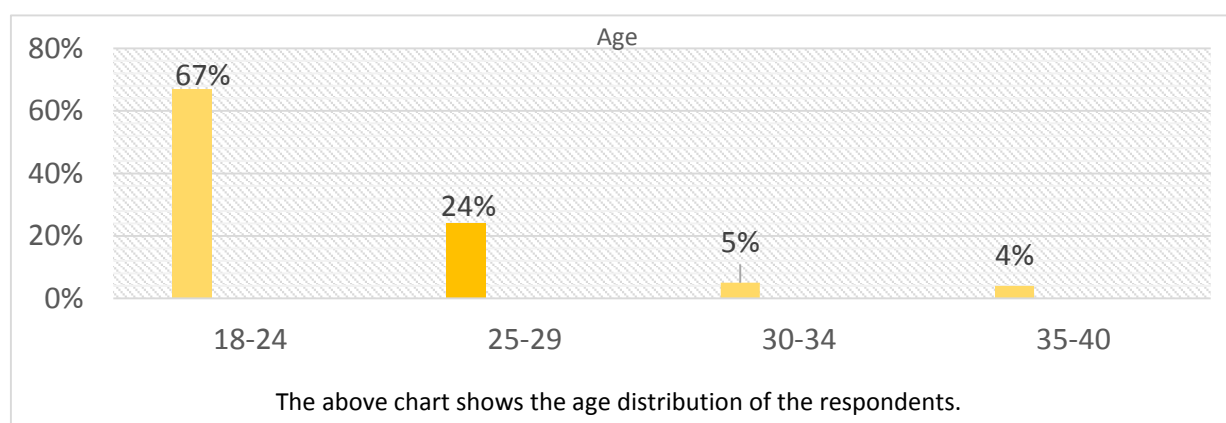
According to Figure 1, the descriptive statistics show that 95% of respondents are male, while 5% are female. This is further illustrated in the chart below.

Table2. provides the descriptive statistics of respondents based on their age.

Age Distribution					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24	67	67.0	67.0	67.0

25-29	24	24.0	24.0	91.0
30-34	5	5.0	5.0	96.0
35-40	4	4.0	4.0	100.0
Total	100	100.0	100.0	

Table (2) shows the descriptive statistics of the respondents, indicating that out of 100 individuals, 67 are aged 18-24, 24 are aged 25-29, 5 are aged 30-34, and 4 are aged 35-40. In terms of percentages, these figures correspond to 67%, 24%, 5%, and 4%, respectively. This is better illustrated in the following chart.



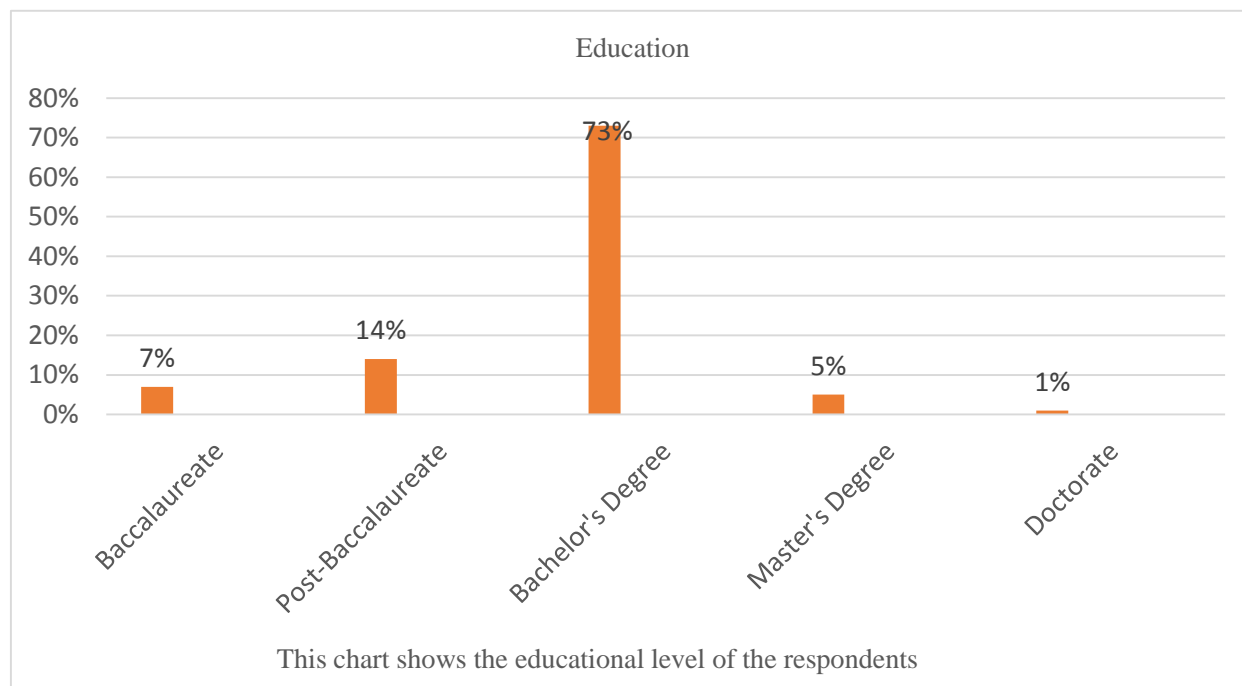
The above chart shows that 67% of the respondents are aged between 18-24, 24% are aged between 25-29, 5% are aged between 30-34, and 4% are aged between 35-40.

