

Business and Economic Reporting Covering the Broad Economy

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**San Jose State University
Afghanistan Journalism Enhancement and Education Project**

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**San Jose State University - AJEEP
Business and Economic Reporting – Covering the Broad Economy
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Course Description

This course will introduce students to Business and Economic Journalism with a focus on reporting on the broad economy.

Course Goals and Student Learning Objectives

Students will become well versed in business and economic concepts. Students will learn how to find economic news story ideas, research the ideas, interview sources, and write economic news stories.

Course Content Learning Outcomes

Upon successful completion of this course, students will be able to:

LO1 Recognize the main sources of economic news around the world

LO2 Understand Basic Economic Concepts and Data Sets

LO3 Understand how and where to find economic news story ideas.

LO4 Identify key sources of information for covering economic news in Afghanistan.

LO5 Write basic economic news stories with multiple sources

Required Texts/Readings

Textbook

No textbook will be required.

Other Readings

Read three economic news sources everyday

See specific class material for suggested readings.

Other Equipment / Material Requirements (Optional)

None

Assignments and Grading Policy

Each week, beginning with the second class, an assignment will be due at the start of the class. Quizzes may be given during live classes. The quizzes may be given at the last minute to see if students are reading and understanding the material. Each lesson plan contains specific articles that students should read in advance of that day's class.

Take home assignments due second through eighth week will be worth 10% each, or 50% of final grade. The final assignment, which is due at the seventh class, will be worth 30% of final grade. Participation will be worth 10% of final grade. In class assignments will be worth 5 to 10%. This should total 100%.

There is no extra credit available. Late papers will be marked down, depending on when they are received. A passing grade for the course is 50% of the points in the class.

There is no final exam.

Course Name / Course Schedule

This schedule is subject to change with fair notice, which will be provided via email.

Class	Date	Topics, Readings, Assignments, Deadlines
1		<p>Lecture: Introduction to Business and Economic Journalism – Covering the Broad Economy. History of the Business Press. Main sources of global economic news.</p> <p>Assignment #1 –Visit 10 economic news websites, review at least 10 economic news stories. List types or categories of economic news.</p>
2		<p>Assignment #1 Due</p> <p>Lecture: Economic Topic: What are Economic Indicators Journalism Topic: Building Your Knowledge Base and Sources</p> <p>Assignment #2 – 500 word essay on a major economic decision in your life</p>
3		<p>Assignment #2 Due</p> <p>Lecture: Economic Topic: Understanding the Consumer Price Index and Gross Domestic Product Journalism Topic: Evaluating Data and Finding the Story in the Data</p> <p>Assignment #3: Using latest CPI and GDP figures, develop 3 economic news story ideas</p>
4		<p>Assignment #3 Due</p> <p>Lecture: Economic Topic: Understanding Employment Statistics and Labor Issues Journalism Topic: Review of Assignment #3 –Story Ideas. Introduce Elements of A Good Economic News Story.</p> <p>Assignment #4: Read 2 assigned Economic News Stories and critique using Elements of A Good Economic News Story. Look at Economic news websites and bring in one example of a well-written economic story.</p>
5		<p>Assignment #4 Due</p> <p>Lecture: Journalism Topic: Using Elements of a Good Economic News Story, developing story ideas, indentifying story formats, and localizing global headlines. Economic Topic: Understanding Government Budgets and Spending</p> <p>In Class Assignment: 1392 Afghan National Budget</p> <p>Assignment #5: Write up 3 Economic news story ideas (1/2 page for each idea)</p>

Class	Date	Topics, Readings, Assignments, Deadlines
6		<p>Assignment #5 Due</p> <p>Lecture: Journalism Topic: Interviewing for Economic Stories Economic Topic: Understanding Currency Trading</p> <p>In Class Assignment: Develop List of Questions for 1 story idea</p> <p>Assignment #6: Conduct Interviews for Story and prepare interview summaries</p>
7		<p>Assignment # 6 Due</p> <p>Lecture: Journalism Topic: Discuss progress of Interviews, review interview summaries, determining your lead</p> <p>Assignment #7: Write first draft of 1000 word story using interview summaries and supporting documents</p>
8		<p>Assignment # 7 Due</p> <p>Lecture: Journalism Topic: Review of Draft Stories & Code of Ethics for Business Journalists Economic Topic: Math Basics for Economic Reporting</p> <p>Assignment #8: Write Final draft of 1000 word story and submit to professor in one week.</p>

Vocabulary

Macroeconomics - a branch of economics dealing with the performance, structure, behavior and decision-making of an economy as a whole, rather than individual markets

Microeconomics - branch of economics that studies the behavior of individual households and firms in making decisions on the allocation of limited resources

Economic Indicators - key statistics, usually of macroeconomic scale, that indicate the direction of an economy or the health of an economy

Monetary Policy - process by which the monetary authority of a country controls the supply of money, often targeting a rate of interest for the purpose of promoting economic growth and stability

Fiscal Policy - the use of government revenue collection (taxation) and expenditure (spending) to influence the economy

Gross Domestic Product - the market value of all officially recognized final goods and services produced within a country in a given period of time

Consumer Price Index - measures changes in the price level of a market basket of consumer goods and services purchased by households

Inflation - a rise in the general level of prices of goods and services in an economy over a period of time

Government Spending (also referred to as government expenditure) - includes all government consumption and investment but excludes transfer payments made by a state

Currency - money in any form when in actual use or circulation, as a medium of exchange, especially circulating paper money

Unemployment Rate – a measure of the prevalence of unemployment and it is calculated as a percentage by dividing the number of unemployed individuals by all individuals currently in the labor force

Labor - a measure of the work done by human beings

Minimum Wage - the lowest hourly, daily or monthly payment that employers may legally pay to workers

Capital - are already-produced durable goods that are used in production of goods or services

Foreign Exchange Market - a form of exchange for the global decentralized trading of international currencies

* source for vocabulary definitions: wikipedia

Lesson 1: Introduction to Business and Economic Journalism – Covering the Broad Economy

Economic journalism is a branch of journalism that tracks, analyzes, and interprets changes in the economic state of a society. Economic information and stories have always been important to peoples' lives but for a long time only high-level government officials, advisers, or the rich had access to timely economic news and data. It has really been in the last 20 years that average citizens have had access to timely economic data/information and economic news stories, which aim to analyze and interpret the data in a way that average citizens can understand and use. Economic information and news stories help people understand what is happening in their country, state, or town. This information helps people make decisions about where they will live, work, and raise their families.

Just like journalists who cover politics and government are supposed to hold public officials accountable for their actions and have a responsibility to find the truth and report it to the people, business and economic journalists have the same responsibility.

The business and economic journalism branch can be further divided into a beat that covers companies and another beat that covers the general economy. Business and Economic journalism are generally one large are of journalism, but in order to better organize the information and teaching material, I have created two modules for this beat; one called Covering Companies and another called Covering the Broad Economy. This class will teach you how to write basic stories covering the broad economy.

Instructor's Notes: make sure you fully understand the following terms before you attempt to teach them to your students. You don't have to be an economist to understand the economy but an economic journalist must have a solid understanding of the basics of macroeconomics before you begin teaching this course.

Before you write economic stories, you should know some basics about how economics works. In this class we will cover the basics of macroeconomics. Each class will have a short lecture on economics and a short lecture on journalism technique. My goal is to have you start understanding macroeconomic issues, know where to get timely economic data and information, and develop basic economic news stories. Economics is a very large field and by no means do I think that you can learn everything about this field in this class. People spend years studying a single topic I introduce you to in one class period. This class is to introduce to you the topics and I encourage you to explore these topics further and even take some economics classes.

Overview of Economic News topics

Economic stories can be found almost anywhere. But an organized division of subject areas or beats can help editors and reporters keep track of stories and sources.

Here is a list of the major news-producing sectors in economic journalism. In our next class we will discuss the various types of stories you can cover in each sector.

Among the major news-producing sectors in economic journalism are:

- Macroeconomics
- Microeconomics
- Monetary Policy
- Fiscal Policy
- Economic Indicators
- GDP – Gross Domestic Product
- CPI – Consumer Price Index
- Inflation
- Government Spending – Budgets
- Debt
- International Finance Organizations (World Bank & IMF)
- Labor & Employment
- Foreign Direct Investment
- Trade
- Privatization
- Infrastructure Construction
- Tax Policy
- Currency
- Subsidies and Bailouts
- State Owned Enterprises

Numbers and specific data are critical in economic stories. A good reporter always starts with the basic questions of who, what, where, when, why, and how (also known as the 5Ws and 1H). However, an economic reporter takes these questions further and asks “how much” and “how many”. Successful economic reporters are not afraid to ask how much things cost, where the money is coming from, and who it is going to?

A story about a new tax policy, for example, must include who the new tax policy affects, how much will taxes go up or down, how much will the government gain or lose in tax revenue, and how will the additional revenue be used – otherwise, the story is incomplete.

As another example: If new data for the Consumer Price Index is released, the economic journalist must look at what this data says about the average consumer, what products had the most change in price, and factors in the business or other sectors that affected the prices changes.

Once again: Successful business reporters are not afraid to ask how much things cost, where the money is coming from, and who it is going to?

As in every good news stories, a strong economic story will always show the human element. Often times beginning economic reporters will focus so much on the numbers and technical information of an economic story that they forget to include how these changes affect the economic conditions of everyday people.

Business & Economic Press

During the last 25 years the number of newspapers, magazines, television stations, radio stations, and websites covering business and economic news have increased. Hundreds of media organizations that specifically write about business and economics make up what is called the business and economic press. The term financial news is also used to describe news stories and organizations that cover business and economic topics.

Investigative business and economic journalists have uncovered some very important issues like tax policies that discriminate against the poor or government's misappropriating money for social services. Many good business stories have lead to or even forced governments to change their policies or enact new laws to protect average citizens. Business and economic journalists have won awards for their reporting, including the prestigious Pulitzer Prize.

History of the Business and Economic Press

From Bizjournalismhistory.org

According to various journalism histories, newsletters were used in the Middle Ages to help well-known trading families communicate with each other. In the German city of Augsburg, for example, the Fuggers family published a newsletter of business information related to its financial business. Such newsletters, which were published between 1568 and 1604, had information about the availability and the price of goods. The newsletters had the same goal as many business newspapers and media outlets of today: To transmit important information about the markets and to analyze that information. Among the topics discussed in the Fugger newsletters were deaths of kings and queens, wars, the arrival and departure of ships, and the burning of the exchange in Antwerp.

Following this, British newspapers began publishing advertisements for merchants in the 1700s. The first business related information they gave was about the vessels and cargo arriving and departing from their ports. In 1750s, dissemination of business information took a new form with the first time "price current" appearing in newspapers. Price current would list the prices of goods available in a town or city.

The New Hampden Journal was the first U.S. business paper, which started publishing in 1793. Following this, the New York Herald started dedicating one page to business in its newspaper in 1835.

History of Business Journalism - Timeline

Source: www.Bizjournalismhistory.org

1568 – Fugger family begins its newsletter system of informing its customers of news that might impact European economies.

1700s – British newspapers begin publishing advertisements for merchants.

1700s – Newspapers in both England and the American colonies run information about ships entering and leaving ports and their cargos.

1750s – First “price current” appears. These newspapers list the prices of goods available in a town or city.

1793 – The New-Hampden Journal, also known as the Farmers’ Weekly Museum, begins publishing. It is the first U.S. business paper.

1795 – The New York Price Current begins publishing. This business newspaper continues for 100 years and later adds stock prices.

1827 – Journal of Commerce founded in New York.

1827 – Journeyman Mechanics’ Almanac begins publishing in Philadelphia. It is considered the first labor newspaper in the United States.

1835 – The New York Herald begins publishing a money page in its newspaper. The page is considered the first business section in a daily newspaper.

1843 – Scottish hat maker James Wilson founds The Economist newspaper in England to fight the Corn Laws and promote free trade.

1849 – Julius Reuter founds Reuters business news service in Europe.

1861 – Intercontinental telegraph line is completed, improving speed of news.

1870 – Thomas Edison introduces improved stock ticker machine.

1876 – Alexander Graham Bell invents the telephone, which will eventually improve the speed at which news is delivered.

1882 – Charles Dow, Edward Jones and Charles Bergstresser begin a wire service that delivers news to investment houses along Wall Street.

1884 – Dow Jones publishes its first stock average. It includes nine railroad companies and two industrial stocks.

1889 – The Wall Street Journal begins publishing.

1902 – Financial World magazine starts. It will last until the 1990s.

November 1902 – Ida Tarbell’s series of stories on the Standard Oil Co. begins in McClure’s magazine. It will last for 19 issues.

1907 – The U.S. Chamber of Commerce starts Nation’s Business.

1911 – U.S. Supreme Court orders breakup of Standard Oil Co.

1915 – New York Federal Reserve Bank begins holding weekly news conferences.

1917 – Bertie Forbes begins publishing his business magazine called Forbes. The United States enters World War I.

1919 – The Wall Street Journal starts Barron’s, a weekly business newspaper named after its current editor.

1923 – W.M. Kiplinger publishes the first issue of Kiplinger’s Washington Letter.

September 1929 – The Business Week begins publishing shortly before the October stock market crash. The “the” would later be dropped from the name, and the magazine would eventually become one word.

October 1929 – Stock market crash sends country into a Depression. Many business publications downplayed the severity of the market’s drop.

February 1930 – Henry Luce begins publishing Fortune.

1933 – Federal government creates the Securities and Exchange Commission to regulate public companies and the stock market.

1938 – New York Financial Writers Association is founded.

1942 – BusinessWeek develops a weekly column called the "War Business Check-List" that is a digest of new federal rules and regulations affecting business.

1947 – W.M. Kiplinger creates the first personal finance magazine. It’s called Changing Times, The Kiplinger Magazine.

1951 – CBS begins its news show See it Now. It handles a number of business topics.

1955 – Fortune publishes its list of the top 500 industrial companies for the first time. General Motors tops the first list.

1957 – Loeb Awards created to honor business journalism's best.

November 1960 – Sylvia Porter appears on the cover of Time magazine. She is the only business journalist ever to appear on the cover of a major U.S. magazine.

1964 – Society of American Business Editors and Writers is founded.

1967 – Institutional Investor is founded. It was early to recognize that investment capital was increasingly concentrated in the hands of big institutions like bank trust departments, pension funds and insurance companies rather than in the hands of individuals, and that this development would trigger massive changes in the nature of capital markets.

1968 – Reuters expands its business news service into United States.

September 1968 – CBS begins running 60 Minutes. The news magazine show will be an aggressive reporter of corporate wrongdoing.

1970 – Louis Rukeyser begins a weekly television show on PBS called Wall Street Week.

1971 – Forbes begins publishing list of highest-paid executives.

1972 – Time Inc. starts Money magazine to complement Fortune.

1978 – New York Times begins standalone business section.

1979 – Nightly Business Report begins airing on public television stations across the country.

1980 – CNN begins airing a show called Moneyline featuring Lou Dobbs.

1984 – Investor's Business Daily begins publishing.

1988 – Wall Street Journal adds Money & Investing section.

1989 -- Public radio's popular business program American Public Media's "Marketplace" hit the air on Jan. 2, 1989, to bring news about money, the financial system, and the economy to a wider public.

1989 – CNBC launches as a cable business news network by NBC.

1990 – Michael Bloomberg starts Bloomberg Business News. The name later changes to Bloomberg News.

1994 – Marketwatch.com starts posting business news online.

1995 –The Wall Street Journal launches WSJ.com. It increasingly becomes the home of breaking news by Journal reporters.

November 1996 – TheStreet.com begins running stories online after being founded by hedge fund manager James Cramer. It goes public in 1999.

March 2001 – Fortune publishes critical article about Enron by Bethany McLean.

April 2001 – Internet stock bubble bursts, ending decade-long period of often laudatory business coverage.

2009 -- Bloomberg LP acquires BusinessWeek from McGraw-Hill and renames it Bloomberg Businessweek.

Here is a list of well-known business and economic news organizations. Some are only websites and others are print publications or television stations that also have websites. Good economic reporters keep up with what other business and economic news sources are writing about. Try to follow at least three business and economic news sources a day.

Instructor's Notes: Try to print out the front page of some of these websites or save the pages on your computer and show them on a projector in class. Provide the following list of Business and Economic News organizations to your students. They need to read good economic news stories in order to understand how to write good economic stories

1. The Wall Street Journal www.wsj.com

Leading business news website in US, also the largest paid-subscription business news site in the world.

2. Financial Times www.ft.com

Based in the United Kingdom, the *FT* specializes in UK and international business and financial news. Ft.com has more than 2.2 million daily readers.

3. Economist www.economist.com

The UK headquartered magazine and website reports high quality international business, political and cultural news.

4. BusinessWeek www.businessweek

An American weekly business news magazine with stories and blog posts on business, finance, technology and more

5. Forbes www.forbes.com

An American biweekly magazine is well known for its lists, including its lists of the richest Americans (the Forbes 400) and its list of billionaires. The motto of *Forbes* magazine is "The Capitalist Tool."

6. Fortune www.fortune.com

A US based bimonthly magazine. A theme of *Fortune* is its regular publishing of researched and ranked lists. Founder of the Fortune 500 rankings.

7. Barrons www.barrons.com

Barrons is weekly financial magazine. It covers U.S. financial information, market developments, and relevant statistics. Each issue provides a wrap-up of the previous week's market activity, news reports, and an informative outlook on the week to come.

8. Bloomberg www.bloomberg.com

New York based business news wire service, which mainly focuses on business and financial market news.

9. Marketwatch www.marketwatch.com

A financial news website which offers personal finance news and advice, tools for investors and access to industry research. *MarketWatch* produces the syndicated *MarketWatch Weekend* television program

10. Entrepreneur www.entrepreneur.com

A business news magazine and website aims to help to start, grow and manage small businesses.

11. Inc www.inc.com

Inc. is short for the world incorporated, which means the act of forming a legal corporation or business. Inc. is a US based magazine and website for entrepreneurs and business owners. Inc. 500, ranks the fastest growing privately held companies in the United States.

12. Chief Executive www.chiefexecutive.net

Business news website for Chief Executive officers.

13. CFO www.cfo.com

Website providing news and insights for chief financial officers and financial executives of businesses.

14. SmartMoney www.smartmoney.com

Provide business news, real time stock market quotes and advice to assist people to invest, spend and manage their personal finance.

15. Fast Company www.fastcompany.com

A business website reporting on innovative business ideas, technology, leadership, design and more.

16. Strategy Business www.strategy-business.com

A website for business executives with commentary, research, and practical ideas that bridge the gap between theory and practice in contemporary global business.

17. Wired www.wired.com

A monthly magazine focusing on technology including the business side of technology.

18. Wharton Business Knowledge www.knowledge.wharton.upenn.edu/

An online business and analysis journal developed by the University of Pennsylvania's Wharton School of business.

19. Journal of Commerce www.joc.com

A trade journal focusing on transportation, trade, international logistics, and supply chain management.

20. Kiplinger www.kiplinger.com

A business website about personal finance and business forecasting.

21. CNBC www.cnbc.com

CNBC, which is short for Consumer News and Business Channel is a satellite and cable television business news channel in the US. The network and its international spinoffs cover business headlines and provide live coverage of financial markets. The combined reach of CNBC and its siblings is 390 million viewers around the world.

22. CNN Money www.money.cnn.com

CNN's business website. Includes the online versions of Money and Fortune Magazines.

23. The Street www.thestreet.com

The Street is a website which follows the stock market, especially Wall Street very closely.

27. Investor's Business Daily www.investors.com

Investor's Business Daily (IBD) is a national newspaper in the United States, that covers international business, finance, and the global economy. *IBD* provides detailed information about stocks, mutual funds, commodities, and other financial instruments aimed at individual investors.

28. International Business Times www.ibtimes.com

The *International Business Times* is an online global business newspaper, comprising 10 country editions and published in seven languages.

29. The Business Journals --- www.Bizjournals.com

A newspaper chain, which publishes weekly business journals in 40 metropolitan cities in the US. Each journal covers local business and economic news.

30. RTT News --- www.RTTnews.com

RTTNews is an Internet-based business newswire service and news aggregator

31. Quote.com

Quote.com is a website that delivers financial content and trading tools to active traders and individual investors.

Financial/ Business Sections of Major Newspapers or other Media Organizations

32. New York Times – Business Section ---

<http://www.nytimes.com/pages/business/index.html>

33. Gulf News – Business Section

<http://gulfnews.com/business>

34. Tolo News – Business Section

http://www.tolonews.com/en/component/news_portal/?view=category&id=3

35. Pajhwok Afghan News – Business and Economic News Section
<http://www.pajhwok.com/en/business-economics>

36. Financial Post www.financialpost.com
Financial section of the Canadian newspaper called the National Post. Primarily covers finance and business in Canada.

37. Reuters – Finance - www.reuters.com/finance

News portals such as Google News and Yahoo News have specific sections for finance, business, and economic news. These news portals bring together news stories from various sources, including ones that are listed above in the list of 25 business sources.

News Portals

38. Yahoo! Finance www.finance.yahoo.com/

39. Google News – Business – www.news.google.com

Assignment #1

Look at 10 or more of the business and economic news organizations mentioned in class today. Look through 10 or more news stories on the website. Study the way the websites categorize and organize business and economic news. List the types of stories or categories of economic news that you see on the website. For example, Businessweek.com has main categories called Global Economics, Markets and Finance, as well as others. Under Global Economics, there are sub categories like US Economy, China, Energy, and others. Categories can be based on a theme, region, or country. Bring your list to class and we will review the categories.

Lesson 2

Economic Topic - Economic Indicators

Journalistic Topic - Building Your Knowledge Base and Sources

One of the biggest complaints about business and economic journalists that I have heard is that they don't know enough about the topics they are covering. On the other hand, journalists have told me that they cover so many different topics on a weekly basis that they don't have an opportunity to build expertise in one area. This can lead journalists to take a press release from any source and just "cut and paste" the text into their story. Such "cut and paste" jobs are often one sided news and don't offer readers any analysis, comparison, or information to make important economic decisions.

Every economic journalist should read at least three business and economic news sources everyday. These can be local business newspapers, foreign news magazines, or watch/ listen to a business news radio/ television programs. If an economic journalist has a specific beat or area of focus (for example tax policy or the consumer price index), then they should read articles about their beats with great detail and even keep a personal archive of the news stories that pertain to their beat.

Economic journalists should also keep up with industry reports and research about the various economic sectors they report on. For example, if you are a reporter following fluctuations in the price of consumer goods, then you should download the Consumer Price Index reports every month from the Afghanistan Central Statistics Organization. When you read these reports you should be aware of who is paying for the research and publishing the information. The information maybe reliable but you may have to check the facts or analysis with other sources. To avoid one-sided stories, every economics story needs multiple sources that address various points of view.

Finding experts

Successful economic journalists are always looking for experts in the sectors they cover. Experts can be business executives, university professors, business analysts, managers, economists, government officials, and anyone who researches or works in the industry you are writing about.

Instructor's Notes: The following part of the lecture can be done as a class participation exercise. You can ask the class to list the different ways that they can learn about an economic topic or sector.

Ways of getting information

- Introduce yourself to key business and economic sources. Tell them that you will be following the Business and Economic news beat for your media organization.

-Ask to be on their press contact list to receive press releases and event information.

- Build a relationship with the source and make weekly follow up calls.
- visit the organization's headquarters
- Interview economists, specialist, directors, and statisticians
- Interview policy makers who work on economic issues
- visit the government's budget office, develop sources
- read organization's financial reports, press releases, brochures, annual reports and other publications
- interview with labor unions
- interviews with large and small companies

Sources for Business and Economic News Stories

In lesson 1 we listed the various business sectors and potential reporting topics for each sector. Today we will brainstorm the various sources for story ideas and story information.

Here are some sources to start off with.

Instructor's Notes: Ask your students to name more sources in each category.

Labor Unions

Governmental Sources:

Ministry of Finance

- Department of Income Tax
- Customs Collection Department
- National Budget Preparation Office

Ministry of Economics

Ministry of Mining and Industries

Ministry of Agriculture

Central Bank: Da Afghanistan Bank

Central Statistics Office

Afghanistan Investment Support Agency

Other governmental banks: Pashtuny Tejarity Bank, Agricultural Bank, Milli Bank

International Finance Organizations: World Bank, International Monetary Fund (IMF)

Economists

Private Afghan Companies: Roshan, AWCC, Kam Air, Alkoyzai Tea, Azizi Hotak Oil, RANA Technologies. There are more than 10,000 private sector companies in Afghanistan.

Multinational companies doing business in Afghanistan: Nokia, LG, Etisalat, Fed Ex, DHL, Western Union

Small Stores/ businesses: Gold sellers, petrol sellers, construction material sellers, carpets stores, grocery stores, clothing stores

Private Banks: Afghanistan International Bank, Azizi Bank, New Kabul Bank, Alfallah Bank, Saray Shazada

Farmers

Afghanistan Chamber of Commerce and Industries

Business Associations - 25 major business associations in Afghanistan

- Afghanistan Builders Association (ABA)
- Afghanistan Industrialists Association (AIA)
- Federation of Afghan Craftsman and Traders (FACT)
- Afghan Women's Business Federation (AWBF)
- Union of Kabul Food Grain Traders (UKFT)
- Afghanistan Leather and Tanneries Association (ALTA)
- Afghan Carpet Exporters Guild (ACEG)
- Afghan Money Changers Association (AMCA)
- Afghanistan National Food Association (ANFA)
- Association of Afghan Freight Forwarding Companies (AAFCCO)
- Afghanistan Exporters Union (AEU)
- Afghanistan Bankers Association (ABA)
- Afghanistan Dry Fruit Exporters Association (ADFEA)
- Afghanistan Masonry Industrialist and Traders Association (AMITA)
- Afghanistan Marble and Granite Producers Association (AMGPA)
- Afghan Marble Industrialists Association (AMIA)
- Afghanistan Economic Reporters Association (AERA)
- Association of Kabul Carpet Producers (AKCP)
- Afghanistan Women Business Council (AWBC)
- Afghanistan Importers Association (AIA)
- Afghan Consulting Companies Association (ACCA)
- Eastern Zone Transporters Association (EZTA)
- Afghanistan Housewives Business Association (AHBA)
- Afghanistan Pharmaceuticals Producers & Importers Association (APPIA)
- Afghanistan Women Business Association (AWBA)

Understanding Economic Indicators

Economic indicators are key statistics, usually of macroeconomic scale, that indicate the direction of an economy or the health of an economy. Economic indicators or statistics usually follow a set formula so that it is easy for people to compare statistics from one year to another or from one quarter to another. People can use economic indicators to understand what is happening in the overall economy, for example the job market or prices of things they buy everyday. Business investors use economic indicators to make decisions about their current or future investment possibilities. If a set of economic indicators suggest that the economy is going to do better or worse in the future than they had previously expected, they may decide to change their investing strategy.

Economic indicators can potentially be any piece of economic data, but specific pieces of data released by governments and non-profit or research organizations have become widely followed. These economic indicators are:

- The Consumer Price Index (CPI)
- Gross Domestic Product (GDP)
- Unemployment figures
- The price of crude oil

An economic indicator is only useful if one interprets it correctly. Sometimes there are strong links between two or more economic indicators. For example there is a link between economic growth (as measured by GDP) and corporate profit growth. However, basing investment, business, or even personal finance decisions on one indicator can be troublesome. Economic indicators help us understand the patterns and trends of an economy; they cannot predict the future.

Journalists covering business and economic beats must understand the basics of economic indicators and follow new releases of indicators.

Most economic indicators have a specific schedule for release, allowing investors to prepare for and plan on seeing certain information at certain times of the month and year. Journalists can also follow the schedule for releases and plan news stories around the time of the release.

Many different groups collect and publish economic indicators, but The United States Congress publishes the most important American collection of economic indicators. Their Economic Indicators are published monthly and are available for download in PDF and TEXT formats. Each of the statistics in these categories helps create a picture of the performance of the economy and how the economy is likely to do in the future.

In Afghanistan, the Central Statistics Organizations and some governmental ministries prepare and publish economic indicators like the Gross Domestic Product, Consumer Price Index, and some others. International financial organizations like the World Bank and the International Monetary Fund also publish some economic data on Afghanistan. Sometimes survey companies like Gallup and others will sample the population and use it to estimate an economic indicator.