Table3. Descriptive Statistics of Respondents by Educational Level

Educational Level of Respondents		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor's Degree	7	7.0	7.0	7.0
	Post-Bachelor's	14	14.0	14.0	21.0
	Bachelor's	73	73.0	73.0	98.0
	Master's	5	5.0	5.0	99.0
	Doctorate	1	1.0	1.0	100.0
	Total	100	100.0	100.0	

According to Table (3), which shows the descriptive statistics of the respondents, out of 100 respondents, 7 have a Bachelor's degree, 14 have a post-Bachelor's degree, 73 have a Bachelor's degree, 5 have a Master's degree, and 1 has a Doctorate. In terms of percentages, this translates to 7% with a Bachelor's degree, 14% with a post-Bachelor's degree, 73% with

a Bachelor's degree, 5% with a Master's degree, and 1% with a Doctorate, as shown in the following chart.

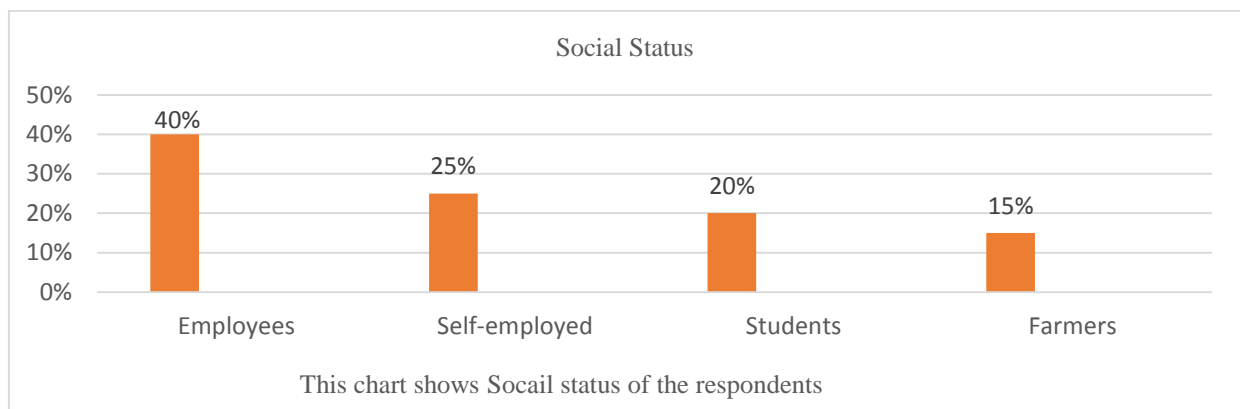


The above chart shows that (7%) of the respondents have a Baccalaureate, (14%) have a Post Baccalaureate, (73%) have a Bachelor's degree, (5%) have a Master's degree, and (1%) have a Doctorate.

Table (4): Descriptive statistics of respondents based on social status

		Social status of the respondents			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employees	40	40.0	40.0	40.0
	Self-employed	25	25.0	25.0	25.0
	Students	20	20.0	20.0	98.0
	Farmers	15	15.0	15.0	100.0
	Total	100	100.0	100.0	

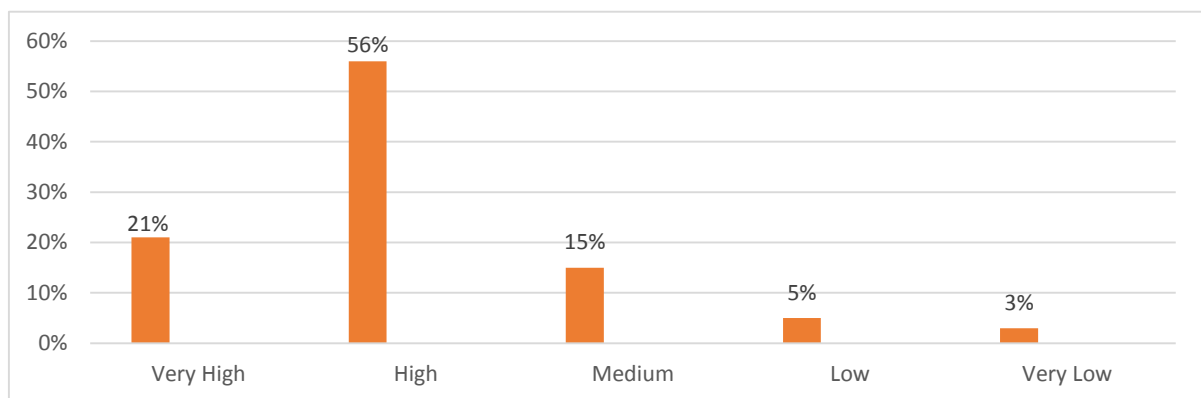
According to Table (4), which shows the descriptive statistics of the respondents, there are (40) government employees, (25) self-employed individuals, (20) students, and (15) farmers. The percentage distribution is illustrated in the graph below.



The above chart shows that (40%) of the respondents are government employees, (25%) are self-employed, (20%) are university students, and (15%) have no job, meaning they are unemployed.

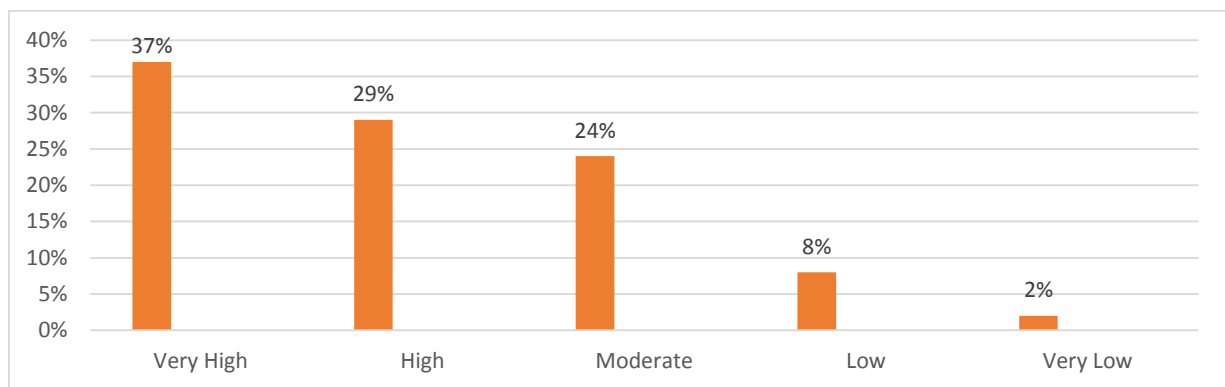
The findings of inferential statistics:

Figure (1): Does the establishment of an Agricultural Bank lead to the growth of the agricultural sector?