Afghanistan's CSO puts out a monthly consumer price index, the annual gross domestic product, trade statistics, and an annual statistical yearbook. Much of this data can be found on the CSO's website www.cso.gov.af

Source: http://economics.about.com/cs/businesscycles/a/economic_ind_2.htm

In general economic indicators fall into seven broad categories:

1. Total Output, Income, and Spending

These tend to be the broadest measures of economic performance and include such statistics as:

- Gross Domestic Product (GDP) [quarterly]
- Real GDP [quarterly]
- Implicit Price Deflator for GDP [quarterly]
- Business Output [quarterly]
- National Income [quarterly]
- Consumption Expenditure [quarterly]
- Corporate Profits [quarterly]
- Real Gross Private Domestic Investment [quarterly]

2. Employment, Unemployment, and Wages

These statistics cover how strong the labor market is and they include the following:

- The Unemployment Rate [monthly]
- Level of Civilian Employment [monthly]
- Average Weekly Hours, Hourly Earnings, and Weekly Earnings [monthly]
- Labor Productivity [quarterly]

3. Production and Business Activity

These statistics cover how much businesses are producing and the level of new construction in the economy:

- Industrial Production and Capacity Utilization [monthly]
- New Construction [monthly]
- New Private Housing and Vacancy Rates [monthly]
- Business Sales and Inventories [monthly]
- Manufacturers' Shipments, Inventories, and Orders [monthly]

4. Prices

This category includes both the prices consumers pay as well as the prices businesses pay for raw materials and include:

- Producer Prices [monthly]
- Consumer Prices [monthly]
- Prices Received And Paid By Farmers [monthly]

5. Money, Credit, and Security Markets

These statistics measure the amount of money in the economy as well as interest rates and include:

- Money Stock (M1, M2, and M3) [monthly]
- Bank Credit at All Commercial Banks [monthly]
- Consumer Credit [monthly]
- Interest Rates and Bond Yields [weekly and monthly]
- Stock Prices and Yields [weekly and monthly]

6. Federal Finance

These are measures of government spending and government deficits and debts:

- Federal Receipts (Revenue)[yearly]
- Federal Outlays (Expenses) [yearly]
- Federal Debt [yearly]

7. International Trade

These are measure of how much the country is exporting and how much they are importing:

- Industrial Production and Consumer Prices of Major Industrial Countries
- U.S. International Trade In Goods and Services
- U.S. International Transactions

These are the main categories of Economic indicators in the US. Other countries track their economies in similar ways.

To understand economic indicators, we must understand the ways in which economic indicators differ. There are three major qualities each economic indicator has:

Source: http://economics.about.com/cs/businesscycles/a/economic_ind.htm

Three Qualities of Economic Indicators

1. Relation to the Business Cycle / Economy

Economic Indicators can have one of three different relationships to the economy:

1. **Procylic:** A procyclic (or procyclical) economic indicator is one that moves in the same direction as the economy. So if the economy is doing

well, this number is usually increasing, whereas if we're in a recession this indicator is decreasing. The Gross Domestic Product (GDP) is an example of a procyclic economic indicator.

2. **Countercyclic:** A countercyclic (or countercyclical) economic indicator is one that moves in the opposite direction as the economy. The unemployment rate gets larger as the economy gets worse so it is a countercyclic economic indicator.
3. **Acyclic:** An acyclic economic indicator is one that has no relation to the health of the economy and is generally of little use. The number of runs the Afghan National Cricket team gets in a year generally has no relationship to the health of the economy, so we could say it is an acyclic economic indicator.

2. **Frequency of the Data**

In most countries GDP figures are released quarterly (every three months) while the unemployment rate is released monthly. Some economic indicators, such as the Bombay Stock Exchange Index, are available immediately and change every minute.

3. **Timing**

Economic Indicators can be leading, lagging, or coincident which indicates the timing of their changes relative to how the economy as a whole changes.

Three Timing Types of Economic Indicators

1. **Leading:** Leading economic indicators are indicators, which change before the economy changes. Stock market returns are a leading indicator, as the stock market usually begins to decline before the economy declines and they improve before the economy begins to pull out of a recession. Leading economic indicators are the most important type for investors as they help predict what the economy will be like in the future.
2. **Lagged:** A lagged economic indicator is one that does not change direction until a few quarters after the economy does. The unemployment rate is a lagged economic indicator as unemployment tends to increase for 2 or 3 quarters after the economy starts to improve.
3. **Coincident:** A coincident economic indicator is one that simply moves at the same time the economy does. The Gross Domestic Product is a coincident indicator.

Assignment #2

Think about some of the financial or economic decisions you have made in your life. They can be decisions like buying a bicycle, taking a job, or moving to a different village or province.

Take one situation and tell me in 500 words what things you considered when you were making your decision? Did anything affect your decision? Did you seek any information about anything before making your decision? How did you make your final decision?

AFGHANISTAN - NATIONAL STATISTICS

MARKETS	LAST	PREVIOUS	AVERAGE	METER	TREND	UNIT	REFERENCE	FREQUENCY	
CURRENCY	52.58	52.59	47.03				Apr/2013	Monthly	View
GDP	LAST	PREVIOUS	AVERAGE	METER	TREND	UNIT	REFERENCE	FREQUENCY	
GDP	20.34	17.24	4.44			USD Billion	Dec/2011	Yearly	View
GDP ANNUAL GROWTH RATE	9.50	3.20	12.59			Percent	Mar/2012	Yearly	View
GDP PER CAPITA	575.97	501.47	194.57			USD	Dec/2011	Yearly	View
GDP PER CAPITA PPP	1201.93	1129.28	840.74			USD	Dec/2010	Yearly	View
LABOUR	LAST	PREVIOUS	AVERAGE	METER	TREND	UNIT	REFERENCE	FREQUENCY	
POPULATION	35.32	34.39	19.16			Million	Dec/2011	Yearly	View
UNEMPLOYMENT RATE	15.00	9.00	6.25			Percent	Dec/2011	Yearly	View
PRICES	LAST	PREVIOUS	AVERAGE	METER	TREND	UNIT	REFERENCE	FREQUENCY	
INFLATION RATE	5.80	5.77	4.30			Percent	Dec/2012	Monthly	View
MONEY	LAST	PREVIOUS	AVERAGE	METER	TREND	UNIT	REFERENCE	FREQUENCY	
INTEREST RATE	15.00	15.00	15.70			Percent	Feb/2013	Monthly	View
TRADE	LAST	PREVIOUS	AVERAGE	METER	TREND	UNIT	REFERENCE	FREQUENCY	
BALANCE OF TRADE	-6014.00	-4766.00	-2916.08			USD Million	Mar/2012	Yearly	View
CURRENT ACCOUNT	-6519.00	-6977.00	-4782.12			USD Million	Mar/2011	Yearly	View
CURRENT ACCOUNT TO GDP	-38.50	-53.70	-54.57			Percent	Mar/2011	Yearly	View
EXPORTS	375.85	388.50	352.92			USD Million	Mar/2012	Yearly	View
IMPORTS	6390.31	5154.25	3267.65			USD Million	Mar/2012	Yearly	View
GOVERNMENT	LAST	PREVIOUS	AVERAGE	METER	TREND	UNIT	REFERENCE	FREQUENCY	
GOVERNMENT DEBT TO GDP	8.00	11.20	66.07			Percent	Mar/2011	Yearly	View
GOVERNMENT BUDGET	-26.00	-20.30	-21.45			Percent of GDP	Mar/2011	Yearly	View
CREDIT RATING	15.00								View

Lesson 3

Economic Lecture - Understanding the CPI and GDP

Journalism Lecture – Evaluating Data and Finding the story in the Data

Understanding the Consumer Price Index

During today's class, I will explain the Consumer price index, which is commonly referred to as the CPI.

A CPI is a measure of the average change over time in the prices paid by households for a fixed basket of goods and services.

The simplest way of thinking about the CPI is to imagine a basket of goods and services comprising items bought by Afghan households. Now imagine the basket is purchased each month. As prices change from one month to the next, so too will the total price of the basket. The CPI is simply a measure of the changes in the price of this fixed basket as the prices of items in it change.

The CPI is used in most countries around the world. The index is usually developed by a governmental office or organization that is responsible for economical, statistical, or labor issues. In the United States the Bureau of Labor Statistics puts together the CPI. In Afghanistan the Central Statistics Organization develops the CPI. The following information is about how the CPI is developed in Afghanistan.

The Consumer Price Index (CPI) is an important macro-economic indicator. It provides a general measure of changes in prices of consumer goods and services purchased by Afghan households. The CPI is used for a variety of purposes, such as in the development and analysis of government economic policy and the adjustment of some government benefits (such as pensions). Because of this, the CPI directly or indirectly affects all Afghans.

The Central Statistics Organization of Afghanistan produces CPI figures. CSO publishes Consumer Price Index (CPI) at the National level for 6 provinces (Kabul, Herat, Kandahar, Jalalabad, Mazar-e-Sharif and Khost) every month. The provinces represent their regions respectively. All CPI results appear on the CSO website at <http://www.cso.gov.af>

Instructor's notes: distribute copies of the latest CPI data from the CSO's website and then review the following:

A lot of people ask; What's in the basket?

The total basket is divided into 11 major groups, each representing a specific set of commodities:

- Food and non-alcoholic beverages

- Tobacco
- Clothing and footwear
- Housing
- Furnishings, household goods
- Health
- Transport
- Communication
- Recreation and culture
- Restaurant and Hotels
- Education

The CPI also measures changes the average exchange rates for the major international currencies in the Kabul market.

For practical reasons, the basket cannot include every item bought by households but it does include the most significant items. It is not necessary to include all the items people buy since many related items are subject to similar price changes. The idea is to select representative items so that the index reflects price changes for a much wider range of goods and services than is actually priced.

Priced for the CPI

A total of about 3000 price quotations are collected each month to generate the price statistics. For most items, three outlets are visited for each city. They are usually located in the central market or close to that area. The outlet types available in the major cities of Afghanistan are shops and street vendors located in markets as well as stores and service establishments located along shopping streets. For each item, a representative mix of outlets is selected reflecting the consumers' preferences for them.

After completion of the selection process, the regular price collection starts in each of the major cities of Afghanistan. CSO field agents ask shopkeepers for prices. No bargaining is involved. The prices include sales tax, if applicable. Prices are entered on two forms: one for food and beverages and another one for non-food items. For each item, three price quotations are obtained. They are entered for the same unit that was used for pricing in previous months. Sales prices and discounted prices are recorded, but only when they are available to all consumers.

When is the CPI published?

Published about 10 days after reference month for Kabul CPI. For the national CPI, published in two weeks after the reference month. The annual CPI for both Kabul and national also is published with one-month lag of the reference year.

How is the CPI calculated?

The CPI is calculated by taking price changes for each item in the predetermined basket of goods and averaging them; the goods are weighted according to their importance.

Separate indices are first calculated for each item in each of the six urban areas using the ratio of the current period's average price to the previous period's average price. The national index represents the weighted arithmetic average of indices relating to the urban areas.

What does the term weight mean?

The weight is the proportion of total expenditure spent on a certain item or category in the overall basket of consumer goods and services. For example, the percentage of total expenditure on Food & Non Alcoholic Beverages is 58.84%. In simple terms, it means the average expenditure on Food & Non Alcoholic Beverages was under 60%. The weight presents the relative importance of an item or category in the overall basket.

When was the CPI first produced in Afghanistan?

CSO has been publishing CPI for Kabul since 2003, at National level since 2004, and for 6 provinces since 2005.

Whose buying habits does the index reflect?

The index covers the average consumer. It doesn't cover the profile of any one individual or household but is based on the average expenditure profile for the country as a whole. As such, it represents young and old, rich and poor, urban and rural.

What is the base month or year?

The base month/ year is the month/year in which the CPI was equal to 100. That month/ year is used as a reference base period that serves as a benchmark for future periods, allowing economists to judge levels of inflation.

What is the difference between a percentage and a contribution?

The percentage change measures the change in the price level over a period. The contribution measures the effect or the contribution of individual items or headings to the overall change in the month, quarter or year.

Instructor's Notes: Give your students 15 minutes to review the CPI data. Then ask the class the following questions:

What stands out to you in the data?

During which months do you see the biggest change in prices?

During which months do you see the smallest change in prices?

What happened to prices over a 12-month period?

What items increased/ decreased the most?

Understanding Gross Domestic Product

What are the National Accounts?

The National Accounts are a series of tables, which together give a picture of the performance of the economy as a whole and of some of the important sectors. Two of the most important aggregate measures of national accounts are GDP and GNP. At this time the Central Statistics Organization of Afghanistan measures the GDP.

What is the GDP?

GDP stands for Gross domestic product (GDP) and is Afghanistan's official measure of economic growth. The GDP represents the total dollar value of all goods and services produced over a specific time period - you can think of it as the size of the economy. Usually, GDP is expressed as a comparison to the previous quarter or year. For example, if the year-to-year GDP is up 3%, this is thought to mean that the economy has grown by 3% over the last year.

How is the GDP measured?

Afghanistan's national accounts estimates are developed using the UN System of National Accounts (SNA). The SNA is a comprehensive accounting framework within which economic data can be compiled and presented in a format that is designed for purposes of economic analysis, decision-taking and policy-making. The SNA consists of an integrated set of macroeconomic accounts, balance sheets and tables based on internationally agreed concepts, definitions, classifications and accounting rules.

What methods does the CSO use to calculate the GDP?

The most direct of the three is the product approach, which sums the outputs of every class of enterprise to arrive at the total. The expenditure approach works on the principle that all of the product must be bought by somebody, therefore the value of the total product must be equal to people's total expenditures in buying things.

Where does the data for the GDP come from?

Data for the GDP calculations comes from various Afghan governmental institutions and ministries and from surveys conducted by the CSO.

Who prepares the GDP?

The CSO's National Accounts Department is responsible for calculating the GDP.

What areas of Afghanistan does the GDP cover?

GDP statistics cover the entire country

When is the GDP published?

GDP estimates are compiled annually on the Solar year basis ending March 20, e.g. for the year 1383 the covered period is from 21 March 2004-20 March 2005. The annual GDP estimates are disseminated as follows: within 6-9 months for preliminary data (in September) and within 12 months for final data (in March) on the basis of Solar calendar. The GDP estimates are published once a year in the *Afghanistan Statistical Yearbook*. For official operation and request, the preliminary estimates are provided.

When was the GDP first produced in Afghanistan?

Afghanistan's first official national account statistics were produced in 1977. Because of conflict and insecurity, national account statistics were not produced from 1995-2001 in Afghanistan. Since 2002, the CSO has been producing national account statistics annually.

What are the limitations of the data for the national accounts?

In the aftermath of more than two decades of war, the whole statistical system collapsed and the administrative reporting system ceased to function. Still, as of today, the statistical services are in the process of recovery. Prolonged periods of conflict and war severely disrupted the social and economic infrastructure and weakened the public administrative capacity and almost complete loss of the statistical base, institutional memories, and files in the key economic ministries.

Who uses the National Accounts?

The national accounts bring together into one overall framework the different aspects of the economy. Policy makers, analysts, journalists, and researchers use the GDP data to examine the performance of the economy. Because GDP data is developed using international standards, they can be used to compare Afghanistan with other countries.

What does growth rate mean?

The single most often quoted figure from the national accounts is probably the growth rate. This is the change in GDP at constant prices. Constant Prices means the change after any increases or decreases due to price changes have been removed.

What sectors are covered under the GDP?

The GDP is divided into three main sectors, which are agriculture, industry, and services. Under each of these main sectors are multiple subsectors. For example subsectors for agriculture include cereals, fruits, and livestock. Industry includes mining, manufacturing and other subsectors.

Agriculture includes livestock production, hunting, forestry and logging, and fishing. Industry comprises value added in mining and quarrying, manufacturing, electricity, gas and water, and construction. Services includes economic activity in wholesale and retail trade, hotels, restaurants, transportation and communication, banking insurance and real estate, ownership of dwellings, public administration and defense, NGOs, professional, and personal services including domestic help, education, health care, garage, repair, and other services.

GDP by expenditure categories includes 1) private consumption (or final consumption expenditure of household) is imputed as residual item, 2) consumption of government and non-profit institutions serving households (NPISH), 3) gross domestic investment including gross fixed capital formation and increase in stock, and exports and imports of goods and non-factor services.

What is the difference between GDP in current price and constant price?

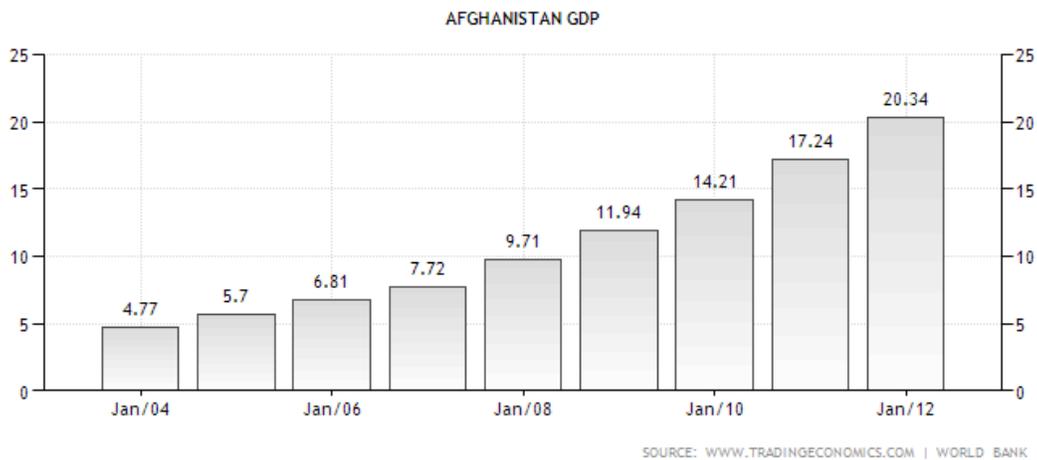
Current price GDP measures value-added production in today's prices. Increases in current price GDP can be driven simply by price changes when one of the key pieces of information that is needed is whether or not the quantity of final goods and services available is increasing or not. For this reason GDP series' are often expressed in constant price.

On the contrary to this, Constant price GDP measures value-added production expressed in the prices of a particular year, known as the base period.

It is calculated by adjusting nominal values for price changes. By expressing current price series' in constant prices we can analyze the price and volume components separately.

AFGHANISTAN GDP

The Gross Domestic Product (GDP) in Afghanistan was worth 20.34 billion US dollars in 2011. The GDP value of Afghanistan represents 0.03 percent of the world economy. GDP in Afghanistan is reported by the World Bank. Historically, from 1960 until 2011, Afghanistan GDP averaged 4.4 USD Billion reaching an all time high of 20.3 USD Billion in December of 2011 and a record low of 0.5 USD Billion in December of 1960. The gross domestic product (GDP) measures of national income and output for a given country's economy. The gross domestic product (GDP) is equal to the total expenditures for all final goods and services produced within the country in a stipulated period of time. This page includes a chart with historical data for GDP in Afghanistan.



Assignment #3

Instructor's notes: please provide the class with the most current CSO CPI and GDP data

Using the latest CPI and GDP data from the CSO, ask you students to develop three story ideas and bring it to the next class meeting

ځلورم جدول: د کابل ښار د لگښتې توکو منځنۍ بېړۍ
 جدول چه ارم: اوسط قی م مواد مصرفی شهر کابل
 بیه په افغانۍ قی مت په افغانۍ

Table 4: Kabul City Average Consumer Prices

Items	کب	وری	غوی	غبرگولی	چنکابن	زمري	وړي	تله	لړم	لیندي	درغومي	سولواغه	کب	واچ	اقلام	توکسی	
	حوت	حمل	شور	چوزا	سرطان	اسد	سینبله	میزان	عقرب	قوس	جدی	دلو	حوت				
	1390	1391	1391	1391	1391	1391	1391	1391	1391	1391	1391	1391	1391	2012			
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar				
	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2013	2013	2013				
Rice-imported high quality	60.3	59.8	66.8	68.5	69.1	71.9	73.3	77.4	79.7	80.8	79.8	80.4	80.0	کی لوگرام	بهرنچ باړی اعلی	نری اعلی وری چی	
Rice-imported average quality	37.1	36.6	40.9	42.6	43.2	43.7	44.1	47.7	48.3	49.1	49.3	47.3	47.1	کی لوگرام	بهرنچ باړی متوسط	نری منځنی وری چی	
Rice-local high quality	34.3	33.9	36.6	36.9	37.7	38.2	38.1	39.4	39.8	40.2	40.3	40.2	40.3	کی لوگرام	بهرنچ لک اعلی	بهنده اعلی وری چی	
Rice-local average quality	29.7	29.4	31.9	32.6	33.1	33.6	33.6	34.0	34.1	34.5	34.7	34.6	34.6	کی لوگرام	بهرنچ لک متوسط	بهنده منځنی وری چی	
Bread, whole wheat(100g)	4.1	4.1	4.0	4.1	4.4	4.1	4.2	4.1	4.3	4.1	4.3	4.2	4.3	گرام	د 100 گرام نان	قی مت 100 گرام بیه	
Wheat flour good quality	22.2	22.6	22.4	22.3	23.4	23.6	23.9	24.3	25.0	24.9	25.0	24.8	24.8	کی لوگرام	دغن جو اعلی اوره	ارد گندم اعلی	
Wheat flour average quality	20.7	21.0	20.9	21.0	20.8	21.2	21.9	23.1	23.1	23.1	23.5	22.7	22.7	کی لوگرام	دغن جو منځنی اوره	ارد گندم اعلی متوسط	
Beef (fresh)	190.0	189.9	192.5	191.6	190.7	194.9	196.6	200.0	203.9	200.0	204.8	208.1	211.3	کی لوگرام	دغوائ غوښه	گوشت گا ومی	
Mutton (fresh)	311.2	315.4	322.1	317.3	313.1	318.1	318.0	317.1	313.6	319.2	324.2	325.0	324.2	کی لوگرام	دپسه غوښه	گوشت گوسفند	
Milk pack (200ml)	14.5	14.7	14.7	14.9	14.7	16.0	15.6	15.7	15.6	15.4	16.0	15.7	15.7	قطنی	شیر د 200 ملی لیتر	شیر د 200 ملی لیتر	
Powdered milk	273.4	289.9	308.9	306.6	309.8	321.4	327.2	328.7	329.6	347.8	347.4	348.1	350.5	کی لوگرام	وچی شیر خشک	وچی شیر	
Vegetable oil	93.6	93.8	94.6	94.9	94.3	94.6	92.6	92.7	93.1	93.4	94.5	92.3	92.2	کی لوگرام	نښانی غوړی	روغن نښانی	
Apple	52.7	52.7	52.7	52.7	52.7	52.7	43.9	36.5	32.1	33.7	42.4	42.8	43.9	کی لوگرام	منی سیب	منی سیب	
Fresh tomatoes	21.0	21.0	25.2	20.0	14.5	13.5	12.1	12.5	16.2	16.2	16.2	16.2	16.2	کی لوگرام	تازه رومی	بیا نجان رومی تازه	
Onion	18.9	18.4	17.7	15.1	14.3	16.6	15.8	15.7	16.1	15.2	13.6	14.1	15.7	کی لوگرام	پیاز	پیاز کلچه	
Red bean, average quality	58.9	62.8	65.2	66.0	64.3	63.0	63.0	63.0	62.8	64.0	65.7	66.4	66.4	کی لوگرام	سره منځنی لوبی	سرخ متوسط	
Sugar (Imp)	42.8	44.4	42.3	41.9	44.5	48.0	47.0	46.9	47.0	47.5	45.7	44.3	42.2	کی لوگرام	دندوبی شکره	شکر	
Black tea average quality	172.8	173.8	173.4	175.1	173.1	173.9	172.3	173.8	174.8	173.8	172.2	181.9	177.2	کی لوگرام	تور منځنی چای	چای سیاه متوسط	
Cigarettes, MOND	15.0	15.0	14.9	14.9	15.5	15.0	15.3	15.6	15.6	15.7	15.6	16.1	16.5	قطنی	سگرت (جوند)	سگرت (جوند)	
Flowery cotton	41.2	38.8	40.7	40.7	40.5	42.2	41.9	41.7	43.6	43.6	43.6	44.9	44.9	متر	گلدار کتان	گلدار کتان	
Rent, 4 rooms concrete	15,591	16,984	17,100	17,325	17,325	17,325	17,758	18,171	18,171	18,171	18,171	18,171	18,171	فی ماه	دکور کرایه	ځلور کورنۍ لاند کرایه (چار اتا قه کانکرت)	
Rent, 4 rooms non-concrete	10,150	9,954	10,004	10,134	10,329	10,443	11,154	11,437	11,409	11,657	11,895	12,440	12,440	فی ماه	دکور کرایه	ځلور کورنۍ خامه (کرایه خانه چار اتا قه خامه)	
Rent, house 2 rooms concrete	8,703	8,397	8,449	8,573	8,772	8,772	8,963	9,322	9,322	9,472	9,322	9,655	9,691	فی ماه	دکور کرایه	دوه کورنۍ لاند کرایه (دواتا قه کانکرت)	
Rent, house 2 rooms non-concrete	6,423	6,377	6,496	6,568	6,581	6,592	6,757	7,065	7,014	7,014	7,014	7,333	7,333	فی ماه	دکور کرایه	دوه کورنۍ خامه (کرایه خانه دواتا قه خامه)	
Liquid gas	65.7	64.9	48.2	47.8	46.5	52.4	53.0	57.4	58.7	66.1	68.7	51.6	48.8	کی لوگرام	اوبلن گاز	گاز زما ی	
Charcoal	41.3	41.3	40.2	41.4	37.9	39.3	39.3	41.5	41.4	41.6	41.5	40.9	35.8	کی لوگرام	دغیری سکاره	دغالی بلوط	
Fire wood	12.0	12.0	12.0	12.0	11.9	12.0	12.0	12.6	13.0	13.0	13.2	13.2	12.8	کی لوگرام	د سون لرگی	چوب سوخت	
Cotton	148.1	138.1	133.3	126.6	124.5	129.1	121.8	112.2	102.4	103.4	102.2	100.2	97.3	کی لوگرام	لجری درجه	پخته درجه اول	
Doctor fee	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	فی معاینه	د داکتر فیسی	فیسی داکتور	
Diesel Oil	63.0	63.0	63.6	59.5	58.3	55.1	56.1	61.2	61.9	60.4	60.4	56.2	57.4	لیتر	ندی زلوتی	ندی زلوتی	
Taxi fare	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	فی نفر	د تکسی کرایه	کرایه تکسی	
Fee for English course	314.3	333.5	307.7	307.7	307.7	307.7	307.7	297.6	297.6	297.6	302.2	318.1	318.1	فی ماه	د انگلیسی کورس فیسی	فیسی کورس انگلیسی	
Average exchange rate Afs/US\$	49.51	49.94	50.13	50.58	51.69	51.58	51.78	52.26	53.68	51.98	52.02	51.94	53.34	افغانۍ	د دلیر منځنی نرخ	اوسط نرخ دله افغانۍ بیه	

Table 1: Kabul City Consumer Price Index

توکو د بی و شاخص
غیرغذایی شهر کابل

March 2011 =100

حوت ۱۳۸۹=۱۰۰

کب ۱۳۸۹=۱۰۰

Items	کب حوت 1390 Mar 2012	وری حمل 1391 Apr 2012	غوی شور 1391 May 2012	غبرگولی جوزا 1391 Jun 2012	چنگابن سرطان 1391 Jul 2012	زمری اسد 1391 Aug 2012	وپی سنبله 1391 Sep 2012	تله میزان 1391 Oct 2012	لرم عقرب 1391 Nov 2012	لیندی قوس 1391 Dec 2012	مرغومی جدی 1391 Jan 2013	سلواغه دلو 1391 Feb 2013	کب حوت 1391 Mar 2013	اقلام	توکوسی
Overall Index	111.3	111.8	112.2	111.4	110.9	112.5	113.4	115.1	116.1	116.8	117.5	118.0	117.7	شاخص عمومی	تولیدی شاخص
Food and beverages	109.6	110.8	111.2	109.2	107.7	110.2	108.9	109.0	110.9	112.0	113.0	113.1	112.5	مواد غذایی	خوراکی توکوسی
Bread and Cereals	103.2	103.5	105.0	106.7	108.1	109.5	111.0	113.9	115.9	115.8	117.2	115.8	115.4	نان، آرد و غله جات	دودی، آوره و غلی
Meat	115.0	115.0	116.0	116.4	116.1	117.6	117.6	118.5	119.8	119.6	121.5	126.0	125.7	گوشت	غوبه
Milk, cheese and eggs	115.5	114.8	114.5	112.7	112.0	115.5	115.4	117.1	116.8	118.1	119.1	123.2	116.0	لبنیات	لبنیات
Oils and fats	115.0	115.4	116.3	116.4	115.9	116.2	113.6	114.4	115.2	115.9	117.2	114.8	115.1	روغن	غوی
Fresh and dried fruits	128.3	130.4	131.4	128.8	125.9	130.1	122.2	112.9	111.2	111.3	115.1	114.4	117.3	میوه جات خشک و تازه	وچی و تازه میوی
Vegetables	109.4	112.1	109.8	98.8	91.0	94.3	92.3	93.6	100.2	105.1	104.0	104.2	102.3	سبزیجات	سابه
Sugar and sweets	98.5	102.5	103.9	100.3	102.1	107.2	104.8	104.4	105.8	107.0	103.9	102.4	100.5	شکر و شرینی	شکره او خواره
Spices	122.2	126.5	129.0	130.9	127.2	136.0	136.8	138.0	139.1	139.9	141.8	139.8	139.5	مصالح جات	مصالح جات
Non-alcoholic beverages	116.6	116.8	116.0	117.0	117.9	120.0	119.5	118.8	120.4	120.4	120.3	122.0	121.5	چای و نوشابه	غیرالکولی مشروب
Non-Food	113.6	113.7	114.1	114.1	114.4	115.3	117.8	120.8	121.1	121.4	121.9	122.7	122.8	مواد غیر غذایی	غیرخوراکی توکوسی
Tobacco	105.3	106.0	108.8	108.8	109.3	108.7	109.7	110.6	110.7	110.5	110.9	111.3	111.8	دخانیت	سگرت او تنباکو
Clothing	108.0	106.1	107.2	106.1	106.7	108.1	108.8	109.9	111.7	111.7	112.3	111.9	112.0	البسه باب	جامی
Housing, electricity, water and gas	120.1	120.3	120.2	121.1	121.6	123.0	126.6	130.9	130.8	132.2	132.8	134.3	134.1	سرپناه	چونگیره
Furnishing and household goods	103.1	102.8	104.4	104.5	104.4	105.3	105.0	104.5	105.2	105.0	105.7	106.8	107.1	اثاثیه منزل	دکور سامانونه
Health	103.7	107.0	108.0	106.3	108.6	109.0	119.1	129.1	129.8	123.3	123.7	124.8	125.4	معالجه و تداوی	درملنه
Transportation	112.9	113.2	113.4	110.6	109.4	107.1	107.8	110.2	110.1	109.3	109.2	107.1	108.0	ترانسپورت	ترانسپورت
Communication	100.0	100.1	100.6	100.1	100.1	99.8	99.6	99.8	99.6	99.6	99.8	99.7	99.6	مخابرات	مخابرات
Education	98.8	100.7	97.8	97.8	97.7	97.9	98.5	97.4	97.4	97.4	97.5	99.3	99.3	تعلیم وتربی	بنوونه او روزنه
Information and Culture	100.8	102.3	103.3	100.8	100.2	102.0	101.6	101.9	101.3	100.5	101.1	101.9	102.6	اطلاعات و فرهنگ	اطلاعات و فرهنگ
Restaurants and Hotels	106.9	106.9	106.9	107.8	107.8	107.8	107.8	107.8	107.8	107.8	107.8	107.8	107.8	رستوران و هتل	رستوران و هتل
Miscellaneous	120.7	121.3	122.2	122.2	121.0	122.6	122.3	120.7	121.1	122.3	122.7	123.2	123.6	متفرقه	متفرقه
Exchange rate index	109.1	110.0	110.4	111.4	113.7	113.6	114.1	115.1	118.3	114.5	114.6	114.4	117.5	شاخص نرخ تبادل	تبادلی نرخ شاخص

ره برابر ده، راتولی پی
میباشند جمع آوری می شود.

Note: Prices are collected on 10 - 20 of each Afghan Solar month approximately 1- 10 of gregorian calendar.

1391= 21 March 2011 - 20 March 2012

کسال = 21 مارچ 2011 تر 20 مارچ 2012

سال 1391= 21 مارچ 2011 الی 20 مارچ 2012

Table 2: Kabul City CPI Monthly Percentage Change

دويم جدول: د کابل ښار د خوراکي اوغړي خوراکي توکو د میاشتني سلنې بدلون
جدول ۲: فیصدی تغیریات ماهوار شاخص قیوم مواد مصرفی شهر کابل

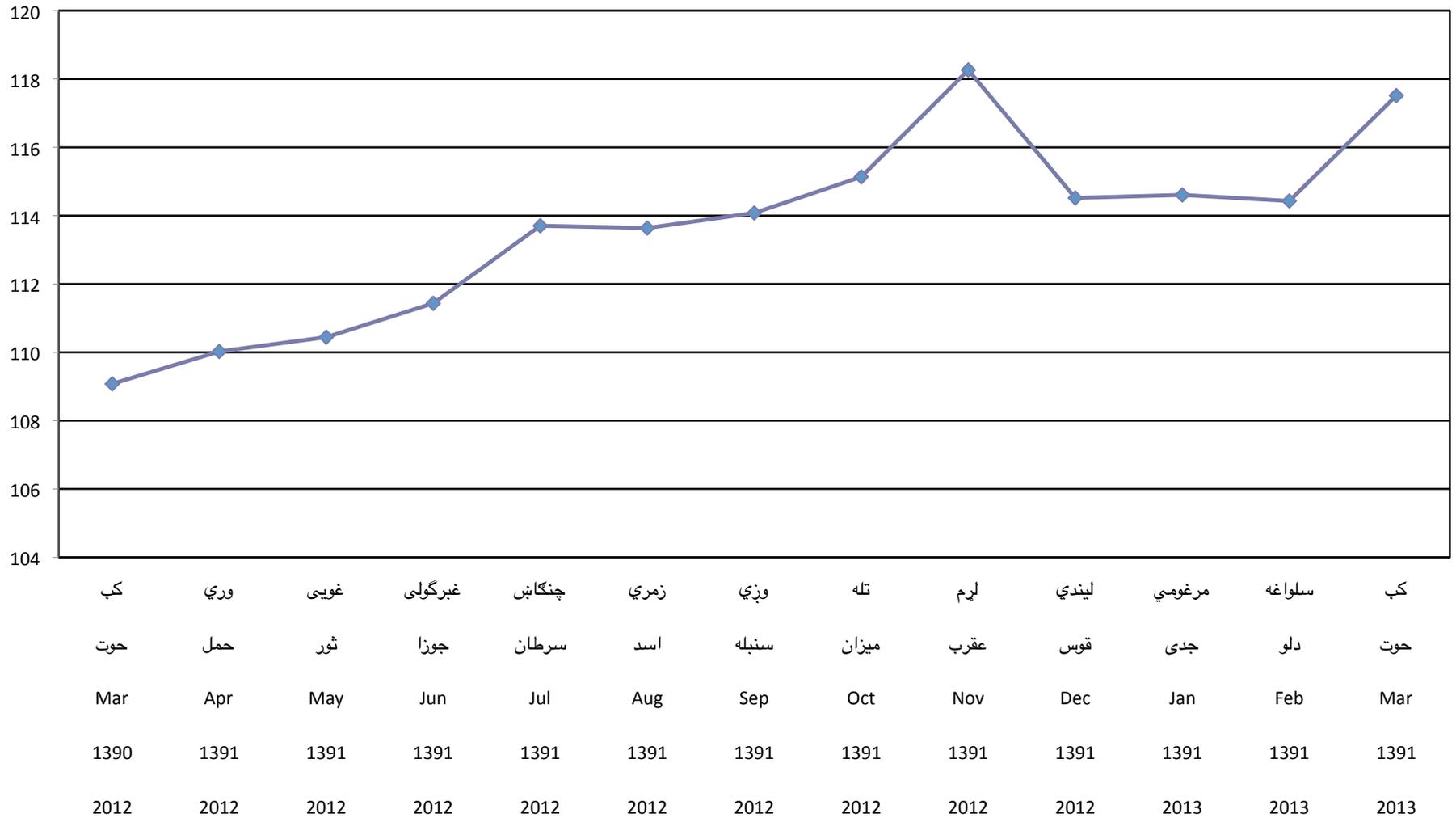
Items	کب	وری	غوی	غبرگولی	چنگاښ	زمري	وړي	تله	لړم	لیندي	مرغومي	سلواغه	کب	اقلام	توکسی
	حوت 1390 Mar 2012	حمل 1391 Apr 2012	شور 1391 May 2012	جوزا 1391 Jun 2012	سرطان 1391 Jul 2012	اسد 1391 Aug 2012	سینبله 1391 Sep 2012	میزان 1391 Oct 2012	عقرب 1391 Nov 2012	قوس 1391 Dec 2012	جدی 1391 Jan 2013	دلو 1391 Feb 2013	حوت 1391 Mar 2013		
Overall Index	0.9	0.5	0.4	-0.8	-0.4	1.4	0.8	1.5	0.9	0.5	0.6	0.4	-0.2	شاخص عمومي	ټوليز شاخص
Food Items	0.5	1.0	0.4	-1.8	-1.3	2.3	-1.2	0.1	1.7	1.0	0.9	0.1	-0.6	مواد غذایی	خوراکي توکي
Bread and Cereals	0.7	0.3	1.5	1.6	1.3	1.3	1.4	2.6	1.7	0.0	1.2	-1.2	-0.3	نان، آرد و غله جات	دودي، اوره او غلي
Meat	3.3	0.1	0.8	0.4	-0.2	1.3	0.0	0.8	1.1	-0.2	1.6	3.7	-0.2	گوشت	غوبينه
Milk, cheese and eggs	1.0	-0.7	-0.2	-1.6	-0.6	3.2	-0.1	1.4	-0.3	1.1	0.8	3.5	-5.8	لبنيات	لبنيات
Oils and fats	2.1	0.3	0.8	0.1	-0.5	0.2	-2.2	0.7	0.7	0.6	1.1	-2.0	0.3	روغن	غوري
Fresh and dried fruits	-1.2	1.7	0.8	-2.0	-2.3	3.4	-6.1	-7.5	-1.5	0.0	3.5	-0.6	2.5	میوه جات خشک و تازه	وچی او تازه میوی
Vegetables	-1.8	2.4	-2.1	-10.0	-7.9	3.6	-2.1	1.3	7.1	4.9	-1.1	0.2	-1.8	سبزیجات	سابه
Sugar and sweets	-7.7	4.1	1.4	-3.5	1.8	5.0	-2.2	-0.4	1.3	1.1	-2.9	-1.4	-1.9	شکر و شرینی	شکره او خواره
Spices	8.2	3.5	1.9	1.5	-2.8	6.9	0.6	0.8	0.8	0.6	1.3	-1.4	-0.2	مصالحات	مصالحات
Non-alcoholic beverages	0.0	0.1	-0.6	0.8	0.8	1.8	-0.4	-0.6	1.3	0.0	-0.1	1.4	-0.4	چای و نوشابه	غیرالکولي مشروبات
Non-Food Items	1.5	0.1	0.3	0.01	0.3	0.8	2.2	2.5	0.3	0.3	0.4	0.7	0.1	مواد غیر غذایی	غیر خوراکي توکي
Cigarettes and tobacco	-0.4	0.6	2.7	-0.03	0.5	-0.5	0.9	0.7	0.1	-0.2	0.4	0.3	0.5	دخانیت	سگرت او تنباکو
Clothing	0.7	-1.7	1.0	-1.0	0.6	1.3	0.6	1.0	1.7	0.0	0.5	-0.3	0.1	البسه باب	جامی
Housing	2.4	0.1	-0.1	0.7	0.4	1.2	3.0	3.3	0.0	1.0	0.5	1.1	-0.1	سرنپناه	چونگره
Household good	-0.3	-0.3	1.6	0.1	-0.1	0.8	-0.3	-0.4	0.7	-0.2	0.7	1.1	0.2	اثاثیه منزل	دکور سامانونه
Health	0.5	3.2	0.9	-1.5	2.1	0.3	9.3	8.4	0.6	-5.0	0.3	0.9	0.4	معالجه و تداوی	درملنه
Transportation	2.5	0.2	0.1	-2.4	-1.1	-2.1	0.7	2.2	-0.1	-0.7	-0.1	-1.9	0.8	ترانسپورت	ترانسپورت
Communication	0.0	0.1	0.4	-0.4	-0.1	-0.2	-0.3	0.3	-0.2	-0.1	0.3	-0.2	-0.1	مخابرات	مخابرات
Education	1.6	1.9	-2.9	0.0	-0.1	0.2	0.6	-1.1	0.0	0.0	0.1	1.9	0.0	تعلیم و تربیه	بشونه او روزنه
Information and Culture	1.0	1.5	1.0	-2.5	-0.6	1.8	-0.4	0.3	-0.6	-0.7	0.6	0.8	0.6	اطلاعات و فرهنگ	اطلاعات او فرهنگ
Restaurants and Hotels	1.3	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	رستوران و هتل	رستوران او هتل
Miscellaneous	-0.1	0.5	0.8	0.0	-1.0	1.3	-0.3	-1.3	0.4	1.0	0.4	0.4	0.3	متفرقه	متفرقه
Exchange rate index	0.1	0.9	0.4	0.9	2.0	-0.1	0.4	0.9	2.7	-3.2	0.1	-0.2	2.7	شاخص نرخ تبادل	د تبادلې نرخ شاخص

Table 3: Kabul City Consumer Price Index Monthly and Annual Index Changes -March 2013

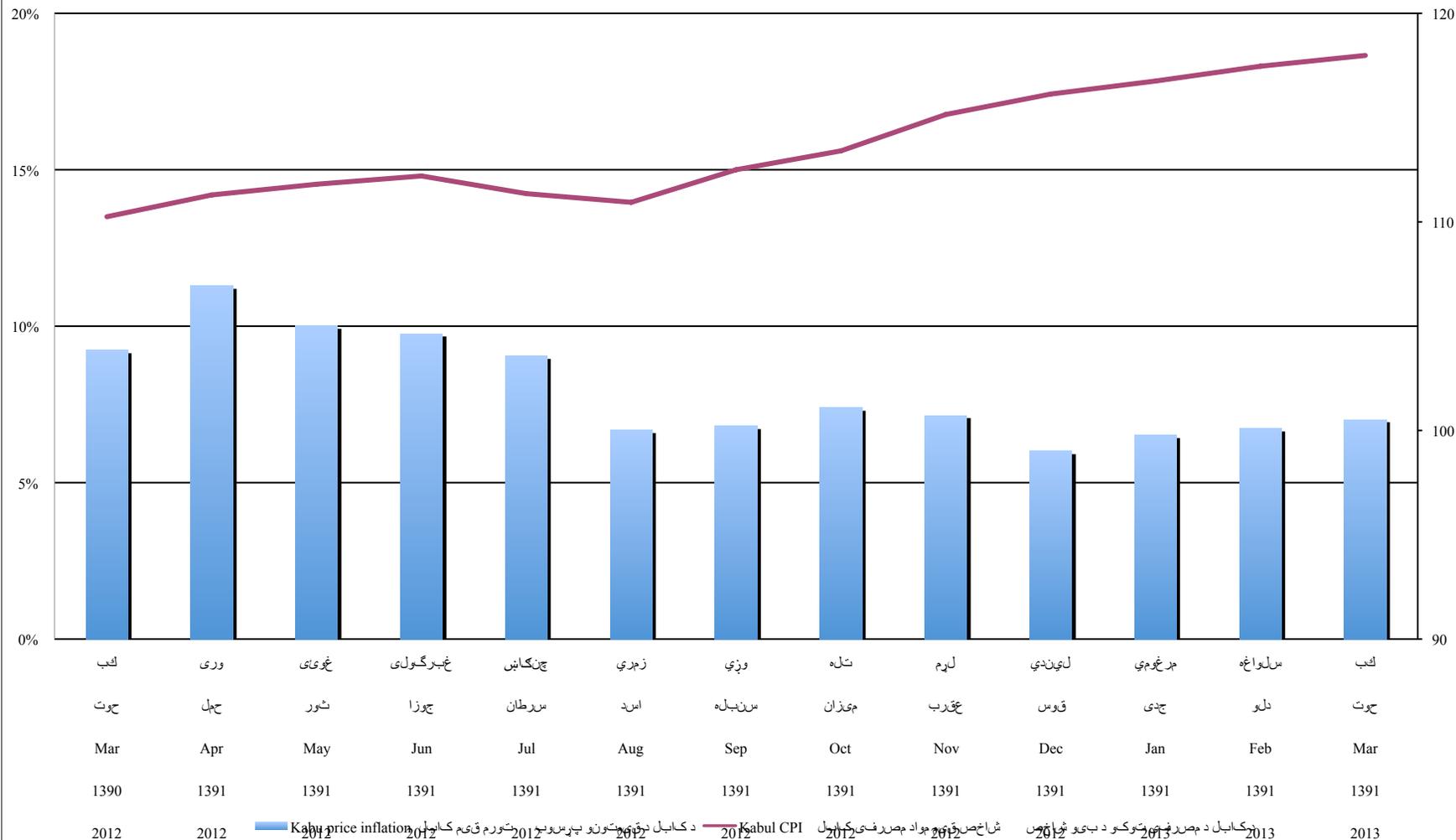
ی سلنې بدلون - کب ۱۳۹۱
جدول ۳: فیصدی تغیریات ماهوار و سالانه شاخص قیمی مواد مصرفی شهر کابل - حوت ۱۳۹۱

Items	تغیریات نظر به ماه ق		تغیریات نظر به سال ق		اقلام	توکى	
	تغیریات نظر به پرته		تغیریات نظر به پرته				
	Change from Previous month	Change from Previous year	Change from Previous month	Change from Previous year			
Change, %	Contribution, %	Change, %	Contribution, %	د وندى سلنه	د وندى سلنه	د وندى سلنه	د وندى سلنه
Overall Index	-0.21	-0.21	5.79	5.79	شاخص عمومى	توليز شاخص	
Food and beverages	-0.61	-0.24	2.57	1.01	مواد غذایى	خوراکی توکی	
Bread and Cereals	-0.31	-0.04	11.84	1.30	نان، آرد و غله جات	دودی، اوره او غلی	
Meat	-0.22	-0.01	9.34	0.49	گوشت	غوبنه	
Milk, cheese and eggs	-5.81	-0.17	0.44	0.01	لبنیات	لبنیات	
Oils and fats	0.26	0.01	0.09	0.00	روغن	غوری	
Fresh and dried fruits	2.51	0.14	-8.56	-0.54	میوه جات خشک و تازه	وچی او تازه میوی	
Vegetables	-1.80	-0.11	-6.46	-0.42	سبزیجات	سابه	
Sugar and sweets	-1.95	-0.04	1.99	0.04	شکر و شرینى	شکره او خواړه	
Spices	-0.16	0.00	14.19	0.09	مصالح جات	مصالح جات	
Non-alcoholic beverages	-0.41	0.00	4.14	0.05	نوشابه	غیرالکولی مشروبات	
Non-Food	0.06	0.03	8.04	4.77	مواد غیر غذایى	غیر خوراکی توکی	
Tobacco	0.49	0.00	6.14	0.02	دخانیت	سگریت او تنباکو	
Clothing	0.06	0.00	3.74	0.26	البسه بابه	جامی	
Housing, electricity, water and gas	-0.11	-0.04	11.66	3.88	سربناه	چونگره	
Furnishing and household goods	0.20	0.01	3.85	0.24	اثاثیه منازل	دکور سامانونه	
Health	0.43	0.01	20.86	0.53	معالجه و تداوی	درملنه	
Transportation	0.80	0.04	-4.40	-0.21	ترانسپورت	ترانسپورت	
Communication	-0.11	0.00	-0.42	-0.01	مخابرات	مخابرات	
Information and Culture	0.00	0.00	0.48	0.00	اطلاعات و فرهنگ	اطلاعات او فرهنگ	
Education	0.61	0.00	1.71	0.00	تعلیم و تربیه	بشوونه او روزنه	
Restaurants and Hotels	0.00	0.00	0.80	0.01	رستوران و هتل	هتل او رستوران	
Miscellaneous	0.35	0.01	2.43	0.05	متفرقه	متفرقه	

دریم گراف: د پیسو د راکړې ورکړې د شاخص بهیر
 گراف سوم: میلان شاخص نرخ تبادلہ اسعار
Chart 3: Exchange Rate Index Trend

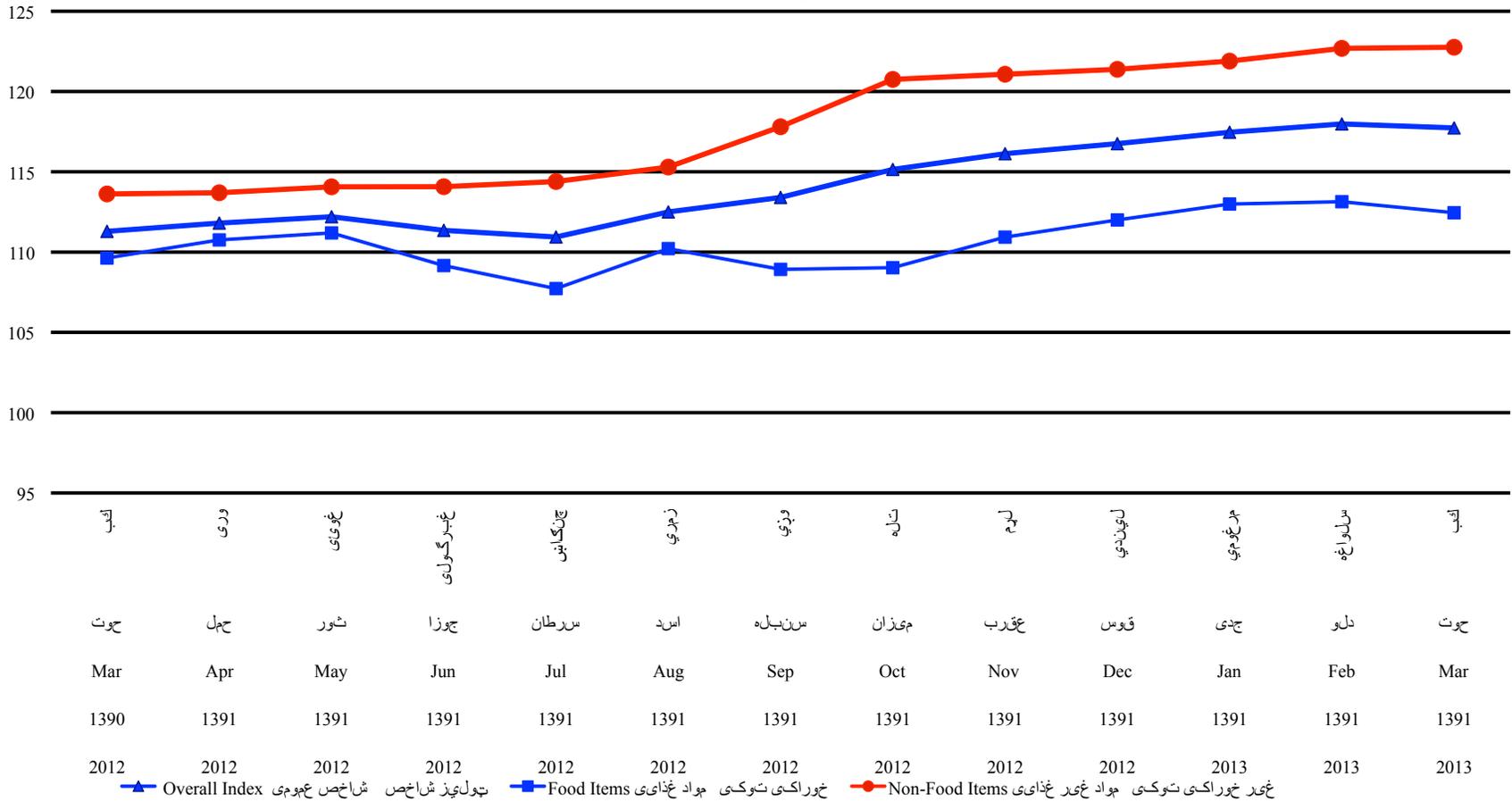


دوهم کراف: د کابل ښار د مصرفی توکو د شاخص میاشتنی پرسوب گراف دوم: تورم ماوار شاخص قیم مواد مصرفی شهر کابل
Chart 3: Kabul City CPI Monthly Inflation



لهمی گراف: د کابل ښار د مصرفی توکو د شاخص د پرسوب بهیر کراف اول: میلان تورم شاخص قیم مواد مصرفی شهر کابل

Chart 1: Kabul City CPI Trend



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BUSINESS &

ECONOMICS

Gold, diesel, gas prices down in Kabul

By *Zarghona Salehi* Feb 21, 2013 - 18:41

KABUL ([PAN](#)): Gold, diesel and gas prices decreased during the outgoing week in Kabul, where the rates of flour and rice edged up, retailers said on Thursday.

The rate of one litre of diesel fell by three afghanis to 55afs (\$1.04) from its last week's price of 58afs, while petrol sold for 55afs, the same as last week, said a filling station worker in the Taimani neighbourhood, Mohammad Javed.

A kilogram of liquefied gas sold for 43afs, recording a 2afs decrease, said Ahmad Sharif, a dealer in Taimani neighborhood. The same amount of gas accounted for 50afs in other parts of the city.

The price of per 560 kilograms of peeled oak worked out at 7,400afs and the same amount of cedar at 6,600 afghanis, the same as last week, said a stall owner in Dasht-i-Barchi area, Haji Sultan.

Food Traders' Union head Fazal Rahman said the price of a 50-kg sack of Pakistani flour jumped from 1,110afs to 1,130afs and as much Pakistani rice cost 3,300afs against its last week's price of 3,360 afs.

The rate of other food items remained stable, with a 50-kg bag of sugar priced at 1,620afs and a five-kg tin of Momin ghee at 400afs, a kilogram of African black tea at 200afs and Indonesian green tea at 175afs.

But wholesale prices varied from retail rates in some parts of the city. Khan Ali, a shopkeeper in the Karta-i-Seh locality, sold a 50-kg sack of Pakistani rice for 3,900afs and the same amount of sugar for 2,000afs.

Abdul Basir, a jeweler in the Lycee-i-Maryam neighbourhood, said the price of one gram of Arabian gold dropped from 2,350afs to 2,300afs and the Iranian variety from 1,900afs to 1,850afs. He linked the decline to international market trends.

Moneychanger Ahmad Shah said the buying rate of a US dollar was 52.750afs, while 1,000 Pakistani rupees accounted for 527afs. Last week's exchange value of the dollar stood at 52.45afs and 1,000 Pakistani rupees at 525afs.

myn/mud

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تجارت و اقتصاد

قیمت دیزل، گاز مایع و طلا در شهر کابل کاهش یافته است

By زرغونه صالحی 13:07 - Feb 21, 2013

کابل (پژواک، ۲ حوت ۹۱): قیمت دیزل، گاز مایع و طلا در شهر کابل امروز نسبت به پنجشنبه گذشته کاهش اما قیمت آرد و برنج افزایش یافته است .

محمد جاوید یکتا از کارکنان تانک تیل هاشمی در چهارراهی تایمنی کابل به آژانس خبری پژواک گفت که امروز نسبت به پنجشنبه گذشته قیمت یک لیتر تیل دیزل از ۵۸ به ۵۵ افغانی کاهش یافته است.

اما وی می گوید که امروز چون هفت روز قبل، قیمت یک لیتر پترول ۵۵ افغانی می باشد .

همچنان محمد شریف یکتا از گاز فروشان سرک سوم تایمنی می گوید که امروز نسبت به پنجشنبه گذشته قیمت یک کیلو گاز مایع از ۴۵ به ۴۳ افغانی کاهش یافته است.

این در حالی است که در برخی مناطق شهر یک کیلو گاز ۵۰ افغانی به فروش می رسد.

اما حاجی سلطان چوب فروش در بازار دشت برچی می گوید که امروز چون پنجشنبه گذشته قیمت یک خروار چوب ارچه ۶۶۰۰ افغانی و یک خروار بلوط بی پوست ۷۴۰۰ افغانی است .

اما قیمت برخی از مواد اولیه خوراکی نسبت به هفته گذشته افزایش یافته است .

فضل الرحمن رییس اتحادیه تاجران مواد غذایی در شهر کابل گفت که امروز، نسبت به پنجشنبه گذشته قیمت فروش عمده ۵۰ کیلو برنج سیله اول پاکستانی از ۳۳۰۰ افغانی به ۳۳۶۰ افغانی و ۴۹ کیلو گرام آرد پاکستانی از ۱۱۱۰ به ۱۱۳۰ افغانی افزایش یافته است .

اما وی گفت که امروز، چون پنجشنبه گذشته قیمت فروش عمده ۵۰ کیلو بوره پاکستانی ۱۶۲۰ افغانی، پنج لیتر روغن مومن ۴۰۰ افغانی، یک کیلو چای سیاه افریقایی ۲۰۰ افغانی و یک کیلو چای سبز اندونیزیایی ۱۷۵ افغانی می باشد.

قیمت فروش پرچون بعضی مواد اولیه غذایی در شهر کابل، با قیمت فروش عمده آن، تفاوت زیاد؛ اما در بعضی موارد تفاوت کم دارد.

خان علی یک تن از دکانداران کارته سه شهر کابل می گوید که امروز، قیمت پنجاه کیلو بوره پاکستانی ۲۰۰۰ افغانی، ۴۹ کیلو آرد پاکستانی ۱۲۰۰ افغانی، ۵۰ کیلو برنج سیله اول پاکستانی ۳۹۰۰ افغانی، پنج لیتر روغن مومن ۴۶۰ افغانی، یک کیلو چای سیاه افریقایی ۲۷۰ افغانی و یک کیلو چای سبز اندونیزیایی ۲۰۰ افغانی می باشد. قیمت طلا کاهش یافته است.