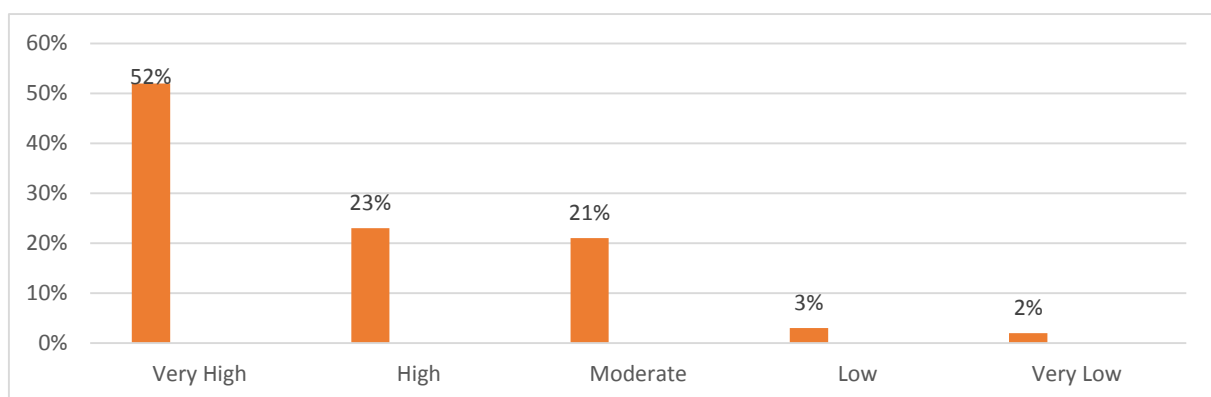
The above chart shows that 56% of the respondents selected the "High" option, 21% selected the "Very High" option, 15% selected the "Medium" option, 5% selected the "Low" option, and 3% selected the "Very Low" option.

Figure (2): Will the activities of the Agricultural Bank in facilitating access to loans help farmers?



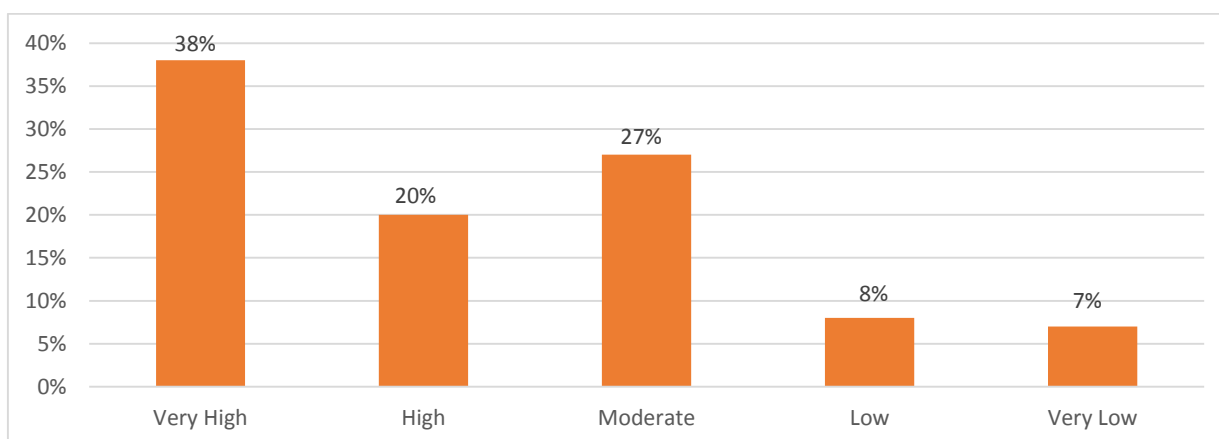
The chart shows that 37% of respondents chose the "Very High" option, 29% selected the "High" option, 24% opted for the "Moderate" option, 8% chose the "Low" option, and 2% of respondents selected the "Very Low" option.

Figure (3): Will the existence of an Agricultural Bank lead to the modernization and reform of the agriculture sector?



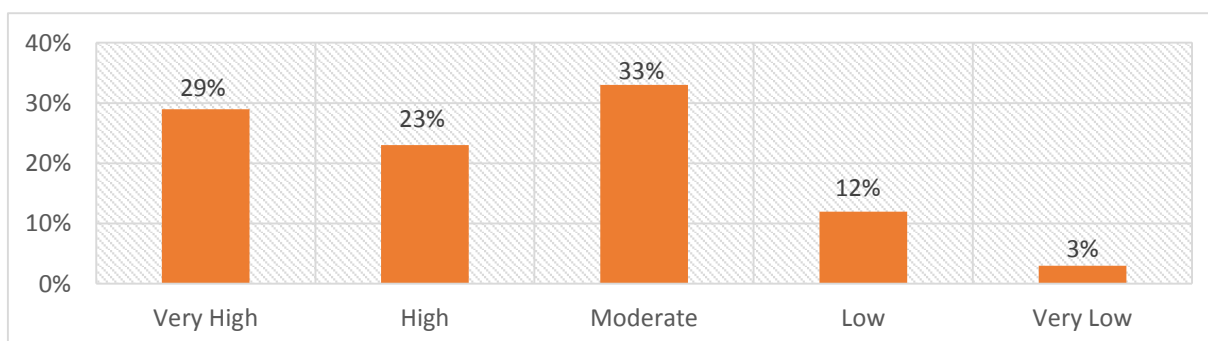
The chart above shows that 52% of respondents chose the "High" option, 23% selected the "Very High" option, 21% opted for the "Moderate" option, 3% chose the "Low" option, and 2% selected the "Very Low" option.