عبدالصیر یک تن از طلا فروشان بازار لیسه مریم شهر کابل گفت که امروز نسبت به پنجشنبه گذشته قیمت یک گرام طلای عربی از ۲۳۵۰ به ۲۳۰۰ افغانی و قیمت یک گرام طلای ایرانی از ۱۹۰۰ به ۱۸۵۰ افغانی کاهش یافته است.

منبع خاطر نشان کرد که قیمت طلا در شهر کابل به دنبال کاهش قیمت آن در بازارهای جهانی کاهش پیدا کرده است.

احمدشاه یک تن از صرافان سرای شهزاده کابل، می گوید که امروز ارزش خرید یک دلار امریکایی ۵۲،۷۵ افغانی و هزار کلدان پاکستانی ۵۲۷ افغانی بود.

پنجشنبه گذشته، ارزش خرید یک دلار امریکایی ۵۲،۴۵ افغانی و هزار کلدان پاکستانی ۵۲۵ افغانی بود.

گزارش های مربوطه:

بانک جهانی ۵۵ میلیون دلار به افغانستان کمک کرد
 قیمت تیل و بوره کاهش اما قیمت طلا افزایش یافته است
 تفاهمنامه گاز ایران و پاکستان شاید جلو "تاپی" را بگیرد
 تفاهمنامه تدویر نمایشگاه های تجاری افغانستان و ترکیه امضا شد
 بانک انکشاف آسیایی ۲۰۰ میلیون دلار به افغانستان کمک میکند

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March 18, 1992

Consumer Price Index Rises 0.3%

WASHINGTON, March 17— Consumer prices rose three-tenths of 1 percent in February, the Government reported today, and analysts said inflation should remain low the rest of the year despite signs of more economic activity.

"Typically, what we see in the early stages of a recovery is a window of six to nine months that inflation stays the same and then begins to notch up," said Michael P. Niemira, an economist with the Mitsubishi Bank in New York.

The Labor Department said the February advance in the Consumer Price Index followed increases of one-tenth of 1 percent in January, two-tenths in December and four-tenths in November. Annual Rate Is 2.2%

Extended over a full year, consumer prices rose at a 2.2 percent rate in the first two months of 1992. Most analysts expect prices to rise between 3 percent and 3.5 percent for the year. That is a bit higher than last year's 3.1 percent but well below the 6.1 percent increase in 1990 when the recession began.

Energy prices declined nine-tenths of 1 percent in February, the second straight drop. But Mr. Niemira said the recovery would eventually increase demand for energy and bring higher prices.

Food prices rose three-tenths of 1 percent for the month, and John M. Albertine, head of a Washington economic forecasting company, said that should not be a source of concern.

"Food prices have been amazingly low for the last year," he said. "Considering the bizarre weather we have had, a small jump in food prices should not come as much of a surprise." Some Categories Jump

Excluding the volatile food and energy categories, consumer prices were up four-tenths of 1 percent in February, the steepest advance since a similar gain last September.

Still, the Labor Department said much of that advance was attributed to a 1.5 percent rise in apparel prices accompanying the introduction of spring and summer clothing. Analysts said it was unlikely that the increase would be repeated.

A 1.5 percent jump in fresh fruit and vegetable prices accounted for nearly all of the increase in

food prices. The cost of tomatoes soared 43.1 percent, helping to raise the overall price of vegetables 8.9 percent.

Meat prices, which had declined in January and in most of 1991, rose moderately. Beef was up five-tenths of 1 percent, and pork rose seven-tenths.

Cereal and bakery products were up three-tenths of 1 percent, while dairy products declined one-tenth.

In the energy sector, natural gas prices fell 1.3 percent, electricity declined 1.1 percent and the cost of home heating oil was down four-tenths of 1 percent.

Gasoline prices were down five-tenths of 1 percent in February after a 1.9 percent drop in January. They are now 18.6 percent lower than their peak in November 1990 after the flow of foreign oil was disrupted by the Iraqi invasion of Kuwait.

The various changes left the Consumer Price Index, before adjusting for seasonal variations, at 138.6, compared with 134.8 a year ago. That meant that goods costing \$134.80 in February 1991 would have cost \$138.60 last month.

Graph/Table: "Consumer Prices," tracks percent change in consumer prices, March 1991-Feb. 1992 (Source: Bureau of Labor Statistics) Index for *2*% Change from Sept. 91 prev. month prev. year U.S. 138.6 0.3+ 2.8 *2*Major Metropolitan Areas New York 0.5 3.1 Los Angeles 0.4 3.6 Chicago 0.2 2.7 San Francisco 0.5 3.6 Philadelphia -0.1 2.6 Detroit* 0.7 2.0 Boston* -0.2 1.7 Dallas* 0.3 2.3 Houston* 0.0 2.2 Washington* 0.2 2.7 + Seasonally adjusted * Calculated bimonthly (Source: Bureau of Labor Statistics)

National Accounts Executives Summary

The GDP data provides an overview of the Afghanistan's economy and examines the composition of economic activities, and of the interaction between the different economic entities. It is difficult to paint an accurate picture of Afghanistan's economy.

Most economic activity takes place in the informal sector, and is thus not captured by economic statistics. Although formal or legal data collection is extraordinarily difficult in such conflict conditions GDP estimates by economic activity in Afghanistan has been compiled a result of the efforts of CSO.

National Accounts Statistical Framework

Since 2002, The GDP estimates are compiled broadly follows the concepts, definitions, and classifications of the SNA 1993, as far as the basic data availability permit.

The GDP estimates are constructed in Afghani (Afs) in both current and constant 1381 (2002-03) prices.

Currently the CSO is compiling GDP estimates by economic activities at current and constant prices and by expenditure categories at current prices.

Classification System

Classification systems used are broadly consistent with internationally accepted standards, guidelines, or experience.

Afghanistan's economical activities are classified in to three sectors such as Agriculture, Industry and Services, based on government, (ANDS) and (MDGs) requirement.

Periodicity of GDP compilation

GDP estimates are compiled annually on the Solar year basis ending March 20, e.g. for the year 1390 the covered period is from 21 March 2011 to 20 March 2012.

The GDP estimates are published once a year in the Afghanistan Statistical Yearbook.

Real sector

The GDP estimate for Afghanistan in 2011-12 was Afs 903990 million with a per capita GDP of US\$ 715.

Population has increased from 21.8 Million in 2002-03 to 26.5 million in 2011-12, whereas GDP per capita had grew much faster in this period.

محاسبات ملی خلاصه اجراءات

ارقام تولید ناخالص داخلی دور نما یا چشم اندازی از اقتصاد کشور را تهیه نموده و ترکیب فعالیت های اقتصادی و روابط ذات البینی نهاد های مختلف اقتصاد را مورد محاسبه قرار میدهد.

ارائه تصویر واقعی اقتصاد افغانستان مشکل است. اکثر فعالیت های اقتصادی از طریق سکتور غیر رسمی صورت میگیرد، و بناً این گونه فعالیت ها توسط احصائیه های اقتصادی منعکس شده نمیتواند. با وجود اینکه جمع آوری ارقام رسمی یا قانونی در شرایطی که کشور با مشکلات امنیتی مواجه میباشد مشکل است، ولی با آنهم تخمین های تولید ناخالص داخلی بر اساس فعالیت های اقتصادی موجود در نتیجه سعی و تلاش اداره مرکزی احصائیه ترتیب میگردد.

چوکات کاری احصائیه های محاسبات ملی

از سال ۱۳۸۱ بدینسو تخمین های محاسبات ملی وسیعاً با پیروی از مفاهیم، تصانیف و تعاریف سیستم محاسبات ملی ۱۹۹۳ تا جانیکه ارقام بدسترس قرار دارد، تهیه میگردد. تخمین های تولید ناخالص داخلی بدو قیمت جاری و ثابت (سال ۱۳۸۱) محاسبه گردیده است.

در حال حاضر اداره مرکزی احصائیه تولید ناخالص داخلی را بر اساس فعالیت های اقتصادی به قیمت ثابت جاری و به اساس کتگوری های مصرف به قیمت جاری، سنجش میکند.

روش تصنیف

روش های تصنیف استفاده شده وسیعاً مطابق به استانداردها و رهنمود ها یا تجارب قبول شده بین المللی میباشد.

در افغانستان فعالیت های اقتصادی بر اساس نیازمندیهای دولت ستراتیژی انکشاف ملی افغانستان و اهداف انکشافی هزاره به سکتور های زراعت، صنعت و خدمات تقسیم بندی گردیده است.

میعاد ترتیب تولید ناخالص داخلی

تولید ناخالص داخلی بصورت سالانه بر اساس سال هجری شمسی که ختم آن مطابق به ۲۰ مارچ میباشد، سالانه ترتیب میگردد. طور مثال سال ۱۳۹۰ مطابق به ۲۱ مارچ ۲۰۱۱ الی ۲۰ مارچ ۲۰۱۲ میباشد.

تولید ناخالص داخلی سال یکبار در سالنامه احصائیه به نشر میرسد.

سکتور حقیقی

تخمین تولید ناخالص داخلی کشور در سال ۱۳۹۰ به ۹۰۳۹۹۰ میلیون افغانی و تولید ناخالص داخلی سرانه به ۷۱۵ دالر بالغ میگردد.

نفوس از ۲۱.۸ میلیون در سال ۱۳۸۱ به ۲۶.۵ میلیون در سال ۱۳۹۰ افزایش نموده، در حالیکه تولید ناخالص داخلی سرانه طی این دوره رشد سریعتر داشته است.

Therefore the average rate of GDP per capita has moved up from just US\$ 201 at the beginning of the Transitional Government of Afghanistan, to nearly US\$ 715 in 2011-12.

Real GDP growth was respectively 17.2, 3.2 and 9.5 % in 2009-10 till 2011-12.

The GDP growth has been accompanied by relative price increase in mentioned years. The inflation rate was 8.4 % in 2011-12 while it had 13.7 % increased in 2010-11.

Sectoral performance

Agriculture

Agricultural activities are the main livelihood strategies for the Afghan population. 55 percent of households are engaged in this sector. Most of the Afghan households' income comes from agriculture sector. A major part of this production is wheat, and more generally cereals, produced for domestic consumption. The agricultural value added is estimated at Afs 241743 million or about 26.74 % of GDP in 2011-12.

Overall cereal production decreased from 5.7 million tons in 2010-11 to 4.5 million tons in 2011-12. This decrease was mostly in wheat production from 4.5 million tons in 2010-11 to 3.4 million tons in 2011-12. The reason of this decreased was drought which effected Agriculture production. Agricultural production in Afghanistan is an almost totally depends on melted snow and spring rains to provide water. The bad weather in 2011-12 had effected the cereal production, even in good years, however Afghanistan is not self-sufficient in agriculture and must rely on food aid and import of food to meet domestic needs. To cover food requirement we need about 6.3 million tons food items of which domestic production in 2011-12 was 4.4 million tons, the deficit 1.9 million tons, of which wheat deficit -1.7 and rice -66 thousand tons had deficit that was cover by import from out side the country for all food requirement.

Industry

The value added for industry was Afs 193371 million and contributed 21.39 % of the GDP in 2011-12.

The industrial sector production compared to last year increased by 9.8 % in 2011-12. The main contributing factor in increase come from mine, chemicals, coal and plastic.

بنابراین اوسط میزان رشد تولید ناخالص داخلی سرانه از ۲۰۱ دلار آغاز دوره حکومت انتقالی افغانستان به ۷۱۵ دلار امریکایی در سال ۱۳۹۰ رسیده است.

رشد تولید ناخالص داخلی از سال ۱۳۸۸ - ۱۳۹۰ بالترتیب ۱۷.۲-۳.۲ و ۹.۵ فیصد میباشد.

رشد تولید ناخالص داخلی طی سال های متذکره با افزایش قیمت ها نیز همراه بوده است.

در سال ۱۳۹۰ میزان تورم ۸.۴ فیصد بوده در حالیکه در سال ۱۳۸۹ به اندازه ۱۳.۷ فیصد افزایش داشت.

اجراءات سکتوری

زراعت

فعالیت های زراعتی ستراتیژی های عمده تامین معیشت برای نفوس افغانستان است. ۵۵ فیصد خانوار ها به زراعت اشتغال دارند بیشترین قسمت عواید آنها از سکتور زراعت بدست میاید. قسمت عمده تولیدات آنرا گندم تشکیل داده و بصورت عموم تولید غله جات جهت استفاده داخلی به مصرف میرسد.

در سال ۱۳۹۰ ارزش افزوده زراعت ۲۴۱۷۴۳ میلیون افغانی تخمین گردیده که ۲۶.۷۴ فیصد تولید ناخالص داخلی را تشکیل میدهد.

بطورکل تولید غله جات از ۵.۷ میلیون تن در سال ۱۳۸۹ به ۴.۵ میلیون تن در سال ۱۳۹۰ کاهش نموده که عمدتاً در تولید گندم از ۴.۵ میلیون تن در سال ۱۳۸۹ به ۳.۴ میلیون تن در سال ۱۳۹۰ کاهش بعمل آمده است. علت این کاهش خشکسالی بوده که تولیدات زراعتی را متاثر کرده است.

تولیدات زراعتی در افغانستان در مجموع تقریباً متکی به آب برف و باران های بهاری که آب را تهیه میکند، میباشد. در سال ۱۳۹۰ شرایط ناگوار اقلیمی تولید غله جات را متاثر ساخته بود.

در سال های نورمال هم، زراعت افغانستان هنوز خود کفا نبوده و متکی به کمک های مواد غذایی و واردات آن میباشد تا نیازمندی های داخلی را تکافو نموده بتواند. جهت تکافوی مواد غذائی در حدود ۶.۳ میلیون تن مواد غذایی ضرورت است که از جمله تولیدات داخلی طی سال ۱۳۹۰ مقدار ۴.۴ میلیون تن بوده که یک کسر ۱.۹ میلیون تن که از جمله گندم ۱.۷- میلیون تن و برنج ۰.۶- هزار تن کسر داشته که توسط واردات از خارج کشور جهت تکافوی معیشت تهیه گردیده است.

صنعت

ارزش افزوده سکتور صنعت طی سال ۱۳۹۰ بالغ به ۱۹۳۳۷۱ میلیون افغانی تخمین گردیده و ۲۱.۳۹ فیصد تولید ناخالص داخلی را تشکیل میدهد.

در سال ۱۳۹۰ محصولات صنایع نسبت به سال قبل ۹.۸ فیصد افزایش را نشان میدهد.

سهم عمده را در این افزایش، معادن، صنایع کیمیاوی، ذغال سنگ و پلاستیک دارا میباشد.

معادن و استخراج

انکشاف طویل المدت اقتصاد افغانستان احتمالاً متکی به منابع طبیعی آن میباشد.

در کشور گاز طبیعی، نمک و سایر مواد معدنی تولید می گردد. ارزش افزوده این سکتور طی سال ۱۳۹۰ بالغ به ۱۰۳۹۶ میلیون افغانی گردیده که نسبت به سال قبل ۹۰ فیصد افزایش را نشان میدهد. استخراج ذغال سنگ عامل اساسی افزایش در این سکتور بوده است.

ذخایر منرال ها بشمول مس، آهن، کروم، مرم، نمک، طلا و نقره شناسایی گردیده است. ساحات بسیار وسیع از معادن کشف نشده در کشور وجود دارد.

سروی جیولوژیکی زمین نا تکمیل بوده ذخایر منرالهای شناسایی شده بنابر کمبود زیر بناهای اساسی سهولت های تکنیکی، ارتباطات ترانسپورت ضعیف و سرمایه ناکافی تا کنون استخراج نگردیده است.

توقع برده میشود در صورت که سروی مکمل جیولوژیکی انجام یابد و شرایط امنیتی و اقتصادی بهتر گردد، ذخایر بیشتر منرال ها کشف خواهد شد و افغانستان بر اساس منابع طبیعی خویش در یک موقف بهتر جذب سرمایه گذاری بمنظور انکشاف، قرار خواهد گرفت.

برق، آب و گاز

در سال ۱۳۹۰ شاخص برق، آب و گاز به میزان ۹.۴ فیصد کاهش را نسبت به سال قبل را نشان میدهد و در توريد برق از کشور های همسایه ۲۸ فیصد افزایش دیده میشود.

البته توريد برق تا اندازه زیاد مشکلات ناشی از کمبود برق را حل نموده است. ولی با آنهم افزایش تولید برق داخلی در کشور ضرورت مبرم میباشد.

ساختمان

از سال ۱۳۸۱ بدینسو این سکتور رشد سریع داشته و در سال ۱۳۹۰ ارزش افزوده ساختمانها بالغ بر ۶۵۱۹۹ میلیون افغانی و رشد این سکتور بطور کل به اندازه ۱۳ فیصد بوده است.

تعمیرات بزرگ شخصی و ساختمانهای مسکونی در شهرها مخصوصاً در شهر کابل اعمار گردیده است. همچنان ساختمانهای دولتی و سایر ساختمانها مانند سرکها، شاهراه های بزرگ، پل ها، مکاتب، شفاخانه ها، میدان های هوایی و غیره عمدتاً توسط کشور های کمک کننده اعمار گردیده است.

Mines and quarry

Long-term economic development in Afghanistan may rely in natural resources. The country produces natural gas, salt and other minerals. The value added for this sector was Afs 10396 million in 2011-12, which shows 90 % increase compared to previous year. The main contributory factor in this increase was extracting of coal. Deposits of minerals, including copper, chromium, marble, salt, gold and silver have been discovered. There is still large unexploited mining territory in the country. Geological surveys of the land are incomplete and many known mineral deposits are still untapped because of the lack of infrastructure, technical facilities, poor transportation networks and insufficient capital investment. It is hoped that, as the land is more completely surveyed, additional and mineral deposits will be discovered, and that as economic and security conditions improve, Afghanistan will be in a better position to attract investment to develop economic its based on the resource.

Electricity, water and gas

In 2011-12 the electricity water and gas production has decreased by 9.4 % than last year, and the imported electricity increased by 28 % increased.

So the imported electricity solved many problems which come from the lack of electricity.

But instead of that it is needs to improve domestic production of electricity in the country.

Construction

The sector has been increasing at a rapid rate since 2002-03 and the value add for constructions was 65199 million Afs and overall growth was 13 % in 2011-12 Most of the private large building and residential constructed in the cities particularly in Kabul city.

Also public construction and other constructions such as roads, highways, bridges, schools, hospitals, airports, etc, are built mainly by donors.

Services

The value added for the sector was Afs 436399 million, and grew by 12.2 % in 2011-12.

The main contribution to this increase comes from hotels and restaurant by 27.9 %, Transport, storage and communication 10.1%, of which transport 9 % post and communication 11.8 % and government services 22%.

While the rate of growth in agriculture and industry decelerated during the latter part of the past 10 years, service sector confidently continued to the growth. One of more reasons had effect on the growth of this sector such as: increase of domestic consumer and business demand for services, greater communication establishing of transportation companies, restaurant, hotels and other services activities have been started to Work, however economic growth has been led by the services, which emerged as the dominant activity in Afghanistan economy during the past ten years, replacing agriculture and industry.

GDP by expenditure categories

Prior, GDP by expenditure at current price estimated using indirect method of carrying over the GDP from the production side. Private consumption (final consumption expenditure of household) is imputed as residual item, including changes in stock and data discrepancies.

Fortunately, since 2010-11 National account department of Central Statistic Organization being able to incorporate the National Risk Vulnerability Assessment (NRVA) survey data in GDP compilation by Expenditure approach directly.

The total final consumption expenditure (private and government) was around Afs 958865 million which is 6 % more than GDP in 2011-12. It shows that Afghanistan has negative gross domestic saving.

We should mention that, deficit were financed by donors each year in the past ten years.

The gross domestic fixed investment as percentage of GDP were 17.4, 17.5 and 14.3 % in (2010-11) - (2011-12) respectively.

ارزش افزوده سکتور خدمات ۴۳۶۳۹۹ میلیون افغانی تخمین گردیده و در سال ۱۳۹۰ به میزان ۱۲.۲ فیصد افزایش داشته است.

سهم عمده را در این افزایش هتل و رستوران ۲۷.۹ فیصد ترانسپورت، مخابرات و ذخایر (نگهداشت اموال) ۱۰.۱ فیصد از جمله ترانسپورت ۹ فیصد، پست و مخابرات ۱۱.۸ فیصد و خدمات دولتی ۲۲ فیصد، دارا میباشد.

با وجود اینکه از رشد زراعت و صنایع طی ده سال گذشته کاهش یافته است با آنهم سکتور خدمات مطمئناً به رشد خود ادامه داده است.

یک تعداد عوامل در رشد این سکتور سهیم بوده مانند: بالا رفتن مصرف داخلی و بیشتر شدن تقاضا به خدمات تجاری ارتباطات وسیع، تأسیس یک تعداد از کمپنی های ترانسپورتی، هتل ها و رستوران ها و سایر فعالیت های خدماتی دیگر که جدیداً به فعالیت آغاز نموده اند.

لذا رشد اقتصادی را سکتور خدمات رهبری نموده و طی ده سال گذشته منحنی فعالیت های برتر نسبت به سکتور زراعت و صنایع در اقتصاد افغانستان، پدیدار شده است.

تولید ناخالص داخلی به تفکیک کتگوری های مصرف

قبلاً تخمین تولید ناخالص داخلی به اساس کتگوری های مصرف با استفاده از میتود غیر مستقیم از طریق سنجش تولید ناخالص داخلی به اساس روش تولید ترتیب میگردد. مصارف خصوصی (مصارف نهائی خانوار) بشمول تغییرات در ذخایر و تفاوت ناشی از روش محاسبه بحیث یک قلم باقیمانده نسبت داده میشود.

خوشبختانه از سال ۱۳۸۹ بدینسو ریاست محاسبات ملی اداره مرکزی احصائی قادر گردید که ارقام سروی خطرات آسیب پذیری ملی را در سنجش تولید ناخالص داخلی به کتگوری های مصرف، مورد استفاده قرار دهد.

مجموع مصارف نهائی (خصوصی و دولتی) در سال ۱۳۹۰ در حدود ۹۵۸۸۶۵ میلیون افغانی بوده که ۶ فیصد بیشتر از تولید ناخالص داخلی میباشد. این نشان میدهد که افغانستان دارای پس انداز ناخالص داخلی منفی میباشد.

یابد متذکر شد که در هر یک از ده سال گذشته، کسر بودجه از کمک کشور های مساعدت کننده تمویل گردیده است.

در سال های ۱۳۸۸ الی ۱۳۹۰ فیصدی سهم سرمایه گذاری ثابت ناخالص داخلی در تولید ناخالص داخلی بالترتیب ۱۷.۴ فیصد و ۱۷.۵ فیصد و ۱۴.۳ فیصد میباشد.

جدول ۷-۱ : تولید ناخالص داخلی به تفکیک فعالیت اقتصادی به قیمت جاری

Table 7-1: Gross Domestic Product by Economic Activity in Current Price

Million Afs

میلیون افغانی

Sector	1390 est* 2011 -12	1389 2010 -11	1388 2009 -10	سکتور
Agriculture	241743	207301	196843	زراعت
Cereals and others	186217	159984	158232	غله جات و سایر
Fruits	23726	17247	11667	میوه جات
Livestock	31800	30070	26944	مالداری
Industry	193371	153608	133942	صنعت
Mining and quarrying	10396	4473	2921	معادن و استخراج
Manufacturing	117171	90943	80437	صنایع فابریکاتی
Food, beverage & tobacco	112684	86789	76949	مواد غذایی، نوشابه و تنباکو
Textile, wearing apparel & leather	704	779	513	منسوجات، البسه باب و چرم
Wood & wood production including furniture	142	140	139	چوب و محصولات چوبی بشمول فرنیچر
Paper, paper production, printing and publishing	59	59	53	کاغذ و محصولات آن، چاپ و نشر
Chemicals, petroleum, coal, rubber and plastic	2829	2507	2201	صنایع کیمیاوی، نفت، ذغال، رابر و پلاستیک
Non-metallic minerals except petroleum & coal	334	304	274	منرال های غیر فلزی به استثنای نفت و ذغال
Basic metal	419	365	308	فلزات اساسی
Electricity, gas and water	605	640	630	برق، گاز و آب
Construction	65199	57552	49954	ساختمان
Services	436399	358650	280148	خدمات
Wholesale & retail trade, restaurants & hotels	71687	59679	49812	تجارت عمده و پرچون، رستوران و هتل ها
Wholesale & retail trade	61559	52373	44625	تجارت عمده و پرچون
Restaurants & hotels	10128	7305	5188	رستوران و هتل ها
Transport, storage and communication	174419	145913	116364	ترانسپورت، ذخایر و مخابرات
Transport & storage	136222	113163	95086	ترانسپورت و ذخایر (نگهداشت اموال)
Post and telecommunication	38197	32750	21278	پست و مخابرات
Finance, insurance, real estate and business	18670	16259	12504	مالیه، بیمه، رهنمای معاملات و تجارت
Finance	18552	16152	12410	مالیه
Insurance	7	7	7	بیمه
Real estate and business services	110	100	87	رهنمای معاملات و خدمات تجاری
Ownership of dwellings	30682	27749	23927	مالکیت منازل
Community, social and personal services	6871	5824	4854	خدمات عامه، اجتماعی و شخصی
Government services	111704	84473	58449	خدمات دولتی
Other services	22366	18753	14238	سایر خدمات
Total	871513	719559	610933	مجموع
Less: Imputed bank service charge	...	...	...	منفی : خدمات بانکی
Taxes on imports	32477	27300	21782	مالیات بر واردات
GDP at Market Price	903990	746855	632715	تولید ناخالص داخلی به قیمت مارکیت

* Figures are estimated

* ارقام تخمین است.

جدول ۷-۲ : تولید ناخالص داخلی به تفکیک فعالیت اقتصادی به قیمت ثابت سال ۱۳۸۱

Table 7-2: Gross Domestic Product by Economic Activity in Constant Price - 2002-03

Million Afs	میلیون افغانی			
Sector	1390 est* 2011 - 12	1389 2010 - 11	1388 2009 - 10	سکتور
Agriculture	105499	101042	123248	زراعت
Cereals and others	82326	79300	103328	غله جات و سایر
Fruits	11646	10561	8613	میوه جات
Livestock	11527	11181	11307	مالداری
Industry	101692	92613	87146	صنعت
Mining and quarrying	3834	2018	1412	معادن و استخراج
Manufacturing	47585	46178	44468	صنایع فابریکاتی
Food, beverage & tobacco	45033	43699	42109	مواد غذایی، نوشابه و تنباکو
Textile, wearing apparel & leather	503	510	473	منسوجات، البسه باب و چرم
Wood & wood production including furniture	127	126	139	چوب و محصولات چوبی بشمول فرنیچر
Paper, paper production, printing and publishing	43	44	41	کاغذ و محصولات آن، چاپ و نشر
Chemicals, petroleum, coal, rubber and plastic	1564	1492	1406	صنایع کیمیایی، نفت، ذغال، رابر و پلاستیک
Non-metallic minerals except petroleum & coal	153	151	150	منرال های غیر فلزی به استثنای نفت و ذغال
Basic metal	162	154	149	فلزات اساسی
Electricity, gas and water	182	201	201	برق، گاز و آب
Construction	50091	44216	41065	ساختمان
Services	202665	180701	152988	خدمات
Wholesale & retail trade, restaurants & hotels	30464	27485	26101	تجارت عمده و پرچون، رستوران و هتل ها
Wholesale & retail trade	26160	24121	23382	تجارت عمده و پرچون
Restaurants & hotels	4304	3365	2718	رستوران و هتل ها
Transport, storage and communication	90939	82601	67100	ترانسپورت، ذخایر و مخابرات
Transport & storage	55571	50971	48008	ترانسپورت و ذخایر (نگهداشت اموال)
Post and telecommunication	35368	31630	19092	پست و مخابرات
Finance, insurance, real estate and business	7938	7492	6555	مالیه، بیمه، رهنمای معاملات و تجارت
Finance	7884	7439	6503	مالیه
Insurance	7	7	7	بیمه
Real estate and business services	47	46	46	رهنمای معاملات و خدمات تجاری
Ownership of dwellings	13039	12780	12537	مالکیت منازل
Community, social and personal services	2920	2682	2543	خدمات عامه، اجتماعی و شخصی
Government services	47470	38904	30626	خدمات دولتی
Other services	9895	8757	7526	سایر خدمات
Total	409856	374356	363382	مجموع
Less: Imputed bank service charge	...	...	...	منفی : خدمات بانکی
Taxes on imports	13801	12573	11413	مالیات بر واردات
GDP at Market Price	423657	386929	374795	تولید ناخالص داخلی به قیمت مارکیت

* Figures are estimated

* ارقام تخمین است.

جدول ۷-۳: تولید ناخالص داخلی به اساس کتگوری مصرف به قیمت جاری

Table 7-3: Gross Domestic Product by Expenditure Category in Current Price

Category	1390 est* 2011 -12	1389 2010 -11	1388 2009 -10	کتگوری
Total final consumption expenditure	958865	813232	695148	مجموع مصارف نهائی
Private consumption	820208	727195	623348	مصارف خصوصی
Government consumption	138657	104639	71800	مصارف دولتی
Gross Domestic Fixed Investment	143043	130424	110052	سرما یگذاری ثابت ناخالص داخلی
Gross fixed capital formation	143043	130424	110052	تشکیل سرمایه ثابت ناخالص
Construction	128132	115005	101095	ساختمان
Durable capital goods	14911	15419	8957	امتنعه سرمایوی بادوام
Resource balance	-238212	-254879	-169096	بیبلانس منابع
Exports of goods and NFS	76431	73164	90464	صادرات اموال و خدمات
Exports of goods	65457	62712	80513	اموال صادر شده
Non-factor Services	10974	10452	9950	خدمات غیر عامل
Less: Imports of goods and NFS	314643	328043	259560	منفی: واردات اموال و خدمات
Imports of goods	310302	297292	230698	اموال وارد شده
Non-factor Services	4340	30751	28863	خدمات غیر عامل
GDP at market price	903991	746859	632716	تولید ناخالص داخلی به قیمت مارکیت
Afs/US\$	47.7	45.7	49.2	نرخ تبا دله افغانی در مقابل دالر
GDP in Mn US\$	18952	16343	12871	تولید ناخالص داخلی به میلیون دالر
Population Mn person	26.5	26	25.5	نقوس به میلیون نفر
GDP per capita in US\$	715	629	505	تولید سرانه ناخالص داخلی به دالر
GDP Growth rate (%)	9.5	3.2	17.2	فیصدی رشد تولید ناخالص داخلی
GDP price deflator (1381=100)	213	193	168.8	از تورم کشیدن قیمت، تولید ناخالص داخلی (۱۰۰=۱۳۸۱)
Domestic absorption	1142203	1001738	801812	قابلیت جذب داخلی
Gross domestic savings (Mn Afs)	-54875	-66372	-62432	پس انداز ناخالص داخلی (میلیون افغانی)
Gross domestic savings as % of GDP	-6.1	-8.9	-9.9	فیصدی پس انداز ناخالص داخلی در تولید ناخالص داخلی
Gross fixed investment as % of GDP	14.3	17.5	17.4	فیصدی سرما یگذاری ثابت ناخالص داخلی در تولید ناخالص داخلی
Private consumption as % of GDP	91	97	99	فیصدی مصارف خصوصی در تولید ناخالص داخلی
Resource balance as % of GDP	-26	-34	-27	فیصدی بیبلانس منابع در تولید ناخالص داخلی

* Figures are estimated

* ارقام تخمین است.

جدول ۷-۴: فیصدی سهم سکتورها در تولید ناخالص داخلی
Table 7-4: Sectoral Contribution as % of GDP

Sector	1390 est* 2011 -12	1389 2010 -11	1388 2009 -10	سکتور
Agriculture	26.74	27.76	31.11	زراعت
Cereals and others	20.60	21.42	25.01	غله جات و ساير
Fruits	2.62	2.31	1.84	میوه جات
Livestock	3.52	4.03	4.26	مالداري
Industry	21.39	20.57	21.17	صنعت
Mining and quarrying	1.15	0.60	0.46	معادن و استخراج
Manufacturing	12.96	12.18	12.71	صنایع فابریکاتی
Food, beverage & tobacco	12.47	11.62	12.16	مواد غذایی، نوشابه و تنباکو
Textile, wearing apparel & leather	0.08	0.10	0.08	منسوجات، البسه باب و چرم
Wood & wood production including furniture	0.02	0.02	0.02	چوب و محصولات چوبی بشمول فرنیچر
Paper, paper production, printing and publishing	0.01	0.01	0.01	کاغذ و محصولات آن، چاپ و نشر
Chemicals, petroleum, coal, rubber and plastic	0.31	0.34	0.35	صنایع کیمیاوی، نفت، ذغال، رابر و پلاستیک
Non-metallic minerals except petroleum & coal	0.04	0.04	0.04	منرال های غیر فلزی به استثنای نفت و ذغال
Basic metal	0.05	0.05	0.05	فلزات اساسی
Electricity, gas and water	0.07	0.08	0.10	برق، گاز و آب
Construction	7.21	7.71	7.90	ساختمان
Services	48.27	48.02	44.28	خدمات
Wholesale & retail trade, restaurants & hotels	7.93	7.99	7.87	تجارت عمده و پرچون، رستوران و هتل ها
Wholesale & retail trade	6.81	7.01	7.05	تجارت عمده و پرچون
Restaurants & hotels	1.12	0.98	0.82	رستوران و هتل ها
Transport, storage and communication	19.29	19.54	18.39	ترانسپورت، ذخایر و مخابرات
Transport & storage	15.07	15.15	15.03	ترانسپورت و ذخایر (نگهداشت اموال)
Post and telecommunication	4.23	4.39	3.36	پست و مخابرات
Finance, insurance, real estate and business	2.07	2.18	1.98	مالیه، بیمه، رهنمای معاملات و تجارت
Finance	2.05	2.16	1.96	مالیه
Insurance	0.00	0.00	0.00	بیمه
Real estate and business services	0.01	0.01	0.01	رهنمای معاملات و خدمات تجاری
Ownership of dwellings	3.39	3.72	3.78	مالکیت منازل
Community, social and personal services	0.76	0.78	0.77	خدمات عامه، اجتماعی و شخصی
Government services	12.36	11.31	9.24	خدمات دولتی
Other services	2.47	2.51	2.25	سایر خدمات
Total	96.41	96.34	96.56	مجموع
Less: Imputed bank service charge	...	...	...	منفی: خدمات بانکی
Taxes on imports	3.59	3.66	3.44	مالیات بر واردات
GDP at Market Price	100.00	100.00	100.00	تولید ناخالص داخلی به قیمت مارکیت

* Figures are estimated

* ارقام تخمین است.

جدول ۷-۵ : فیصدی تغییرات سالانه تولید ناخالص داخلی

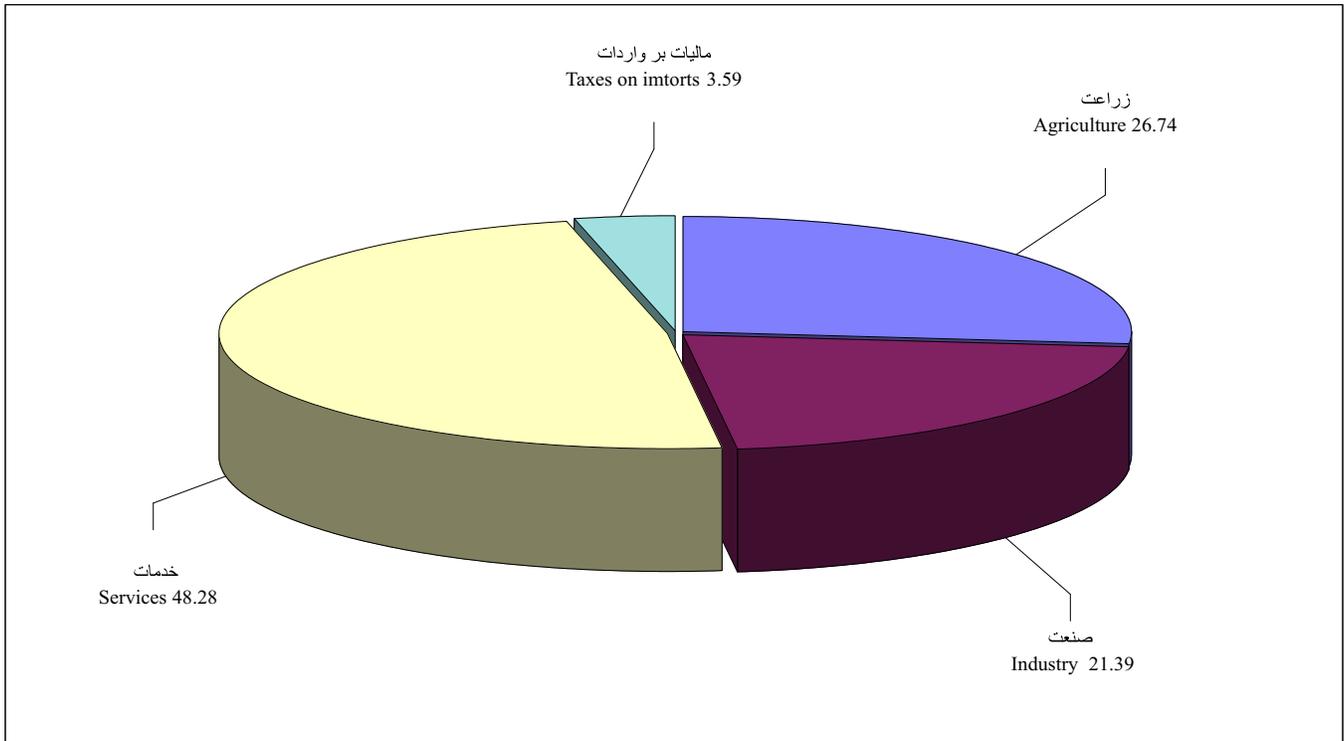
Table 7-5: Gross Domestic Product Annual Percentage Change

Sector	1390 est* 2011 -12	1389 2010 -11	1388 2009 -10	سکتور
Agriculture	4.4	-18.0	23.3	زراعت
Cereals and others	3.8	-23.3	27.6	غله جات و ساير
Fruits	10.3	22.6	10.5	میوه جات
Livestock	3.1	-1.1	1.2	مالداری
Industry	9.8	6.3	6.1	صنعت
Mining and quarrying	90.0	43.0	13.2	معادن و استخراج
Manufacturing	3.1	3.8	5.3	صنایع فابریکاتی
Food, beverage & tobacco	3.1	3.8	5.1	مواد غذایی، نوشابه و تنباکو
Textile, wearing apparel & leather	-1.3	7.9	12.0	منسوجات، البسه باب و چرم
Wood & wood production including furniture	0.9	-9.7	9.0	چوب و محصولات چوبی بشمول فرنیچر
Paper, paper production, printing and publishing	-2.7	7.7	4.2	کاغذ و محصولات آن، چاپ و نشر
Chemicals, petroleum, coal, rubber and plastic	4.8	6.1	7.0	صنایع کیمیاوی، نفت، ذغال، رابر و پلاستیک
Non-metallic minerals except petroleum & coal	1.8	0.1	2.2	منرال های غیر فلزی به استثنای نفت و ذغال
Basic metal	4.9	5.3	12.0	فلزات اساسی
Electricity, gas and water	-9.4	-0.2	13.3	برق، گاز و آب
Construction	13.3	7.7	6.7	ساختمان
Services	12.2	18.1	17.2	خدمات
Wholesale & retail trade, restaurants & hotels	10.8	5.3	8.5	تجارت عمده و پرچون، رستوران و هتل ها
Wholesale & retail trade	8.5	3.2	7.5	تجارت عمده و پرچون
Restaurants & hotels	27.9	23.8	17.8	رستوران و هتل ها
Transport, storage and communication	10.1	23.1	18.0	ترانسپورت، ذخایر و مخابرات
Transport & storage	9.0	6.2	8.9	ترانسپورت و ذخایر (نگهداشت اموال)
Post and telecommunication	11.8	65.7	49.5	پست و مخابرات
Finance, insurance, real estate and business	6.0	14.3	42.0	مالیه، بیمه، رهنمای معاملات و تجارت
Finance	6.0	14.4	42.2	مالیه
Insurance	5.0	5.0	5.0	بیمه
Real estate and business services	1.5	1.1	20.4	رهنمای معاملات و خدمات تجاری
Ownership of dwellings	2.0	1.9	73.1	مالکیت منازل
Community, social and personal services	8.9	5.5	15.2	خدمات عامه، اجتماعی و شخصی
Government services	22.0	27.0	7.1	خدمات دولتی
Other services	13.0	16.4	9.0	سایر خدمات
Total	9.5	3.0	16.3	مجموع
Less: Imputed bank service charge	...	...	...	منفی : خدمات بانکی
Taxes on imports	9.8	10.2	59.2	مالیات بر واردات
GDP at Market Price	9.5	3.2	17.2	تولید ناخالص داخلی به قیمت مارکیت

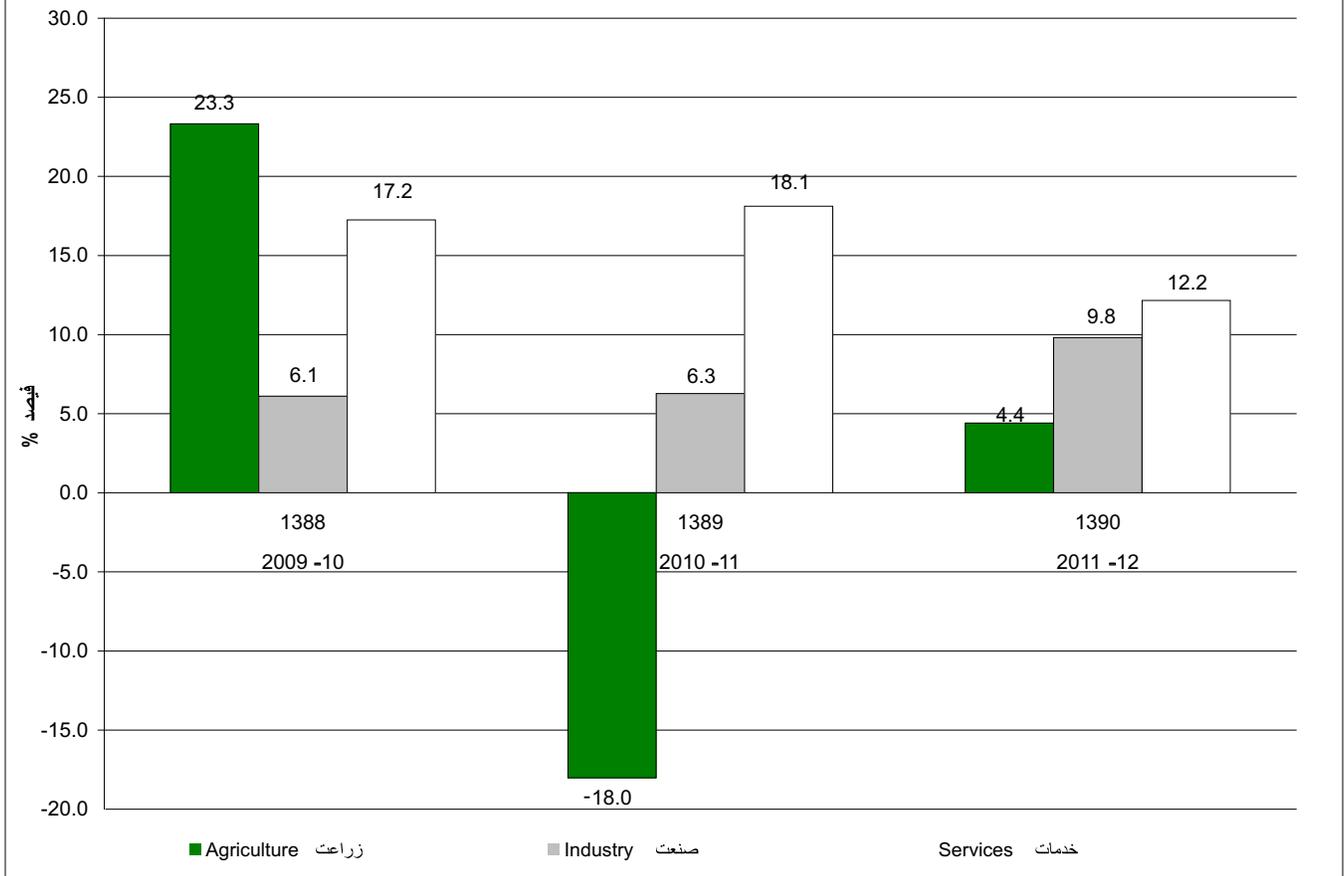
* Figures are estimated

* ارقام تخمین است.

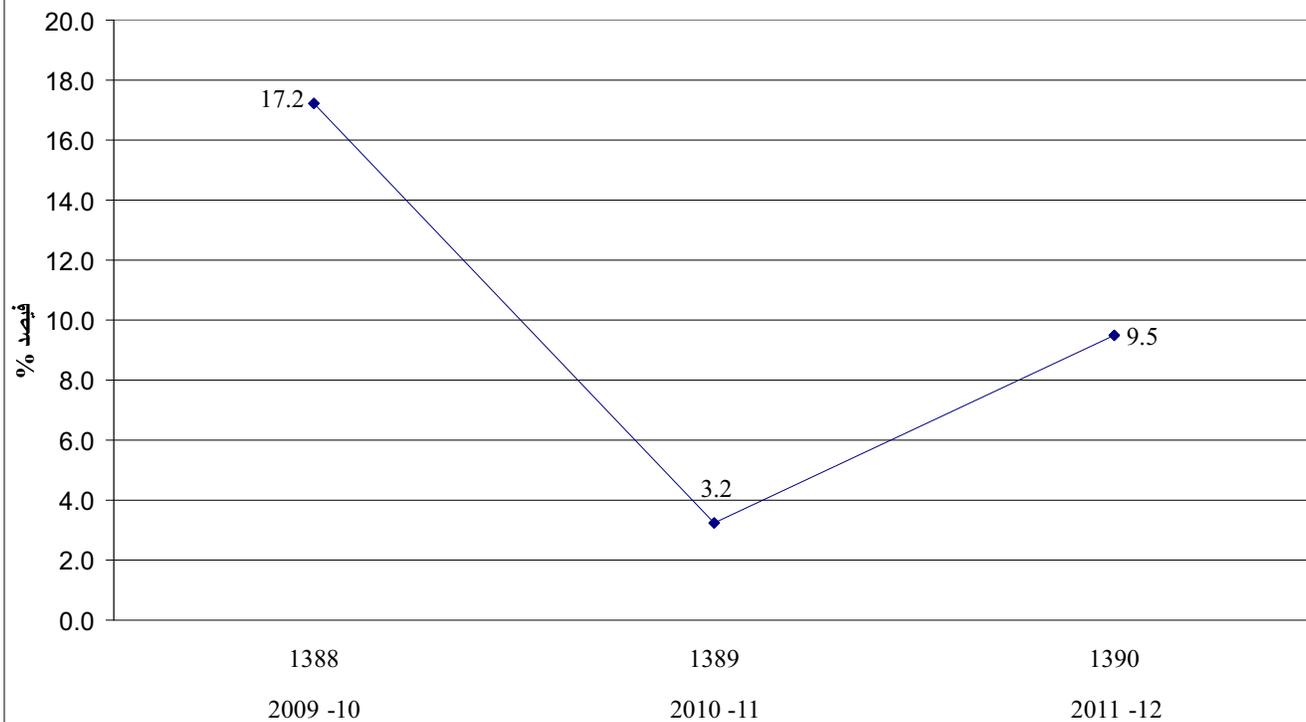
گراف ۷-۱: فیصدی سهم سکتورها در تولید ناخالص داخلی ۱۳۹۰
Graph 7-1: Sectoral Contribution as % of GDP in 2011-12



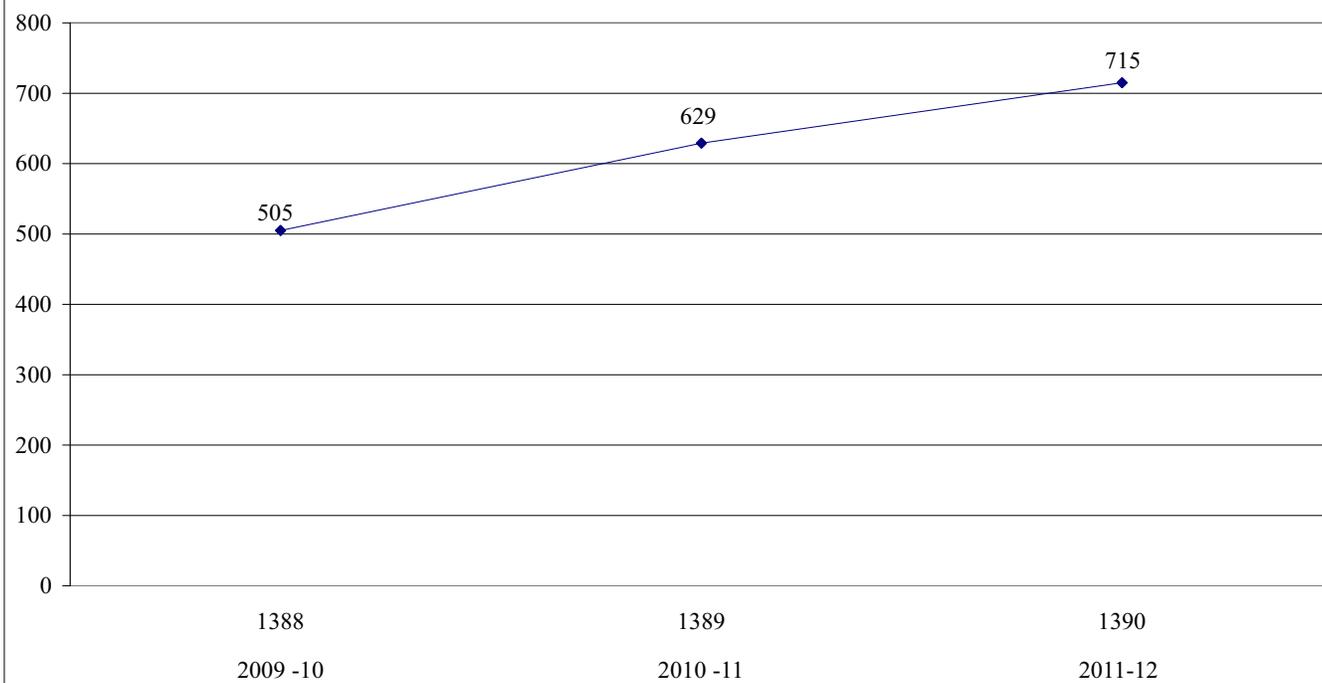
گراف ۷-۲: رشد تولید ناخالص داخلی به تفکیک سکتور
Graph 7-2: GDP Growth rate by Sector



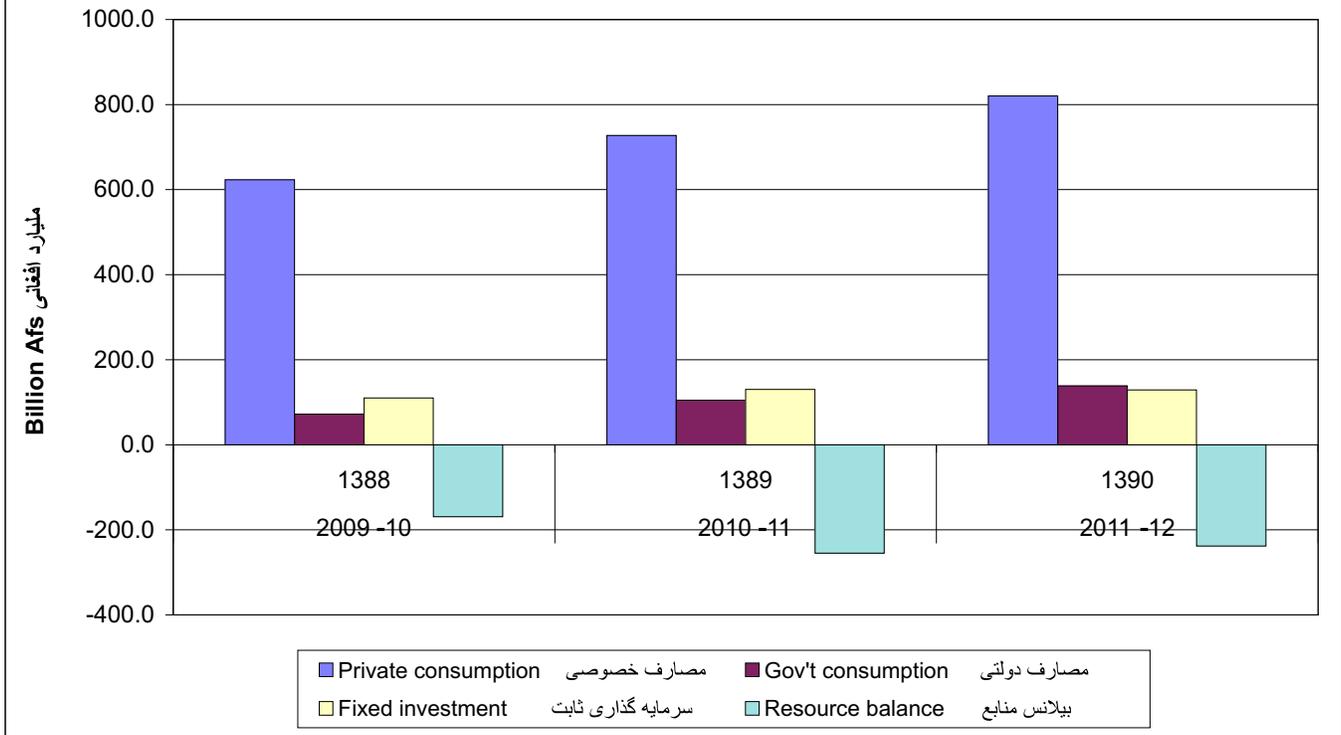
گراف ۷-۳: فیصدی رشد تولید ناخالص داخلی
 Graph 7-3: GDP Growth rate (%)



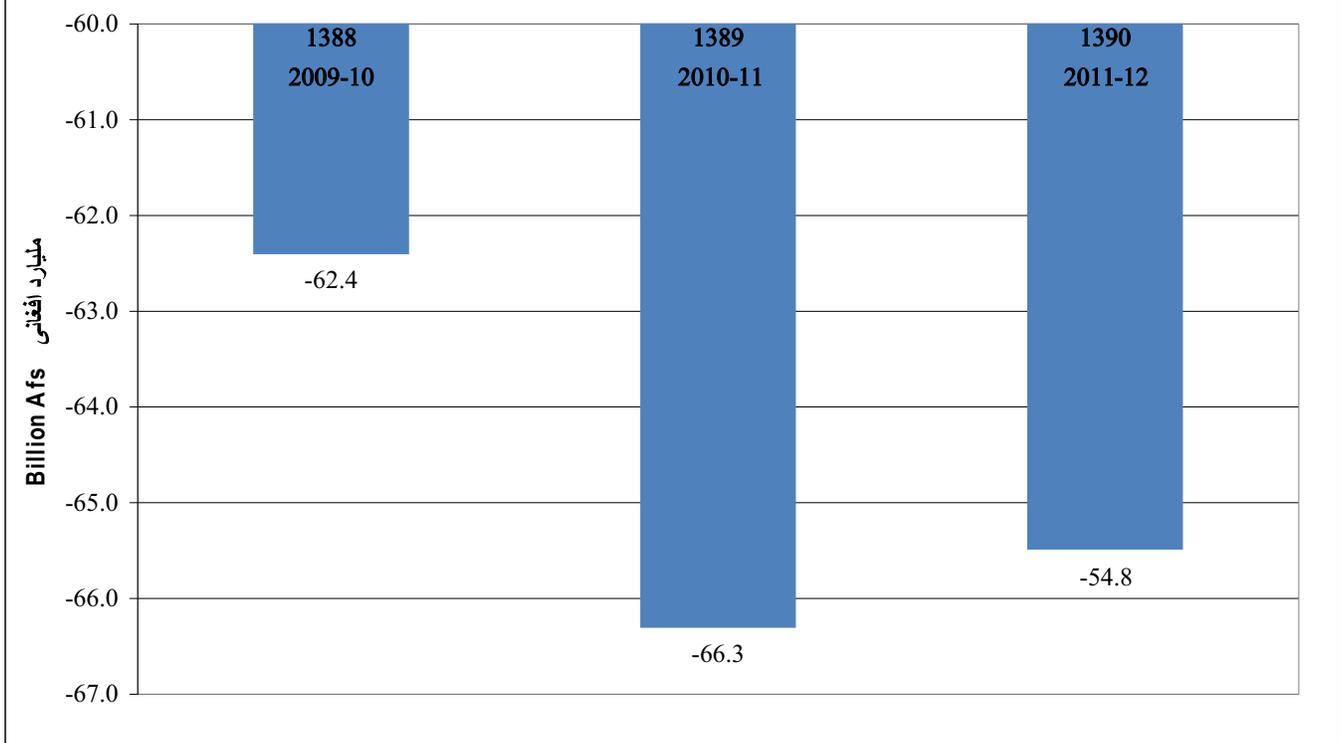
گراف ۷-۴: تولید ناخالص داخلی سرانه به دالر امریکایی
 Graph 7-4: GDP Per Capita US\$



گراف ۵-۷: ساختار تقاضا
Graph 7-5: Structure of Demand



گراف ۶-۷: پس انداز ناخالص داخلی
Graph 7-6: Gross Domestic Saving



Lesson 4

Journalism Lecture – In class review of Assignment #3 – CPI and GDP Story Ideas Economic Lecture – Understanding Employment Statistics and Labor Issues

Instructor's Notes – Take 15-20 minutes of class time and review Assignment #3 - CPI and GDP Story Ideas. Ask students to stand up and briefly explain their story ideas to the class. Evaluate the story idea based on the data in the CPI and GDP tables

Understanding Employment and Labor Terms and Topics

* Some economic definitions are from Wikipedia

Most people have to work to make money and then they either save the money and/ or use that money to buy things. These are the most basic elements of an economy. However how someone makes money and how much they get paid for the work that they do is part of a large area of economics called labor economics.