Figure (4): Does the absence of an Agricultural Bank negatively affect agricultural products in Kunduz province?



The chart above shows that 38% of respondents chose the "Very High" option, 20% selected the "High" option, 27% opted for the "Moderate" option, 8% chose the "Low" option, and 7% selected the "Very Low" option.

Figure (5): Will the establishment of an Agricultural Bank solve the problem of farmers' lack of access to loans in Kunduz province?



The chart above shows that 29% of respondents chose the "Very High" option, 23% selected the "High" option, 33% opted for the "Moderate" option, 12% chose the "Low" option, and 3% selected the "Very Low" option.

Discussion

The Agricultural Bank, recognized today as the primary financial, credit, and specialized institution in the agricultural sector, was initially established with the aim of supporting agriculture as a financial entity. As a specialized financial institution, this bank is tasked with providing credit and financial services to the agricultural sector and related activities. By offering short-term loans to farmers and agricultural investors, it plays a crucial role in increasing production and can strengthen agricultural infrastructure, contributing to the sustainable development of rural areas (William, 1990: 34).

In a study titled "Examining the Role of the Agricultural Bank in Financing Iran's Agricultural Sector," it was concluded that the coefficient for credit variables was positive and significant. The findings indicated that increasing credit provided by the Agricultural

Bank leads to higher agricultural production. Specifically, a 1% increase in credit results in a corresponding percentage increase in the value-added of this sector (Jamalzahi, 2015: 11). Another study titled "Examining the Role of Agricultural Cooperatives in the Growth of the Agricultural Sector in Farah Province" found that agricultural cooperatives had minimal impact on increasing agricultural outputs. This was due to the inability of cooperatives to provide substantial services to farmers in Farah Province, rendering them ineffective (Forootan, 2012: 63).

Additionally, a study titled "Assessing the Effectiveness of Agricultural Bank Facilities in Hamadan County from the Perspective of Iranian Farmers" revealed that the bank's facilities were effective (Moqadam & Wafaei, 2019: 56).

The main difference between this research and previous studies lies in the lack of emphasis on establishing agricultural banking in earlier works. This research, focusing on the establishment of an Agricultural Bank, finds that this domain holds significant potential. Reestablishing the Agricultural Bank could create opportunities for productivity, economic development, and mechanization in the agricultural sector. Moreover, the government could enhance agricultural production levels and meet the consumption needs of domestic consumers.

Ultimately, this initiative would enable Afghanistan to transition from being an importer of agricultural goods to becoming an exporter, transforming its economic landscape.

Conclusion

In today's world, developing and emerging economies require increased financial resources to achieve progress. Therefore, in these nations, focusing on agriculture and livestock is crucial for improving living conditions. Afghanistan, being an agricultural country where 75% of the population is engaged in agriculture and livestock, faces a significant need for financial support in the development of its agricultural sector.

Banks, as the primary financial institutions, play a vital role in this context. The Agricultural Bank, as a specialized financial institution, is designed to provide financial services and credit to farmers. Based on the analysis conducted in this research, among 100 respondents, 91% supported the establishment of an Agricultural Bank, while 9% opposed it.

The Agricultural Bank, recognized as the primary financial, credit, and specialized institution in the agricultural sector, was originally established to support this sector. Overall, the establishment of agricultural banking not only offers substantial benefits to farmers but also plays a significant role in fostering economic development.

Acknowledgment

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Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

Conflicts of Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Recommendations:

1. The re-establishment of the Agricultural Development Bank will foster the growth and expansion of farmers' activities.
2. The Agricultural Development Bank can facilitate greater investment opportunities for the private sector in the agricultural sector.
3. The Agricultural Development Bank will serve as a strong partner in collecting farmers' products and providing a platform for the sale of their goods.
4. The Agricultural Development Bank can help create opportunities for the export of agricultural products.

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