Labor economics seeks to understand the functioning and dynamics of the markets for labor. Labor markets function through the interaction of workers and employers. Labor economics looks at the suppliers of labor services (workers), the demands of labor services (employers), and attempts to understand the resulting pattern of wages, employment, and income.

It is very important for economic journalists to understand the basics of labor economics. Each area of labor economics can be studied for entire semesters or years, but below I have outlined some of the basic concepts, formulas, and terminology.

In economics, **labor** is a measure of the work done by human beings. Labor is one factor of production. The other factors are land and capital. **Capital** is different from land because capital must be produced by a human, like a tool that is used to produce something else. For example, roads are capital for the inhabitants of a village because roads help people transport the good that they grow and make to markets where they can sell those goods.

Production = labor + land + capital

Wage is a basic compensation for paid labor, and the compensation for labor per period of time is referred to as the wage rate. Other frequently used terms include:

wage = payment per unit of time (typically an hour)

earnings = payment accrued over a period (typically a week, a month, or a year)

total compensation = earnings + other benefits for labor

income = total compensation + unearned income

economic rent = total compensation - opportunity cost

Economists measure labor in terms of hours worked, total wages, or efficiency. Efficiency is determined by looking at how much time, effort, and cost go in to producing something or completing a task.

Productivity is an average measure of the efficiency of production. Productivity is a ratio of production output to what is required to produce it (inputs of capital, labor, land, energy, materials, etc.). The measure of productivity is defined as a total output per one unit of a total input.

The **total cost** of producing something or completing a task is calculated by adding the fixed cost to the variable cost.

total cost = **fixed cost** + **variable cost**

The **labor force** is defined as the number of individuals age 16 and over, excluding those in the military, who are either employed or actively looking for work.

The **participation rate** is the number of people in the labor force divided by the size of the adult civilian non-institutional population (or by the population of working age that is not institutionalized).

The **non-labor force** includes those who are not looking for work, those who are institutionalized such as in prisons or psychiatric wards, stay-at home spouses, children, and those serving in the military.

The **unemployment level** is defined as the labor force minus the number of people currently employed.

The **unemployment rate** is defined as the level of unemployment divided by the labor force.

The **employment rate** is defined as the number of people currently employed divided by the adult population (or by the population of working age).

Though many people care about the number of unemployed individuals, economists typically focus on the unemployment rate. The unemployment rate is expressed as a percentage, and is calculated as follows:

$$\text{Unemployment rate} = \frac{\text{Unemployed workers}}{\text{Total labour force}}$$

A **minimum wage** is the lowest hourly, daily or monthly payment that employers may legally pay to workers. Equivalently, it is the lowest wage at which workers may sell their labor. Although minimum wage laws are in effect in many countries, differences of opinion exist about the benefits and drawbacks of a minimum wage.

Almost all countries track their labor markets and economics, some more closely than others. In the United States the **Bureau of Labor Statistics**, a division of the U.S Department of Labor, is responsible for measuring labor market activity, working conditions, and price changes in the economy. In the area of labor, the BLS tracks the national, state, and local unemployment rates. BLS also publishes a large amount of information on the wages, earnings, and benefits of workers. Generally, this information is categorized by geographic area, occupation, and/or industry. You can access the BLS data on www.bls.gov.

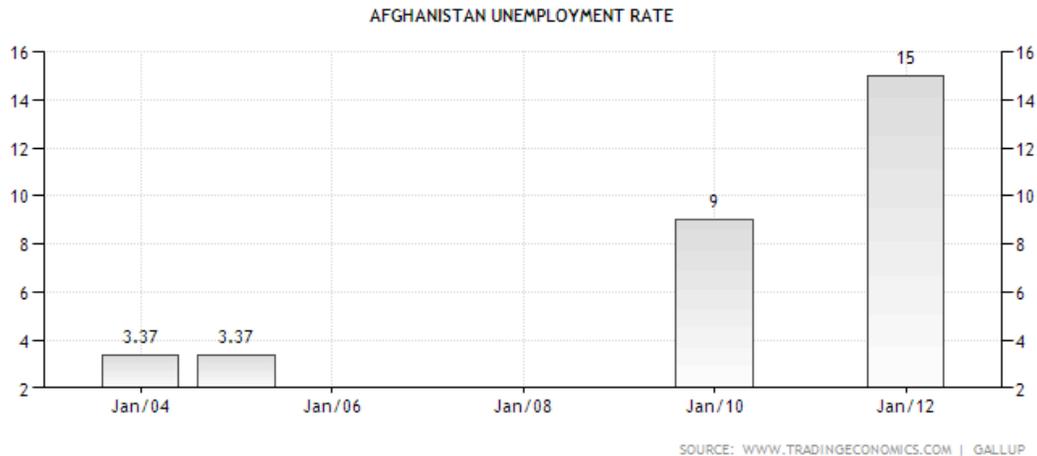
In Afghanistan, the Ministry of Economics and Ministry of Labor and Social Affairs are responsible for providing employment and other labor data. However, these governmental offices currently lack the resources and expertise to collect, analyze, and publish labor data. Of the many types of labor data mentioned in mainstream business and economic news stories is the unemployment rate. The Afghan government currently doesn't publish the unemployment rate. Survey companies like Gallup or international finance organizations like the International Monetary Fund (IMF) sometimes estimate employment figures including the unemployment rate based on other data that is available.

Below is a chart and data from Gallup regarding the unemployment rate in Afghanistan.

<http://www.tradingeconomics.com/afghanistan/unemployment-rate>

AFGHANISTAN UNEMPLOYMENT RATE

Unemployment Rate in Afghanistan increased to 15 percent in 2011 from 9 percent in 2009. Unemployment Rate in Afghanistan is reported by the Gallup. Historically, from 2001 until 2011, Afghanistan Unemployment Rate averaged 6.3 Percent reaching an all time high of 15.0 Percent in December of 2011 and a record low of 3.4 Percent in December of 2002. In Afghanistan, the unemployment rate measures the number of people actively looking for a job as a percentage of the labor force. This page includes a chart with historical data for Unemployment Rate in Afghanistan.



Data source: Gallup

As the Afghan government’s capacity to collect, analyze, and publish data increases, journalists will have more information to work with. As journalism students interested in economic issues, it is useful for you to be familiar with how labor statistics are developed in other countries, so that as data becomes available in Afghanistan, you already understand how to use it.

Instructor’s Notes – display Recent Charts of the BLS on a projector or handout copies of recent labor data from the BLS website (you can also use the charts provided at the end of this lesson).

Ask students the following questions:

What story does the data tell you?

What are the important questions you want to ask about the data?

Where do you see most or least change in the data?

How do you humanize the data and find examples to tell the story of the data

Explaining “Elements of A Good Economic News Story”

Throughout the course we will evaluate economic news stories aired/ published by media organizations in all over the world. We will do this by asking a set of questions from the story. These questions are what I call “Elements of a Good Economic News Story”.

Instructor’s Notes – Update the news story samples every semester.

Elements Of A Good Economic News Story

Here are some key questions to ask when writing or evaluating an economic news story

1. Does the story answer the 5 W's and 1 H? Does it also answer "how much?" and "how many?"
2. How many sources does the story have? Every story is different but generally a 500-word story should have 3-5 sources, 1000-word story 5-7 sources, and investigative stories more than 10 sources.
3. Are opinions and controversial pieces of information attributed to sources?
4. Is there balance in the story? Are all sides of an issue represented?
5. Do any of the sources repeat each other? Is there any information in the story that can be eliminated without weakening the story?
6. Is there a human element in the story? Does the story explain how the economic issue affects people, especially average citizens?
7. Does the story have direct quotations for people who were interviewed for the story? Or is the story full of numbers and technical information?
8. Does the story explain technical business and economic terms in easy to understand language? Does it avoid jargon? Does it explain acronyms clearly?
9. Does the story include statistics, prices, wages, and other necessary numbers?
10. Does the story explain the limitations of the data it is referring to? For example, when referring to the unemployment rate in Afghanistan, the story should say that it is an estimate because an official census hasn't been done in Afghanistan in over 30 years.
11. Do the numbers make sense and are they explained clearly? For example when numbers are said to be higher or lower, is it clear what the number is being compared to?
12. Does that story have photos, graphics, or charts to help readers/ viewers understand the story?

Instructor's note: Either email the "Elements of Good Economic News Story" to your students or print out copies and distribute in class.

Assignment #4:

Read the following 2 news stories and critique them using "Elements of A Good Economic News Story".

Look at 10 websites listed above and bring in one story that you thought was well written and one that you thought was poorly written. Critique the stories using "Elements of a Good Economic News Story." Write down the answers to the 12 questions in your notebooks or on the handout.

Bay Area's lowest-paid workers struggle to get by as debate rages over minimum-wage hikes

By Patrick May pmay@mercurynews.com San Jose Mercury News

Posted:

MercuryNews.com

As a renewed debate over the minimum wage flares across America, 23-year-old Josie Perez-Martinez sees the imprint of her own low-wage life everywhere she looks.

It's in the confines of the San Jose studio apartment she shares with her ailing mother and 3-year-old daughter. It's on the bus she takes to work at the Children's Discovery Museum. And it's inside the refrigerator, where not much remains when her meager grocery budget grows thin by month's end.

"It's tough, especially when you're a single mother trying to stretch the little bit of money you make," said Perez-Martinez, who works 17 hours a week as an exhibit specialist, helping kids get the most out of their museum visit. And "with what I make, I can't save anything."

Despite moves by San Jose and San Francisco to establish wage floors above California's hourly rate, minimum-wage earners still face endless challenges trying to eke out a living in some of the nation's priciest ZIP codes. It's a struggle that unfolds largely unnoticed, even though it's right before our eyes. From the short-order cooks at restaurants to the cafeteria attendants at schools to the 20-somethings taking tickets at the movies, this minimum-wage economy is interwoven into the fabric of Bay Area life.

As San Jose this month becomes the fifth city in the country -- and second in the Bay Area -- to set its own minimum wage, raising the hourly rate from the state's \$8 to \$10, Perez-Martinez will see her part-time pay jump \$60 every two weeks, money she'll set aside for when her daughter starts day care in August.

It's not much. But it still looks appealing to the hundreds of thousands of bottom-rung workers around the Bay Area, a region witnessing explosive job growth in places like Silicon Valley even as record numbers of residents slip into poverty.

Getting a handle on the size of this under-the-radar community is tough. One rough estimate by University of Kentucky economist Aaron Yelowitz, who crunched numbers from the U.S. Census 2011 American Community Survey, was that of the 3,513,358 people working in the Bay Area, 12 percent -- or 421,602 -- are paid \$8 or less an hour, which is legal for certain exempted employees.

Sylvia Allegretto, an economist at the UC Berkeley Institute for Research on Labor and Employment, said that while a precise head count is elusive, "in general, these workers are disproportionately women and minorities, they're young, and they're working in the restaurant and service industries, as cashiers and as retail clerks."

Wedged behind a cluttered desk in a tiny office tucked near the rear of a small grocery store on San Pablo Avenue in Berkeley, Brandon Ramirez makes \$8 an hour at his dad's computer-repair shop. At 18, the community college student is getting by, but only because he lives rent free at his parents' house, uses mass transit to get around, and tries to keep his dining-out costs to \$20 a week.

"The Bay Area's so expensive and a lot of people I know are really struggling," Ramirez said. "People somehow make it work on minimum wage, but I don't know how many of them do it. I survive because I live at home, but \$8 an hour just can't carry you as an adult."

The annual Silicon Valley Index by Joint Venture Silicon Valley, for example, shows the average income for Latinos fell to \$19,000 a year, its lowest point since the survey began in 1995; it has steadily fallen 14 percent over the past five years. And food stamp participation in the valley just hit a 10-year high, while monthly rents for a two-bedroom apartment have climbed nearly to \$2,000.

A snapshot by Allegretto's colleague Michael Reich, an economist, showed San Jose workers making \$10 or less tended to be slightly more male (53.5 percent) than female. Nearly half are Latino (47.5), while about one in four are Asian and one in five are non-Hispanic whites.

"We also know that unlike the myth that minimum-wage workers are mainly teenagers, a big majority of these workers are 20 years old or older," Reich said, "and that quite a few live in family households of annual incomes under \$30,000."

As President Barack Obama pushes for boosting the federal minimum wage, and fellow Democrats in Congress try to pass legislation bumping it from \$7.25 to \$10.10, economists and politicians continue to debate the merits of such a hike. Many economists believe mandating a minimum wage kills jobs, cuts workers' hours and could even drive businesses out of a minimum-wage city to adjacent towns. But Tony Vaughn, a store owner in San Francisco's gritty Bayview-Hunters Point neighborhood, said the city should raise its minimum wage even higher than the current \$10.55.

"It should be \$20," he said the other day, standing inside his Da Corner clothing store, which has suffered a steep drop in business since the recession began. "The cost of living in this city is so high, and it's spilling out all over the Bay Area."

Such a wage hike wouldn't hurt Vaughn, because he's the sole employee. It could even boost his business, because customers would have a bit more to spend on clothes.

Vaughn, 59, sees the anguish of the working poor every day -- from his own 19-year-old son, who lacks a clear direction in life, to the people passing by on Third Street. "You see a lot of my customers working two and three jobs, or several generations of a family squeezing into an apartment to make ends meet.

"I'm sorry to say it, but I see the hopelessness all around me in this neighborhood."

Contact Patrick May at 408-920-5689. Follow him at [Twitter.com/patmaymerc](https://twitter.com/patmaymerc).

San Jose: By the numbers

53,505: San Jose workers making less than \$10 an hour who would therefore benefit directly from the city's new wage law that went into effect this month

53.5: Percent of minimum-wage workers in San Jose who are male

47.5: Percent of minimum-wage workers in San Jose who are Latino

Source: Staff reporting

Minimum wage Q-and-A

What is the minimum wage?

Effective Jan. 1, 2008, the minimum wage in California is \$8 per hour.

What is the difference between the state and federal minimum wage?

Most employers in California are subject to federal, state and municipal minimum-wage laws. When there are conflicting requirements in the laws, the employer must follow the strictest standard -- that is, the one that is the most beneficial to the employee. For example, a San Jose worker makes the city's just-raised minimum hourly wage (\$10) instead of the state's (\$8) or the federal (\$7.25).

May an employee agree to work for less than the minimum wage?

No. The minimum wage is an obligation of the employer and cannot be waived by any agreement, including collective bargaining agreements. However, a small percentage of workers makes less than minimum wage either because of illegal behavior on the part of the employer or because they fall into one of several exempted groups of workers. These include young workers on farms and employees at certain recreational and seasonal

establishments.

Can a restaurant owner use a server's tips as a credit toward its obligation to pay the minimum wage?

No.

What can employees do if their employer doesn't pay them at least the minimum wage?

They can either file a wage claim with the Division of Labor Standards Enforcement (the Labor Commissioner's Office), or file a lawsuit in court against the employer to recover the lost wages.

Source: California Department of Industrial Relations

Bay Area: cost of living

\$1,387: Gross monthly earnings for an \$8-per-hour minimum-wage worker

\$1,650: Approximate average monthly rent for a two-bedroom, one-bath apartment

\$405,000: Median price of a home

\$7,500: What it takes to cover monthly basic needs like rent, food, child care and transportation for a family of four, according to a report by the nonprofit Insight Center for Community Economic Development

Source: Staff reporting; RealFacts; United Way

The New York Times

August 15, 2012

British Employment Defies Weak Economy

By DAVID JOLLY

The British labor market has defied the country's lingering recession, improving in the second quarter as businesses hired more workers before the Olympic Games, official data showed Wednesday.

The [unemployment rate fell to 8.0 percent](#) in the April-June period from 8.1 percent in the three months through May, the Office for National Statistics said. The number of people without jobs fell by 46,000, to 2.56 million.

The improvement came despite the sour economy, which has been in decline since the last quarter of 2011. The [Bank of England](#) said [last week](#) that gross domestic product fell 0.7 percent in the second quarter from the first quarter, and that the economy would [probably stagnate for 2012](#) as a whole.

"It's quite puzzling to have such an improvement in the labor market considering that the economy is in recession and labor productivity is so low," said Blerina Uruci, an economist with Barclays in London.

Ms. Uruci said an analysis of regional employment trends suggested that most of the improvement came in London, where businesses were hiring temporarily for the Games. She noted that unemployment rolls fell there by 42,000 in the quarter, accounting for most of the overall decline in the number of unemployed people.

She said it was very unlikely that the improvement would be sustained.

In addition to the impact of the financial crisis in the euro zone and weak global growth on employment, the labor market will be hurt by Prime Minister David Cameron's austerity drive, which will probably result in the loss of about 700,000 government jobs by 2015.

The central bank expressed surprise at the resilience of the job market in the weakness. In the [minutes of its Aug. 1-2 Monetary Policy Committee meeting](#), Wednesday, Bank of England officials noted that "there was as yet no clear explanation why at the same time employment had continued to increase and why productivity therefore been so weak."



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At the meeting, the committee voted unanimously to keep the central bank's main interest rate target unchanged at 0.5 percent.

The committee also voted to hold asset purchases unchanged at £375 billion, or \$590 billion, though, according to the minutes, "For some members the decision was nevertheless more finely balanced, since a good case could be made at this meeting for more asset purchases."

The central bank will probably wait until its current round of purchases is complete in November before undertaking more stimulus, economists at Barclays forecast.

They expected the bank to announce an additional £50 billion of asset purchases in November, with a quarter-point cut in the main interest rate also likely at that time.

Lesson 5

Journalism Lecture – Using “Elements of a Good Economic News Story” to critique stories. Developing story ideas, story formats, and localizing global headlines

Economic Lecture – Understanding Government Budgets and Spending

Instructor’s Notes: Take the first half of the class and review the news stories you assigned at the end of the class and asked students to critique using the handout “Elements of A Good Economic News Story.” Also ask students to share the stories they found and critiqued from the various business and economic news sources.

News Story Categories

Similar to general news stories, ideas for economic news stories evolve in one of three patterns.

Spontaneous

The first category is spontaneous or breaking news. These spot news stories cover events that happen without prior knowledge during the news cycle. In economic news, sudden changes in the price of gold or oil could be considered breaking news. If an oil field catches fire, general assignment reporters will try to figure out “what happened, who did it, why did it happen”, and other general information about the story. However, an economic reporter will start reporting and researching the story and look at the economic or financial impact of the incident. The economic reporter will look at how much the damage will cost the company and if it will affect local, regional, or international oil prices.

Planned

The second source of economic news ideas is planned stories. While the overriding concept of news is “new,” the bulk of daily business stories are known well in advance of the actual program. Announcements of new national statistics or data such as the Consumer Price Index (CPI) or Gross Domestic Product (GDP), submission of the National Budget to Parliament, ribbon-cutting ceremonies, and any events scheduled in advance are essentially planned economic news events. If a reporter knows the time, location, and the principal players and agenda items, the story can be scheduled into a news day. The biggest variable is the actual outcome of the event, interviews following the event, or press conference.

Enterprise – Investigative

The third category of stories is the enterprise or investigative economic report. These are the stories that a reporter generates independently of preplanned meetings or breaking news situations. Instead, the news reporter begins an investigation of documents, asks questions in a factory or company, and constructs a story from the ground up. Economic reporters who deliver enterprise stories are highly valued by both the news team and the viewer, simply because they dig up the data and numbers behind a regular news story and report on the economical and financial effects of a news story. The best mark of an enterprise story is when competing news organizations quotes the research in the enterprise story or follows it with a similar story a day or two later. Analysis stories are enterprising stories.

Developing Story Ideas

Knowing which story to research is a vital skill for a business and economic journalist to have. The first and most important skill is knowing the difference between a story and an issue.

When a story is not a story

Journalists write stories about things, which have happened. Academics, historians, writers and poets write about subjects. But news means something new has happened. It is a dynamic description of action and movement, as opposed to a static description of a general situation.

Instructor's Notes: Put the following chart on a projector or write out the chart on the chalkboard. Review each example with class.

Standing Issue (Static, no action)	News Story (dynamic, action)
Food is expensive in Kabul	The Consumer price index data released today by the Central Statistics Organization of Afghanistan shows that consumer prices have gone up by 35% since December.
The Afghan Ministry of Defense receives a lot of money from the government.	The 1392 Afghan government budget, released today, shows the Ministry of Defense's budget increased 23% from last year.
Southern Afghanistan is facing a major drought.	Anaar Company's (a pomegranate juice company) profits dropped by 40 percent last quarter because severe droughts in their growing region.
Afghans are worried about the Kabul Bank corruption scandal.	Ahmad Amin, owner of Qismat dried fruit company lost much of his company's savings in the Kabul Bank scandal.
Unemployment is high in all Afghan provinces	The Hashimi Group's three new shoe factories will add 3000 jobs in northern Afghanistan, helping alleviate the estimated 18% unemployment rate.

Localizing Global Stories

Global business and economic stories and other events can give you an opportunity to link a local business or economic issue to it and make into a timely and relevant news story. Localizing a story means taking information about an international event and finding local examples and sources to tell the story. This technique allows a journalist to make an international story more relevant to its reader, viewer, or listener.

Global stories can be localized by answering the following questions:

- Who in the local community is affected by this story? If silver prices go up in one part of the world, what will happen to local prices?
- Are there local experts on the global issue or topic?
- What is the human impact or universal human interest of the story?
- Why would my audience care about this story?

Tips on Local Experts:

- Develop a full list/ log of local experts
- Universities and research facilities (think tanks) are full of local experts
- Local experts should have technical and professional knowledge and experience about the topic or issue
- Build a habit of checking in with local experts who work on issues or topics you routinely cover (sources for your beat)
- Politicians or parliamentarians are not experts about all topics

In class assignment:

Localize the following international news headlines:

Ask yourself:

Global stories can be localized by answering the following questions:

- Who in the local community is affected by this story?
- What could happen to local prices or markets related to this news?
- Are there local experts on the global issue or topic?
- What is the human impact or universal human interest of the story?
- Why would my audience care about this story?

1. BusinessWeek: At 6 a.m. on Saturday morning, April 6, police arrived at a wholesale market in the eastern Chinese city of Nanjing to shut down all stalls selling live chickens. Last Thursday, Shanghai authorities oversaw the slaughter of 20,536 chickens, ducks, geese, and pigeons at a city poultry market. These measures are part of a widening effort to contain the spread of the H7N9 influenza virus, colloquially known as bird flu, in eastern China.

2. Bloomberg: The price of oil rose slightly Tuesday, following stocks and continuing a run-up that began two months ago. Benchmark crude for March delivery rose 80 cents to finish at \$96.66 on the New York Mercantile Exchange. Nymex floor trading was closed on Monday for the Presidents Day holiday in the U.S. The contract fell \$1.45 on Friday. Oil prices have been rising since mid-December, when oil traded around \$87 per barrel. Analysts noted that investors have bought into oil markets speculatively in recent weeks on hopes for a stronger recovery in the global economy.

Understanding Government Spending & Budgets

*Some economic definitions are from Wikipedia

A **government budget** is a document plan of public revenue and expenditure that is often passed by the legislature, approved by the chief executive-or president and presented by the Finance Minister to the nation.

The budget is also known as the Annual Financial Statement of the country. This document estimates the anticipated government revenues and government expenditures for the ensuing (current) financial year.

For example, only certain types of revenue may be imposed and collected. Local districts, municipalities, counties, or provinces can collect **property tax**.

States or provinces can generally collect **sales tax** and sometimes **income tax**.

The federal or national government can collect income tax, corporate tax, and other taxes.

Government Budgets are of three types:

Balanced budget: when the government revenue as expenditure are equal.

Surplus Budget: when anticipated revenues exceed expenditure.

Deficit Budget: when anticipated expenditure is greater than revenues.

The two basic elements of any budget are the revenues and expenses.

In the case of the government, revenues are derived primarily from taxes.

Government expenses include spending on current goods and services, which economists call government consumption; government investment expenditures such as infrastructure investment or research expenditure; and transfer payments like unemployment or retirement benefits.

Budgets have an economic, political and technical basis. Unlike a pure economic budget, they are not entirely designed to allocate scarce resources for the best economic use.

They also have a political basis wherein different interests push and pull in an attempt to obtain benefits and avoid burdens.

In Afghanistan the Ministry of Finance's Budget Directorate is responsible for budget operations, strategic planning, and reporting, financial analysis on proposed and actual legislation affecting the national budget of Afghanistan. The website for this Budget Directorate is <http://www.budgetmof.gov.af/>

This website contains the Afghan government's budget and budget planning documents. The Afghan government budget for the following year is usually prepared in the last quarter (January-March) of the previous year. After all budget requests are collected and considered by the Budget Directorate and other branches of the Afghan government, the

budget is sent to the Afghan Parliament for review and approval. Usually members of parliament, especially the National Budget review committee will review the budget and inquire about various things. They may call government officials into Parliament to answer questions about the budget. Parliament may also suggest revising the budget, as they have the power to veto or approve the budget. After Parliament approves the budget. It is sent to the President for final approval.

Government budgets are long documents with a lot of technical terms. It is good for economic journalists to be familiar with the different parts of a budget document. However, usually the executive summary and the main budget spreadsheet will be enough to start working on a basic news story about the release of the Afghan budget. Just like any economic data release, you need to ask the following questions about the government budget:

What stands out to you in the data?

Where do you see the biggest change?

Where do you see the smallest change?

What has changed the most/ least in the previous 3 years?

In Class Assignment:

Visit the Ministry of Finance's Budget Directorate at <http://www.budgetmof.gov.af/>

Review the 1392 Afghan national budget and any previous year budgets. Answer the following questions:

What stands out to you in the data?

Where do you see the biggest change?

Where do you see the smallest change?

What has changed the most/ least in the previous 3 years?

Assignment #5

Write up 3 economic news story ideas, about ½ page for each idea. Tell me what the idea is and what economic sector it falls under? What is new about the idea? Where will you go to research and get data for the story? Who will you interview for the story?

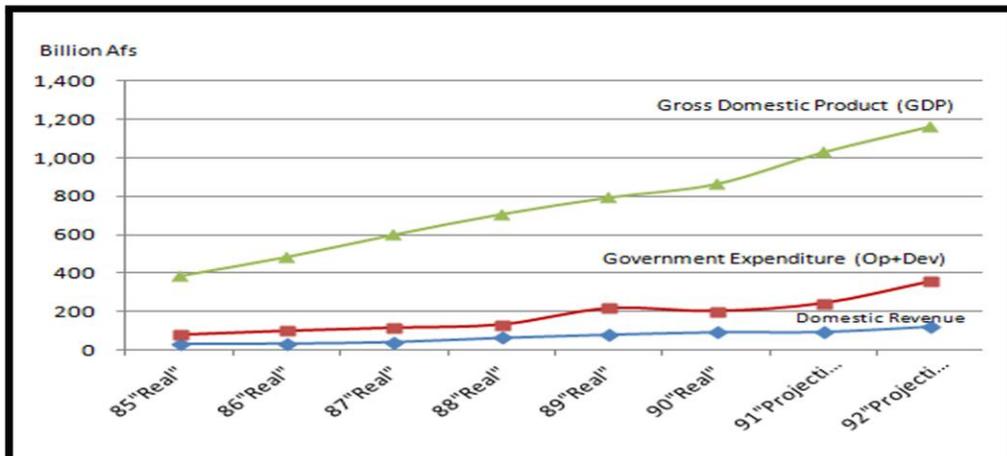


**Islamic Republic of Afghanistan
Ministry of Finance**

1392 National Budget



An Efficient, Transparent, Results-based Budget for the National Good



1392 National Budget - Table of Contents

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Overview:

Although considerable progress has been made in different areas during the past decade, Afghanistan is still among the poor countries. Afghan Government's strategy in the transition decade is the shift towards Self-reliance. Following Bonn Conference 2, the focus is on strengthening security sector for accepting more security responsibilities transferred from International forces to National forces by 2014. It means that ANA, ANP and ANSD forces must be trained and equipped well for enabling them to provide security all over the country by 2014.

In addition, government's strategy in transition decade is implementation of 22 priority programs presented in Tokyo conference in 1391 and moving toward a sustainable economy resulting to development in Afghan people's life. Therefore, the focus in the medium and long-term is providing the grounds for investing in extractive industries of the country (mines) and development and strengthening of agriculture.

Hence, taking into account that 50% of committed funds by international community for financing priority programs should be spent through government's budget, government's fiscal framework focus is mainly on implementation of reforms in PFM, financial resources allocation taking into account priority programs and building the capacity for development budget execution which leads to attracting aids and assistances through national budget. During the past decade, due to government investments, considerable progress has been made in foundation of security agencies, governance, construction of roads, railways, airports, water dams and provision of power and electricity. The ground for extraction and utilization of mineral resources has been paved, agriculture sector has developed to the possible extent and people lives in villages have improved through Rural Development Programs. For the first time, roads of districts and rural areas were constructed and asphalted in many provinces. During this decade, the number of general education students reached to 8.6 million, number of Islamic education students reached to 218 thousand and number of technical and vocational students reached to 53 thousand. Moreover, new school buildings were constructed or existing schools were repaired and new teaching materials were developed and published in many provinces. Due to provision of Basic Health Packages (BPHS), there is a considerable reduction in numbers of child and mother mortality. Skills development programs proved to be very effective and each year more than 30,000 individuals are graduated from these programs which avails employment opportunities to these graduates. Commercial facilities are provided that plays a key role in development of a country's economy.

During the past few years, there has been significant improvement in the level of domestic revenue collection. Domestic revenue growth rate in 1389 and 1390 were 26.3% and 24% respectively. Revenue as percentage of GDP increased from 10.3% in 1388 to 11.4% in 1390.

Taking into consideration the progress made as a result of budget implementation and private sector activities, countries' economy has seen an average 9.8% real economic growth rate during the years 1387 to 1391. GDP per capita income increased from USD 370 in 1387 to USD 640 in 1391. Afghanistan's economy is expected to continue growing in the medium term and with 11% growth rate in 1392 GDP is expected to increase to Afs 1,161 billion (USD 22.340 billion). Inflation rate is estimated to be around 6.7%, which will remain constant at 5%.

The national budget for the fiscal year 1392 is expected to constitute 30% of the total GDP, where development budget as part of government investments will form 14% of the GDP, which is 5% more than 1391. This indicates the positive approach of the government to allocate more funds to infrastructural development projects and to absorb more aid through the national budget process which is more effective and productive. Despite the above mentioned achievements, the Government will still need to allocate resources to major critical priority projects and programs and therefore the prioritization of the new development discretionary budget 1392 has been done taking into account the available financial resource.

For instance, around 76% of the total USD 555.495 million new discretionary budget is allocated to key policy areas such as; construction and asphaltting of roads, construction of water and power dams, construction of universities, higher education institutes, schools, Islamic education schools, dormitories, clinics and hospitals and investment in agriculture and communications sections.

Although all the provinces are beneficiaries of the Government development programs, a total amount of Afs 1.924 billion (USD 37 million) has been taken into account for 11 underdeveloped provinces of which USD 3 million has been allocated to Kuchies and USD 1 million for Pameers. These allocations are meant to better finance and implement specific priority programs within these provinces to facilitate balanced development. Overall, allocation of financial resources to national budget of FY 1392 has been done in accordance with ANDS, NPPs and considering the available financial resources.

S.No	Sectors	USD '000'			% in Total	% operating	% Development
		Operating	Development	Total			
1	Security	2,174,829	754,714	2,929,543	43.0%	58%	25%
2	Infrastructure	62,167	901,795	963,962	14.2%	2%	30%
3	Education	654,803	373,760	1,028,564	15.1%	17%	12%
4	Agriculture	39,163	504,723	543,886	8.0%	1%	17%
5	Governance	213,510	75,526	289,037	4.2%	6%	2%
6	Health	65,305	187,422	252,727	3.7%	2%	6%
7	Economic Governance	53,609	121,711	175,320	2.6%	1%	4%
8	Social Protection	44,722	21,343	66,066	1.0%	1%	1%
9	Contingency codes	467,412	92,659	560,071	8.2%	12%	3%
Total		3,775,519	3,033,655	6,809,175	100%	100%	100%

Fiscal outlook summary for the FY 1392:

With PEFML and other related laws' amendments during the current year, the fiscal year 1392 is shifted to 21st Dec 2012 to 21st Dec 2013 i-e 1st JADI to 30th QAWs.

Total domestic resources in FY 1392 are estimated around Afs 129.392 billion (USD 2.488 billion) which includes tax and non-tax revenues and revenue from Aynak copper contract. Revenue from donors and international organizations' assistances for financing 1392 budget

amounts to Afs 209.150 billion (USD 4.022 billion). In addition, Afs 2.837 billion (USD 54.557 million) constitutes debts and is used as debt financing for the development budget.

The total national budget for the FY 1392 is projected to be around Afs 354.077 billion (USD 6.809 billion). 1392 budget shows 44.7% increase compared to 1391 budget (Start of the year) which amounted to Afs 244.744 billion for 9 months, but shows a 12.6% increase comparing to the budget estimated for 12 months.

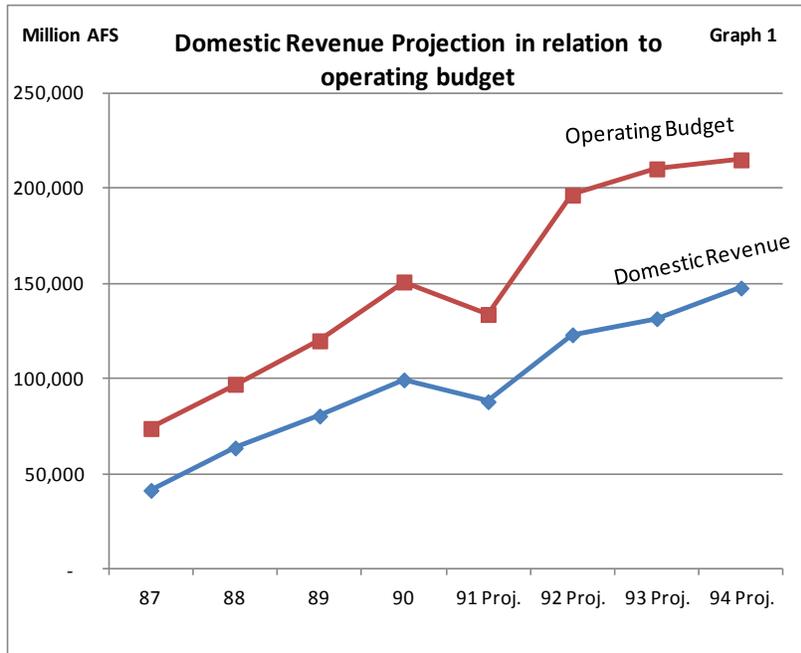
Operating budget for FY 1392 is forecasted around Afs 196.327 billion (USD 3.775 billion) which shows around 47% increase as compared to the 1391 budget at the beginning of the year (9 months). Depreciation of Afghani currency is another reason increase in operating budget. In addition, some other fiscal pressures that play their roles in operating budget increase are discussed in details in the subsequent sections.

Development budget of FY 1392 has been planned around Afs 157.750 billion or USD 3.033 billion which shows around 36.6% increase as compared to 1391 budget at the beginning of the year (for 9 months) which amounted to Afs 111.053 billion. The main reason behind this increase is the assistances of CSTC-A for equipping security forces (ANA and ANP).

Domestic revenue in FY 1392:

Currently a large portion of operating budget (around 44.4%) is funded by international community for security expenditures, while, 77.5% of development budget is also financed by donors and international organizations' assistance.

With completion of security transition from international forces to Afghan forces by 2014, fiscal pressures would further increase on operating budget. This is because the security expenditure which were funded directly by international forces will be incurred by the Government itself and on the other hand a large number of national employees will lost their jobs. Similarly, decrease in economic transactions balances is also foreseeable, putting a negative effect on domestic revenue and will result in limited resources for funding government's operating expenditures.



With establishment of security installations, schools, hospitals, clinics, government agencies' buildings, roads and airports, their O&M expenditures are also notably increasing year by year and in turn affects operating budget. As mentioned above, the departure of international forces put a negative effect on economic activities and considering these predictions these factors will mainly affect domestic revenue level in medium and long-term.

Taking into account the possible fiscal pressures in short and long-term, government

gives a priority to increasing domestic revenue for fiscal sustainability. Increased revenue collections is also among the terms agreed with IMF within ECF (Extended Credit Facility) program. Therefore, for achieving the above mentioned targets and filling the financial gaps of operating budget (graph 1), the government is intended to implement a series of reforms in PFM.

Government has adopted some measures for improving revenue collection and expanding tax basis such as; enhancing tax compliance, increased audit in provinces and mustofiates, introduction of new ASYCUDA systems and implementation of ports management system in different border customs. In addition, government has adopted some new tax regulations such as; oil transit, railway toll and increasing cigarette and tobacco tariff with the aim of increasing the level of domestic revenues.

Relying on these measures is not enough for providing sufficient revenue for government in order to finance the spending needs in short and long term, but it is necessary that in accordance to the policy government should introduce Value Added Tax by 2014, build the capacity of revenue collection and improve revenue collection effectiveness.

Revenue from mine is the other important source of income and in FY 1392 an amount of USD 50 million from Aynak Copper Mine contract has been planned for financing discretionary development projects. However, with extraction and utilization of such resources in mid and long term, revenue level will significantly increase. Moreover, USD 5 million from Kunar wood is included in development budget and has been added to the total of domestic revenue for forest protection.

Likewise, domestic revenue in FY 1392 is projected around Afs 123 billion (USD 2.365 billion) constituting more than 10.6% of GDP. Table 2 shows detailed projection of domestic revenue in 1391 and 1392 based on major code.

Items	1391 (9 months)	1391 (12 months)	1392	% share	% Diff. 1392-1391
	Million AFS				
Tax Revenue	72,100.05	96,133.40	92,001.00	74.8%	-4.3%
Taxes on income, profits property and capital gains	21,082.50	28,110.00	32,800.00	26.7%	16.7%
Taxes on international trades and transactions	30,753.60	41,004.80	27,560.00	22.4%	-32.8%
Domestic taxes on goods and services	17,029.20	22,705.60	26,722.00	21.7%	17.7%
other taxes	3,234.75	4,313.00	4,919.00	4.0%	14.1%
Non-Tax Revenue	15,809.85	20,079.80	30,999.00	25.2%	54.4%
Total Domestic Revenue	87,909.90	116,213.20	123,000.00	100%	5.8%

As we can see, revenue projection in FY 1392 has increased by 40% as compared to FY 1391 revenue that was estimated for 9 months, but comparing the projection for 12 months, it shows around 6% increase.

Currently, most of the revenue sources are custom duties taxes from international trade, sales tax, income tax and non-tax revenues. Tax on profit, property tax and capital gains tax consisting taxes such as: BRT, taxes on salaries and wages and corporate tax are estimated to increase by 16% in 1392 and will reach to Afs 32 billion comparing to Afs 28.1 billion in 1391, while it is projected that revenue from taxes on foreign trade and transactions and custom duties will decrease in 1392. This decrease is due to adoption of some specific policies by government such as; ban on imports of expired vehicles, decrease in tariff rate form some specific goods like raw industrial materials, decrease in imports due to departure of international forces etc. However it is expected that revenue from taxes on goods and services will increase by 17% in 1392 and by 1394 revenue from this category will increase due to planned introduction of VAT law that replaces BRT.

As import duties are one of the main drivers of domestic revenue at the present, it is projected to decrease to 1.2% in 1392 but increases to 6.3% by 1393.

External Resources for financing 1392 National budget:

As mentioned in the previous sections, financial resources of national budget include internal (domestic revenue, Aynak copper revenue and Kunar wood revenue) and external resources (donor and international organizations grants and debts).

As Operating Expenditures particularly in security sector is relatively higher and major portion of these expenditures are funded by donors, the share of donor assistance remains to be high and finances 44.4% of the overall recurrent budget. Similarly, external resources contribution (grants and debts) in development budget is 79%. Internal resources contribution is 13% which includes tax and non-tax revenues and Aynak copper revenue allocated for funding discretionary projects and the remaining 8% of development budget is unfunded (deficit).

Total grants for FY 1392 operating budget provided by ARTF, LOTFA, CSTC-A and assistances of France, Denmark and Britain for strengthening public administrations and service delivery

amount to Afs 87.229 billion (USD 1.677 billion). Development budget grants for FY 1392 amount to Afs 121.922 billion (USD 2.345 billion) which includes: (1) USD 506.335 million non-discretionary funds carried forward from 1391; (2) USD 1.598 billion new non-discretionary funds, and (3) USD 240.660 million discretionary funds. In addition, USD 54.558 million is past years' commitments which are in form of debts for funding non-discretionary development projects. More details in this regard is given in funding table in the following sections.

1392 Operating budget:

Operating budget in FY 1392 is estimated around Afs 196.327 billion (USD 3.775 billion) which comprises 16.9% of GDP. Operating budget in FY 1392 has increased by 47% compared to operating budget at the beginning of FY 1391 which was calculated for 9 months.

Government employees' salaries and wages in operating budget for 1392 amount to Afs 142.081 billion or 72.4%, which was previously around 76% of total operating budget in 1391.

Wages and salaries share in total operating budget for FY 1392 is 4.3% more than the 12 month forecast for FY 1391. This slight increase is due to consistent level of ANA and ANP in these two years.

Code 22 comprises 14% of the total operating budget and shows a decrease of 21% as compared to 12 month forecast for 1391. Similarly, code 25 constitutes 1% of the recurrent budget and it shows 74.3% decrease as compared to 1391 12-months projections.

Decrease in Codes 22 and 25 is due to transfer of USD 729.519 million from CSTC-A to development budget for equipping ANA and ANP.

But expenditures like: O&M costs for Schools, hospitals, roads and government agencies buildings etc are added on code 22 which has caused increased in code 22.

Contingency Codes constitutes around 12.4% of total operating budget, major codes include civil and military pensions, pension for martyrs and disabled, pay and grading, Da Afghanistan Bank Recapitalization, contingency fund for strengthening public administrations and services delivery and funds for Ariana Afghan Airline.

Following are some of the major items that has caused operating budget to increase;

- Unpaid pension of military retirees from previous years
- 11,000 increase in MoE Tashkeel.
- 1,300 increase in MoHE Tashkeel 700 of which are teachers of universities and higher education institutes.

S.No	Budgetary Units	1392	% share in total Operating Budget
		AFS '000'	
1	Ministry of Defence	57,107,538.6	29.1%
2	Ministry of Interior Affairs	42,667,680.9	21.7%
3	Ministry of Education	29,591,972.8	15.1%
4	General Directorate of National Security	9,792,726.0	5.0%
5	Ministry of Public Health	3,395,851.6	1.6%
6	Ministry of Higher Education	3,190,786.7	1.7%
7	Ministry of Foreign Affairs	2,650,000.0	1.3%
8	Directorate of Local Governance	2,468,351.0	1.3%
9	Ministry of Public Works	533,650.0	0.3%
10	Ministry of Finance	1,836,000.0	0.9%
Total - 10 Ministries		153,234,557.6	78.1%

- 11,610 increase in ANSD Tashkeel. This increase was made during 1391.
- Additional O&M costs of schools and hospitals in center that have newly been calculated in FY 1392 and included in budget.
- Implementation of pay and grading reform in government agencies.
- Increase in costs of strengthening provincial departments and districts.
- Increase in salary norms of embassies employees.
- Increase in food allowances of children in kindergartens (from Afs 30 to Afs 40) and nurseries (from Afs 75 to Afs 80).

- Increase in food allowances of dormitories, prisoners and military personnel from Afs 115 to Afs 125.
- Increase in foreign debts repayment installments due to repayment period deadline of the main debts.

Agencies having the most shares in operating budget are shown in the above table “table 3” and as we can see, MoD, MoI, and MoE have the highest operating budget in FY 1392.

Main reasons for increase in operating budget of FY 1392 were mentioned earlier, but in general, increase in salaries and wages level, implementation of pay and grading reforms and increase in number of employees receiving super scale salaries.

Development budget summary of FY 1392:

Development budget for the FY 1392 is estimated around Afs 157.750 billion (USD 3.033 billion) constituting around 13.6% of GDP. Development budget for 1392 shows more than 36 increase as compared to development budget at the beginning of 1391 year that amounted to USD 2.221 billion. Main reasons for this increase is the new assistances of around USD 729.519 million of CSTC-A to MOD and MOI transferred from operating budget to development budget. Increase of around USD 156.111 million in new discretionary projects is another factor for this increase.

1391 and 1392 development budget summary including new and carried forward funds is shown in the table below:

Year	Development Budget	USD '000'			% Share
		CF	New	Total	
1391 (Start of year)	Discretionary	301,567.68	399,383.85	700,951.53	31.6%
	Non-Discretionary	804,649.61	715,470.05	1,520,119.66	68.4%
Total 1391		1,106,217.29	1,114,853.90	2,221,071.19	
1392	Discretionary	319,115.39	555,495.05	874,610.45	28.8%
	Non-Discretionary	539,420.19	1,619,624.57	2,159,044.76	71.2%
Total 1392		858,535.58	2,175,119.63	3,033,655.21	
Diff. Between 1392 and 1391 (Start of year)		(247,681.71)	1,060,265.73	812,584.02	
% Diff.		-22.4%	95.1%	36.6%	

, The carry forward amounts are estimated based on execution report until 30th Qaws. However, the final figures will be obtained once Qatia is finalized.

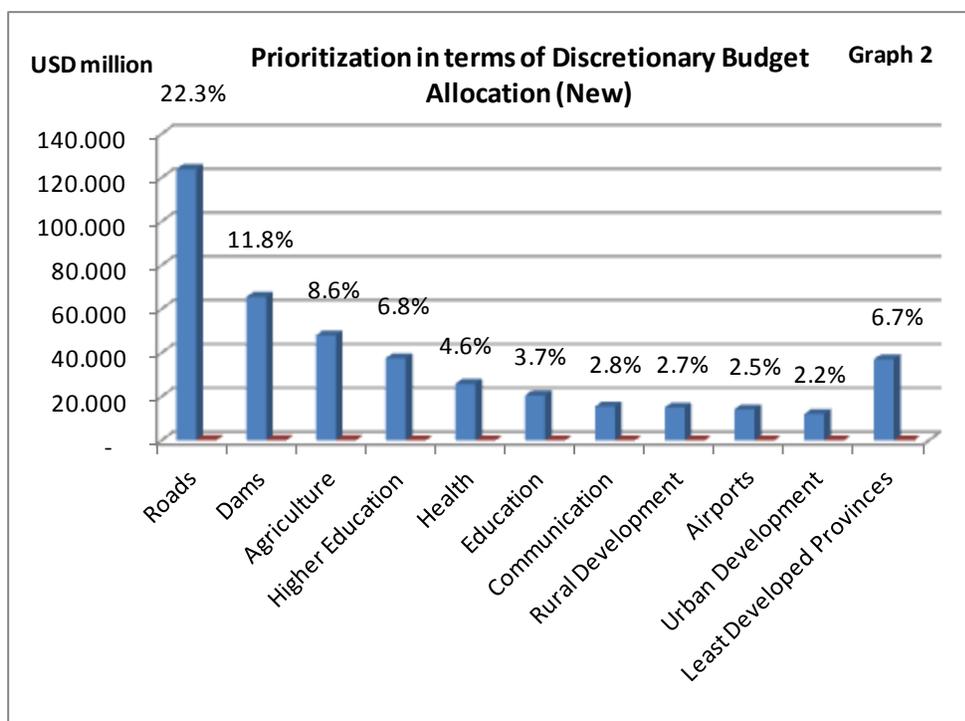
Table 5 - Top 10 ministries with largest share of New Non-Discretionary Budget

S.No	Ministries	1392	
		'USD '000	% share
1	Ministry of Defence	413,292.7	25.5%
2	Ministry of Interior	316,485.2	19.5%
3	Ministry of Rural Rehabilitation	239,260.0	14.8%
4	Ministry of Education	165,568.1	10.2%
5	Ministry of Public Works	144,800.0	8.9%
6	Ministry of Public Health	100,372.0	6.2%
7	Ministry of Energy and Water	49,500.0	3.1%
8	Ministry of Finance	47,060.0	2.9%
9	Ministry of Agriculture	44,640.0	2.8%
10	Ministry of Mines	13,440.0	0.8%
Total 10 Ministries		1,534,418.0	94.7%

The reason for increase in carried forward budget are time limitation due to short fiscal year and delay in approval of budget that postponed implementation of development project in accordance to the plan.

There is more than 126% increase in new non-discretionary budget comparing to new budget at the beginning of FY 1391. Most part of this is CSTC-A aids for MOD and MOI for equipping and strengthening of security sector. Increase in non-discretionary aids shows more attraction of aids and their execution through National budget that has been committed by international community in Kabul Conference, Bonn Conference 2 and Tokyo Conference. Attraction of more assistances to national budget and

their execution through national budget have always had increase its effectiveness.



As it is shown in table 4, around 28.8% of development budget is discretionary budget and around 71.2% is non-discretionary budget. Around 94% of the new non-discretionary budget is allocated to the 10 ministries listed in Table 5, in which share of MOD is 25.5%, MOI 19.5%, MRRD 14.8%, MOE

10.2% and other six ministries having the highest share in new non-discretionary budget.

Taking into account government policy, there is an increase of around 39.1% in new discretionary budget allocation comparing to FY 1391. This is used to fund infrastructure, education, higher education and agriculture projects. Graph 2 shows the key areas that are funded by discretionary resources i.e productive infrastructural projects which donors hesitate to fund. These

Table 6 - Top 10 Ministries with largest share of Discretionary Budget (New)

S.No	Ministries	1392	
		USD '000'	% share
1	Public Works	123,900.00	22.3%
2	Energy and Water	65,500.00	11.8%
3	Agriculture	48,000.00	8.6%
4	Higher Education	37,500.00	6.8%
5	Public Health	25,813.00	4.6%
6	Education	20,557.00	3.7%
7	Communication	15,500.00	2.8%
8	Rural Development	14,976.49	2.7%
9	Transport	14,120.00	2.5%
10	Urban Development	12,000.00	2.2%
Total - 10 Ministries		377,866.49	68.0%

projects include: construction of small and medium water dams, production of power energy, construction and asphaltting of roads, higher education, education, agriculture, and health and building capacities of departments for accelerating and implementation of development projects.

As construction and asphaltting of roads are from the main priorities and has an important role in economic development. Therefore, from the total of USD 555.495 million discretionary budget, around 22.3% (USD 123.900 million) is only allocated for roads reconstruction and asphaltting, to

the ministry of public works. About 11.8% of this amount (USD 65.5 million) is allocated for water management in order to improve and expand agriculture which is considered as main priority areas of the government.

Agriculture which is the other main element of economic development in the country has an allocated budget of 8.6% (USD 48 million) of new discretionary budget. In addition an amount of USD 20 million has been allocated to agriculture development Bank, under the contingency fund.

Human resources development through acquisition of higher education is also among the important sections and priorities. Government has therefore allocated 6.8% of the discretionary fund (USD 37.500 million) for higher education and an additional USD 15 million is financing scholarships. Also, taking into account the financial resources, some money from new discretionary budget are allocated to other prioritized sections which is shown as under, table 6.

In general, ministries having the highest shares in 1392 development budget “table 7” are: MoPW, MRRD, MoD, MoE, MoEW, MoPH and a number of other ministries.

Table 7 - Top 10 ministries with largest share of development budget					
S.No	Ministries	USD '000'			share in % Total Development Budget
		CF	New	Total	
1	Public Works	174,584.82	268,700.00	443,284.82	14.6%
2	Defence	99.42	413,292.69	413,392.11	13.6%
3	Rural Development	109,511.56	254,236.49	363,748.06	12.0%
4	Interior	5,181.85	320,485.19	325,667.04	10.7%
5	Education	93,400.43	186,125.08	279,525.50	9.2%
6	Energy and Water	115,710.18	115,000.00	230,710.18	7.6%
7	Public Health	61,237.35	126,185.00	187,422.35	6.2%
8	Agriculture	34,426.63	92,640.00	127,066.63	4.2%
9	Finance	24,483.25	60,990.00	85,473.25	2.8%
10	Higher Education	25,709.21	47,489.33	73,198.54	2.4%
Total - 10 Ministries		644,344.70	1,885,143.78	2,529,488.48	83.4%
11	Contingency Codes	10,659.08	82,000.00	92,659.08	3.1%

Summary of 1392 fiscal year Tashkeel:

Total government tashkeel for 1392 amounts to 837,253 which 3.4% (27,467) more than the initial tashkeel in 1391 (809,786). Increase in operating budget is due to increase in tashkeel of the administrations. This term, tashkeel has been increased in few budgetary units with the highest priorities i-e General Directorate of National Security, Ministry of Education and Ministry of Higher Education.

S.No	Ministries	Tashkeel 1391		Tashkeel 1392	
		1391	% share	1392	% share
1	Education	247,996	30.6%	258,996	30.9%
2	Interior Affairs	202,696	25.0%	205,854	24.6%
3	Defence	204,154	25.2%	202,886	24.2%
4	National Security	29,131	3.4%	40,741	4.9%
5	Public Health	18,395	2.3%	18,395	2.2%
6	Higher Education	9,527	1.2%	10,827	1.3%
7	Agriculture	9,281	1.1%	9,281	1.1%
8	Finance	8,550	1.1%	8,565	1.0%
9	Labor and Social Affairs	7,233	0.9%	7,223	0.9%
10	Directorate of Local Governance	7,214	0.9%	7,241	0.9%
	Total	744,177	91.7%	770,009	92.0%
11	Other Ministries	65,609	8.3%	67,244	8.0%
	Total	809,786	100%	837,253	100.0%

Education development and expansion program is a priority program of the government, and increasing Tashkeel of teachers and schools administrative employees will help in development of Education in the medium term. Therefore, education Sector Tashkeel has been increased to additional 11,000 employees, of which 10,000 are new teachers while remaining 1,000 are administrative staff.

Likewise, taking in account the growing number of high school graduates and subsequently the increasing number of higher education students, 1,300 employees increased in Higher Education Ministry's Tashkeel in 1392 fiscal year, 700 of which are lecturers of universities and Higher Education Institutes.

Increase in Tashkeel of Ministry of Interior is because of increase in Tashkeel of the office of Deputy Minister for Security Affairs, which increased in 1391 and their expenditures were funded by CSTC-A and included in 1392 fiscal year budget.

Major achievements of 1391:

Following are the main achievements of 1391 national budget implementation.

Security Sector:

Security sector is one of the important sectors with highest share in operating budget; 57% of operating budget in 1391 fiscal year was allocated to this sector. Most of these resources are allocated to ANA, ANP and ANSD, and are used for paying salaries and other benefits to security personnel and procurement of all required security materials, which are used for providing security to the country, enforcement of law and keeping public order and protect borders. Major planned achievements of this sector for 1391 are as follows:

- Completion of three phase of security transition from international forces to Afghan forces and undertaking the security responsibilities of more provinces by Afghan forces.
- Increasing the number of National Army from 192,000 in 1390 to 195,000.
- Increasing the number of National Police personnel from 151,000 in 1390 to 157,000.
- Implementation of structural reform of National Police, with taking in account security requirements for peace, establishment of government sovereignty and law enforcement with the help of international community.
- Investigation of 15,520 criminal cases and capturing of 15,449 suspects.
- 212 independent operations and 788 joint operations have been made, in capital and provinces for prevention of criminal events and repressing armed oppositions.

Good Governance, Rule of Law and Human Rights Sector

Most part of this sector's budget is operating budget, which is used for salaries payments and day to day recurrent expenditures. Budget of this sector in 1391 is 5% of total budget. Major planned achievements of this sector for 1391 are as follows:

- Initiation of Pay and grading reform in 10 governmental agencies in addition to agencies in which the reform has already been implemented.
- Registering, scrutinizing and publishing high ranking officials' properties. To date, 3,000 asset forms were registered, 93 asset forms were published and scrutinized, 8 asset forms were assessed and 60 asset forms are under assessment and scrutinizing plan.
- Consideration and making decision regarding 15,854 dossiers in 4 Supreme Court Dewans. Graduation of 784 judges from judicial practical courses (Qazaie) and also establishment of association for women judges of Afghanistan in 1391 and publication of 5000 copies of the book.
- Tracking 10,000 applications, including approvals of Ministers Councils and nearly 2,500 presidential decrees.
- Completion of recruitment process of 11,973 low level employees and high ranking officials and 690 teachers in first four months of 1391 through IARCSC
- 50,000 important Islamic research books under 17 titles have been published.
- Sending more than 30,000 pilgrims for performing obligatory haj (pilgrimage) and providing required facilities for them inside and outside of the country.

- Construction of Haji Camps in Herat, Balkh and Kandahar and completing 90% construction works of Ningrahar Haji Camp’.
- imparting legal awareness to nearly 118,539 citizens, particularly about legal and religious prohibition of violence against women.
- Registration of 434 new social organizations, 205 modernist organizations and 7 political parties.

Infrastructure and Natural Resources Sector

Most of its budget is development budget, and 45% of total development budget is allocated to this sector, which is allocated as public investments in energy production, irrigation, road construction, mines, communications and urban development affairs. Major achievements from implementation of 1391 budget are as following:

- Distribution of 3G internet licenses to three Telecom companies for providing better internet services. Its revenue amounts to USD 75 million.
- Completion of Bamyan-Yakawlang road with 99 kilometer length and Pulburaq-Darasoufe road with 64.5 kilometer length.
- Finalizing Hajigak iron mine extraction contracts and signing petroleum mine contracts in Amu river region, which is the biggest investment of Chinese companies up to now.
- Providing 70 megawatt electricity for citizens and industrials giving electricity access to merchants and government agencies in Kabul, Herat, Mazar-e-Sharif and other big cities and some provinces.
- Repairing and activation of three turbines and repairing four electricity turbines of Naghlo dam that produces 100 mega watt electricity.
- Rehabilitation of electricity distribution system in Kandahar and Badghies.
- Rehabilitation of irrigation system in Balkh, Ningrahar, Herat, Bamyan, Kandahar and Kundoze and some other provinces.
- Beginning of work on Jabuluserage cement factory and completion of contract process for construction of cement factory in Herat province.
- Equipping Post sector with modern and computerized materials
- Expansion of telecom services coverage to 84% all over Afghanistan.

Education Sector

16% of total operating and development budget of the FY 1391 budget is allocated to this sector for expanding general education and higher education. Major achievements of this sector in Education, Higher Education, physical Education, sports and culture are mentioned below:

- Increasing the general education students to 8.6 million students and Islamic Education students to 218 thousand students, and increasing the number of technical and professional education student to 53 thousand.
- Recruitment of 740 technical and professional teachers, registration of 730 thousand students in literacy training courses and recruiting 100 teachers for literacy program.

- Establishing 712 new general education schools, 138 schools, 26 recitation schools, 9 Islamic institutes and establishment of 80 new technical and professional schools.
- Printing 42 million copy books for general and professional education schools,
- Reconstruction and repairing of 24 historical monuments in the capital and provinces and 9 monuments in Gazni province.
- Registration of archeological monument from Aynak copper excavations and writing texts, punctuations and Quran miniatures.
- Acquiring medals from national and international tournaments including 680 gold, silver and bronze medals from international tournaments.
- Construction of gymnasiums and play grounds in provinces.
- Establishment of Higher Education Council, enrollment of more than 41 thousand students in higher education institutes, establishing evening faculties in 7 new provinces, giving more than 500 scholarships for bachelors, masters and Ph.D. programs for studying in India, Malaysia, Turkey and Germany.
- Introduction and enrollment of 5000 unsuccessful students in 1391 entrance examination to higher and semi higher education institutes.

Health Sector

Health Sector has the mandate of providing quality health care services to the citizens through establishment of health care centers, hospitals and clinics. Therefore, Ministry of Public health always has huge amount of operating and development budget and in 1391 fiscal year 4.6% of total budget was allocated to this sector. Major achievements of this sector in 1391 are listed below:

- Decreasing mortality rate of children under the age of one year from 111 to 77 in each 1000 successful deliveries.
- Decreasing mortality rate of children under the age of 5 years from 161 to 97 in each 1000 successful deliveries.
- Implementation of third dose vaccination of PENTA for 200,000 children.
- Launching and development of learning programs regarding mother and children health for 268 health providers and providing training programs for 1580 health workers.
- Increasing the number of TB diagnosing and treatment centers to 1,031 centers.
- Increasing the number of vaccination centers from 448 to 1210 centers
- Increasing the number of vaccinators from 1,000 to 2,500.

Agricultures and Rural Development Sector

This sector secured 11% of 1391 total budget, and most programs of this sector are for poverty reduction, food protection, improving rural production, agricultural economic revival and rural development. Major achievements of this sector in 1391 are as follows:

- Revival, irrigation and protection of nearly 2,332 hectare Pistachio and 160 hectare fir-apple
- Controlling agricultural pest and disease in nearly 198,156 hectare agricultural land and 1,087,331 fruitful plants.
- Rehabilitation and development of nursery gardens for nurturing different kind of quality plants in the capital and in all 34 provinces.

- Establishing and repairing of three laboratories for diagnosing agricultural disease in provinces.
- Raising awareness of 315 social associations, including 35,000 families about usage and protection of natural resources.
- Purchase and distribution of 30 thousand metric wheat and fertilizer in 34 provinces.
- Purchase, transition and cultivation of 88 metric ton saffron scallion by 11140 formers and purchasing saffron dryer machine for 19 provinces.
- Holding district development associations' election and revision of district development plans.
- Establishing subcommittees for incident control in 13 districts and holding 15 training programs about incident control.
- Construction of 45 meter bridge, 50 kilometer road and reconstruction of 73 kilometer road under the rural road construction program.

Social Protection Sector

Social protection activities include operating and development expenditures, which is spent through repatriation support program, pension payments and skills development. Major achievements of 1391 are as under;

- On time payment of Afs 65,500,000 to 12,598 poor people through pension reform project and social protection network.
- Computerization of pension system and distribution of 17,000 bank cards to retired people.
- Computerization of work license to foreigners and distribution of 16,600 work license for foreigners.
- Providing vocational training programs for unemployed people and creation of job opportunities for 39,000 trainees through vocational education and training program (VET) for vulnerable groups.
- Construction of 10 kilometer road, 7 kilometer canal, 1400 meter gutters and three supporting walls in Refugees towns, including Berek Aab and Asqalan.

Economic Governance and Private Sector Development Sector

Improving management and collection of revenue, monitoring aids for its effective usage, providing facilities for business and productive activities of private sector and development of norms and standards are from major activities of this sector. Major achievements of this sector in 1391 are as following:

- Preparation of Tokyo conference paper
- Golden Handshake draft was prepared and approved by the Ministers' Councils and will be applied in the near future.
- Collection of Domestic revenue according to the numbers planned.
- Printing and publication of fiscal magazine quarterly and publication of fiscal report on MoF website monthly.
- Distribution of 1,830 new licenses and registration of 7,140 licenses.
- National Standard authority continued its active participation in regional and international organizations and participated regularly in general assembly of ISO, and DEVCO and partic-

ipated in activities of SARSO/ASSRC and participated in its technical committees' activities and continued connection with ECO.

- National Standard Authority obtained membership of IIAC
- Verifying hundreds of expenditure norms for gas heaters, vehicles, high speed vehicles, generators and other machines.
- Revenue of ANSA increased, it was more than planned revenue for 1391, and it was obtained from petroleum examination in Hairatan and Aqna center.

Summary of Plans for 1392 fiscal year

This summary of plans just contains information received from budgetary units till preparation of budget draft and when complete information is obtained, it will be included in the budget statement.

Security Sector:

Security sector plans for 1392 fiscal year are as following:

- Equipping and training of Afghan National Army and Afghan National Police to provide security services to all Afghan citizens throughout the country.
- Improving ability of security forces in carrying out independent operations
- Taking security responsibility of more provinces and successful implementation of Transition process.
- Providing training programs and beginning professionalization process of forces for creating self-sufficient security system.
- Establishment of a command center for ground forces for better management of deployed soldiers. This enables Ministry of Defense to focus on strategies, plans and preparation of policies and lessen its focus on technical issues and operations.

Good Governance, Role of Law and Human Rights Sector

The sector's plans for FY 1392 are summarized as follows:

- Applying Pay and Grading program in governmental agencies where not completed yet.
- Capacity building of judicial departments through National Judicial Program which is funded by World Bank. Capacity building of civil servants in capital and provinces through Afghanistan Civil Services Support project which is funded by USAID.
- Supporting provincial administrations and providing services in provinces through DDP which is funded by Denmark, England and France.
- Construction and repairing of administrative buildings and institutions that belong to good governance, rule of law and human rights sector; such as construction of central building of IARCSC, construction of HOO building, AIHRC building in Nangarhar province, construction of offices for Upper house members of parliament.
- Construction of administrative buildings in provinces through stability program, completion of construction and repairing works of presidential palace buildings, such as repairing of Delkosha palace, Haramsaray and Gulkhana and construction of palace number 2 in presidential palace compound.
- Repairing installations of Islamic Cultural Center in Gazni province.
- Asphaltting of internal roads of Qal-e-Naw city of Badghiese and Sar-e-Pul and construction of mosques in different parts of the country.

Infrastructure and Natural Resources Sector

Infrastructure and Natural Resource sector plans for 1392 are as following:

- Construction of power supply networks in Kandahar and Badghis.

- Continuation of power distribution project in Herat, Jabaluseraj, Charikar, Kunduz, Baghlan, Jalalabad and Laghman.
- Construction of Shah wa Arous irrigation dam in Kabul, Machalgho dam of Paktia, Salma dam of Herat, Kamal Khan dam of Nimroze and Almar dam of Faryab is in progress and will be completed by 1393 and will irrigate new agricultural lands, which will have vital role in agricultural production improvement and creating of employment opportunities.
- Rehabilitation of Kuhsan and Ghorian irrigation canals and construction of irrigation networks around the country through IRDP project funded by World Bank.
- Working on ZendaJan and Juie Naw of canals of Herat, and Reconstruction of Samarqandyan, Bangala and Nahr Lashkari irrigation canals of Balkh is in progress.
- Bidding on 4 huge copper and gold mines in Badakhshan, Gazni and Herat will be completed in 1392.
- Implementation of optical fiber with 1000 kilometer length in Parwan, Bamyán, Chaghchran, Takhar and Badakhshan provinces.
- Electronic Identity Cards project is in progress.
- Reconstruction of Nimroze, Bamyán, Daikundi, Khust, Farah and Gazni Airports
- Construction of Armalak-Laman, Qaisar-Laman, Faizabd-Bahark and continuation of work on Jabalusiraj-Surubi, Kabul-Jalalabad and Bamyán-ykawlang roads.
- Construction of Chahengeer-Grashk road with 33kilometer length and Sharana-Angor Ada road with 55 kilometers lengt.
- Survey and economic and technical study of Yakawlang-Trinkot road with 550 kilometer length.

Education Sector

Education sector plans for 1392 are as follows:

- Increasing the number of general education students from 8.6 million to 9.2 million 41% of which are girls.
- Increasing the number of Islamic Education students from 218,000 to 242,600
- Increasing general education schools from 14,048 schools to 15,204 schools
- Increasing the number of Islamic education institutes from 771 to 828 centers.
- Construction of 6,200 new learning classes for general education schools.
- Construction of 500 new learning classes for Islamic education schools.
- Equipping 500 schools, teacher training centers and science centers with science laboratories.
- Developing and revising 186 studying books, teachers' guide from 1st class to 6st, printing and distribution of 50 million copy books teachers' guide, teacher training centers books and teaching materials, providing two year on the job and preparatory training programs for 75,000 teachers and students, 38% of which are females.
- Providing short term training facilities for 95,520 existing teachers.
- Construction of 6 teacher training centers and 20 hostels for students of teacher training centers.

- Increasing the number of Technical and vocational schools' students from 80,000 to 110,000 students, 18% of which are females, and construction of 14 schools and printing of 800,000 school books of different subjects.
- Launching 28,808 literacy courses, teaching 770,000 literacy program students, including 58% female, printing and distribution of 1,100,000 copy literacy books and construction of 30 local learning centers.

Health Sector:

Health sector plans for 1392 fiscal year are as following:

- Implementation of health sector's revenue strategy
- Implementation of a 5 year strategic plan for MoPH and its costing.
- Presenting the second National Health Account report and its clarifications.
- Launching feasibility study for implementation of health insurance throughout the country.
- Economic study of internal and external contracts methods regarding EPHS hospitals.

Agriculture and Rural Development Sector:

Plans of this sector for 1392 fiscal year are as following:

- Establishment of 175 irrigation associations and rehabilitation of 175 irrigation networks
- Construction of 19,320 square meter check dam, water tanks, irrigation canals and establishment of public committees for protection of dams in provinces.
- Equipping dry fruits export laboratories in Kabul and Mazar-e-Sharif.
- Agricultural expansion and rural development in 34 provinces - rural economy support.
- Establishing and strengthening of standard Cooperatives for providing agricultural services and preparedness for launching learning courses for formers having cooperative membership and workers of Puza Ileshan research form.
- Equipping 2000 new associations and establishment of 5000 new development associations.
- Rehabilitation of 672 kilometer asphalted roads under National Rural Access Program

Social Protection Sector:

Social protection sector's plans for 1392 fiscal year are as follows:

- Creating job opportunities for 30140 people through vocational training programs for unemployed and vulnerable groups.
- 3 child care centers will be constructed.
- Providing learning facility for 5300 students from border and insecure provinces of the country in three high schools of Ministry of Borders and Tribal Affairs.
- Construction of administrative building of Directorate of Borders and Tribal Affairs in 6 provinces, and construction of 5 block of Khushal Khan Hostal.
- Construction of two training centers for ladies garden.

Economic Sector

Economic sector plans for 1392 fiscal year are as following:

- Drafting investment law and sending it to legislative agencies.

- Formulation of international trade law
- Formulation of law for controlling strategic materials and services trading
- Creation of quality system in Afghanistan National Standard Authority for checking commercial stuffs.
- Design and implementation of national standard and construction codes.
- Getting full membership of ISO
- Begin examination of construction materials in major borders of Afghanistan.

	Medium Term Fiscal Framework (1389 - 95)						
	1389	1390	1391	1392	1393	1394	1395
	Actual	Actual	Supplementary	Budget	Proj.	Proj.	Proj.
All Values in Million AFS							
Revenues	131,805	172,429	198,069	228,346	338,543	323,172	341,538
Domestic Revenue	63,619	80,384	99,342	87,910	123,000	131,445	147,547
Share of Domestic Revenue in operating budget				77,279	109,098		
Share of Domestic Revenue in development budget				7,631	13,902		
Grants (operating budget)	32,768	57,753	66,711	56,997	87,229	63,709	59,573
Grants (Development budget)	35,419	34,291	32,015	76,334	121,922	128,018	134,419
Other revenues				7,104	6,392		
Total Grants	68,186	92,044	98,726	133,331	209,150	191,727	193,992
Core Expenditures	131,304	153,867	200,287	255,082	354,077	354,337	357,626
Operating budget expenditures	87,313	110,486	149,385	157,085	196,327	196,587	199,875
Code 21 (Wages and Salaries)	64,256	86,474	111,717	102,172	142,081	142,082	142,082
Code 22 (Goods and Services)	16,859	17,158	25,865	30,899	27,496	28,868	30,312
Code 25 (Acquisition of Assets)	1,333	1,590	0	7,679	2,445	2,445	2,445
Contingency Codes	4,865	5,264	11,804	16,334	24,305	23,192	25,037
Development Expenditures (by sectors)	43,991	43,382	50,902	97,997	157,750	157,750	157,750
Security	996	441	528	889	39,245	39,245	39,245
Governance, Rule of Law and Human Rights	1,346	1,293	1,877	2,538	3,927	3,927	3,927
Infrastructure and Natural Resources	15,376	20,633	23,753	43,269	46,893	46,893	46,893
Education	5,438	4,793	6,699	10,133	19,436	19,436	19,436
Health	3,689	4,283	2,990	6,821	9,746	9,746	9,746
Agriculture and Rural Development	14,474	9,080	11,625	22,430	26,246	26,246	26,246
Social Protection	615	489	497	1,051	1,110	1,110	1,110
Economic Governance and Private sector development	2,058	2,369	2,933	4,675	6,329	6,329	6,329
Contingency fund for development budget	0	0	0	3,875	4,818	4,818	4,818
Surplus/deficit in operating budget (Excluding grants)	(23,695)	(30,101)	(50,043)	(79,806)	(87,229)	(65,142)	(52,329)
Surplus/deficit in operating budget (Including grants)	9,073	27,652	16,668	(12,177)	(0)	(1,433)	7,244
Surplus / Deficit Core Budget	501	18,561	(2,219)	(24,419)	(15,535)	(31,165)	(16,087)
Debt Financing				(3,672)	(2,837)		
Surplus / Deficit Core Budget	501	18,561	(2,219)	(20,747)	(15,535)	(31,165)	(16,087)
Real GDP in million Afs	615,082	729,905	861,947	1,028,111	1,161,694	1,288,408	1,434,705
Real GDP growth in percentages	21.0%	8.4%	7.0%	9.0%	9.9%	2.1%	4.6%
Inflation	-12.2%	7.7%	11.8%	8.5%	6.7%	5.0%	5.0%
Exchange rate (USD to Afs)	48.5	45.4	48.5	50.0	52.0	52.0	52.0

*This fund includes Subsidies, transfers and pension payments.



The Citizens' Budget



A simplified version of the
National Budget

FY 1392

Citizen's Budget



They need the citizen's budget to be informed and involved in the budget preparation and expenditure process of the Government.

A citizens' budget is a simplified digest of the national budget produced in a format that makes it easy for all citizens to understand the main features of what the government has planned for the financial year. A citizens' budget mentions in brief where the government is going to get its money and how it has arranged to spend it.

- Governments' budgets are prepared on the basis of available resources and not on a needs basis.



- Afghanistan's budget is prepared in alignment with key policy objectives and priority programs of the Government, considering fair distribution of resources among provinces.
- The size of 1392 Afghan national budget is USD 6.8 Billion. It is financed through a combination of domestic resources and donor grants.
- Domestic resources finance 37% of the total national budget. Domestic resources include funds from Domestic Revenue, Aynak copper Mine, etc. Donor grants cover 60% of the budget.
- The government will continue its efforts to create a budget that reflects needs of

Priorities of the Government

**Security, Infrastructure,
Education, Health and
Agriculture**

Priorities of the Government



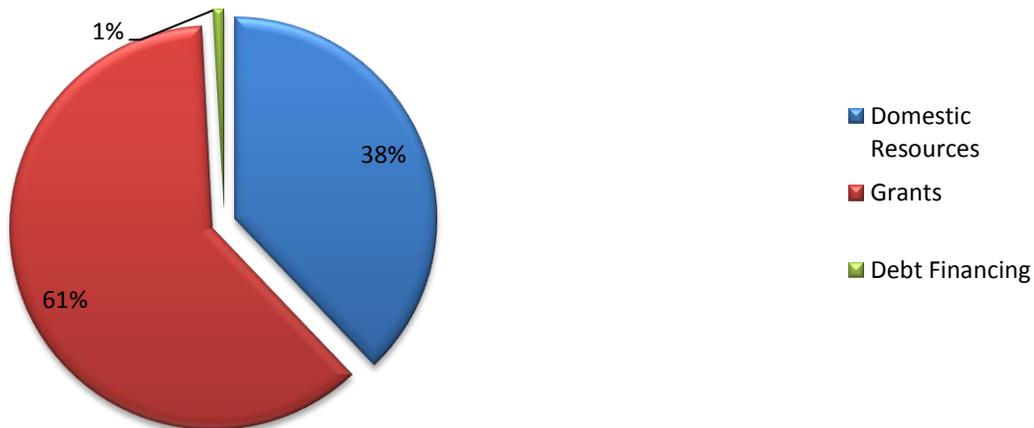
Government is spending billions of Afghanis over the next year to improve security, to build better infrastructure, enroll 1.6 million Afghan children into schools and deliver better health care services to the people.

While preparing the FY 1392 Budget, the Government has respected the fundamental principle fair and inclusive allocation of resources among competing priorities. Government's sole aim is to improve lives of Afghan people by focusing on providing key services that citizens require. In this regard, for 1392, the government has identified security, education, infrastructure and health as key priorities of the country. The security sector receives 43% while Education sector acquires 15.1% of the total national budget. The infrastructure sector ranks third and receives up to 14.2% of the total budget. Agriculture and Health sector receives 8.0% and 3.7% respectively. Government spending on these key areas has delivered major achievements in the recent years; including the significant increase in the size of domestic security forces from, and increase in school enrollments, construction of various roads, power transmission lines, railway line and airports and building several hospitals and health care centers.

Where does the money come from?



The total domestic resources for 1392 amount to AFS 129.3.1 bn. This is principally composed of domestic revenues (AFS 123 bn) including revenue from railway line, revenue from the Aynak Copper Mine AFS 2.6 bn), and remaining comes from the accumulated revenue from previous years. Donor grants amount to AFS 211 bn, including debt financing (AFS 2.8 bn). Debt is used as a financing tool in cases where specific projects are key priority of the Government but are not funded by donors. Development budget is divided between discretionary (pool of funds under government's own discretion) and non-discretionary funds (committed by donor for particular projects and Government has little or no control in allocation).



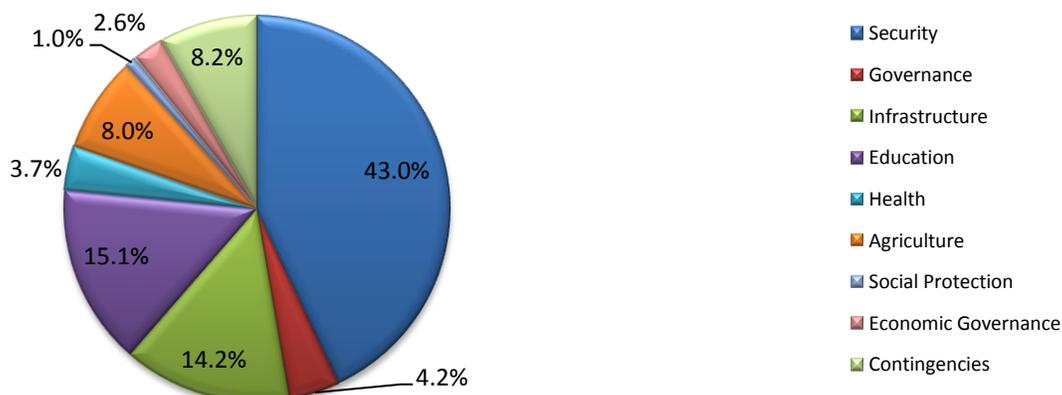
Where does the money go?



For 1392, the most important priority of the government receives the greater share of the overall national budget. Security will receive AFS 152.3 bn, infrastructure AFS 50.1 bn and education AFS 53.4 bn of the total budget.

The government is also focusing on the areas of agriculture, health, governance and social protection. Agriculture will receive AFS 28.2 bn, health AFS 13.1 bn, governance AFS 15.0 bn and social protection AFS 3.4 bn out of the total budget.

By focusing on improvements in the above sectors the government aims to help transform lives of all Afghans both socially and economically.



What do we aim to achieve?



Security Sector

- 13277 personnel have been equipped in the Chief of Army Headquarters and 30981 new staff will be benefited from capacity training under the headquarter and supportive forces program.
- 57% of domestic security and public order will be improved under domestic security program and 55% of areas will be covered by Local Police.
- Identifying and neutralization of 75% of terroristic groups and also 75% crime reduction under anti crime program
- Eradication of poppy cultivation by 75% and preventing drug smuggling under anti crime program.
- 35% digital passports and IDs distribution under administrative program



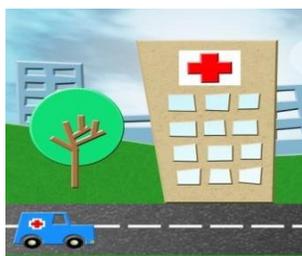
Governance and Rule of L

- Recruiting 20000 high rank and low rank posts based on merit and dealing with 800 complaints of governmental servants
- Establishing 20 district councils under management of local governance program
- Providing free legal services for 7056 poor accused individuals under legal services program, and issuing 504 licenses for political parties and social organizations
- 20% of people and governmental institutions will be benefited through dedicated revenues by Usher and Zakat and Endowments under Endowment Services Program



Infrastructure and Natural Resources

- Construction of power supply networks in Kandahar and Badghis.
- Continuation of power distribution project in Herat, Jabaluseraj, Charikar, Kunduz, Baghlan, Jalalabad and Laghman.
- Implementation of optical fiber with 1000 kilometer length in Parwan, Bamyán, Chaghchran, Takhar and Badakhshan provinces.
- Continuation of irrigation water dam construction of Shah-O-Aros, Machalghoo, Salma, kamal khan and Almar.
- Continuation of road construction of Armalak-Laman, Laman-Qisar, Faizabad – Baharak, Jabul-Siraj-Sorobi, 2nd Line Kabul – Jalalabad, Bamyán-Yakawlang, Chahe Anjir, Giraashk and Angoor Ada.



Public Health Sector

- Building 390 reporting centers about surveillance on provincial and regional level
- Implementing 3rd dose of Penta Vaccine for 1100000 infants
- Providing mother and children health trainings for 2734 health staff
- Supervising 136 health centers
- Producing 4% medications inside the country
- Broadcasting 96 radio and TV programs about health issues
- Conducting 460 public health management courses for newly graduated doctors



Education Sector

- Increasing the number of Islamic Education students from 218,000 to 242,600
- Increasing general education schools from 14,048 schools to 15,204 schools
- Increasing the number of Islamic education institutes from 771 to 828 centers.
- Construction of 6,200 new learning classes for general education schools.
- Construction of 500 new learning classes for Islamic education schools.



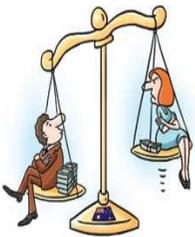
Agriculture and Rural Development

- Constructing 400 KM rural roads, maintenance of 3000 KM rural roads, constructing 400 meter bridge, constructing 16571 water supply networks and small irrigation structures, is planned.
- Creating 5000 deposit groups, 150 small loans unions, and 100 small and medium entrepreneurs is planned.
- 18738 projects will be prioritized through councils under National Solidarity Program, and for 14826 priority projects, at least a portion of financial fund will be provided.
- Under the rural policy program, 25% of rural population will be covered under pro-poor policies widely and fairly in the villages.
- Distributing 30000 tones of improved seeds and fertilizer, constructing 4500 new gardens, building 2100 promotional and livestock development farms, constructing 42 canals and diversion dams is planned.



Economic Governance and Private Sector Development

- Establishing 2 industrial parks in the provinces for processing rugs
- Creating 3 trade service center in the capital and provinces
- Implementing Performance Evaluation and Reporting reform based on the performance of 19 budgetary units and introducing it to 6 other budgetary units
- Presenting 5000 public awareness program on revenue to taxpayers
- Rehabilitation and mobilization of 5 Mustofiat
- Equipping 3 custom departments in the capital and provinces



Social Protection

- Developing 20 training and gender awareness program in the governmental institutions
- Conducting 10 economical and social programs for women
- Conducting 2740 vocational and technical courses for qualified individuals
- Revival of available employment centers in the provinces and building 15 new centers
- Constructing 3 routine health care centers for poor, destitute and derelict children



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BUSINESS &

ECONOMICS

Kabul municipality's revenue up by 33pc

By *Zarghona Salehi* Jan 10, 2013 - 11:20

KABUL ([PAN](#)): The Kabul Municipality's revenue reached 2.5 billion afghanis (\$ 48.6 million) during the first nine months of the current Afghan calendar year, showing a 33 percent hike, an official said on Thursday.

In an exclusive interview with Pajhwok Afghan News, Kabul Mayor Mohammad Yunus Nawandesh said the revenue came from fines, taxes, rent of properties and other services.

He said the municipality income in the first nine months of last year stood at 1.8 billion afs and the whole year at 2.9 billion afs. He hoped the revenue would soar to 3 billion afs by the end of the year.

According to Nawandesh, enhanced workers' capacity, better equipment, introduction of new technology and amendments to the relevant law contributed to the revenue increase.

mm/mud

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BUSINESS &

ECONOMICS

Finance ministry earns \$1.5b in 9 months

By *Zarghona Salehi* Jan 9, 2013 - 17:37

KABUL ([PAN](#)): The Ministry of Finance on Wednesday said it had earned 81 billion afghanis (\$1.5 billion) in revenue during the first nine months of the current Afghan calendar year.

The revenue came from direct and indirect taxes, sale and rent of land, buildings, customs and other sources, the ministry's spokesman, Wahidullah Tawhidi, told Pajhwok Afghan News.

Last year's income of the ministry worked out at 100 billion afs, according to Tawhidi, who linked the increase to the fight against corruption and recruitment of professional individuals.

Enhanced work capacity of officials, equipment of the departments and the introduction of new technology and amendments to the relevant law also contributed to the revenue.

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تجارت و اقتصاد

وزارت مالیه در ۹ ماه اول سال روان ۸۱ میلیارد افغانی عواید داشته است

By زرغونه صالحی 16:34 - Jan 9, 2013

کابل (پژواک، ۲۰ جدی ۹۱): وزارت مالیه افغانستان می گوید که در ۹ ماه اول سال روان خورشیدی، ۸۱ میلیارد افغانی عواید به دست آورده است.

وحیدالله توحیدی سخنگوی وزارت مالیه، امروز (۲۰ جدی) به آژانس خبری پژواک گفت که عواید یادشده، از بابت مالیات مستقیم و مالیات غیرمستقیم، عواید کرایه و فروش جایدادهای منقول، محصول گمرکی، فروش زمین و تعمیرات، سهمیه اجتماعی (تقاعد) و عواید متفرقه، به دست آمده است.

به اساس معلومات منبع، عواید سال ۱۳۹۰ دولت به ۱۰۰ میلیارد افغانی می رسید.

توحیدی، اقدامات جدی در راستای مبارزه علیه فساد اداری در ادارات، جذب کدرهای متخصص و جوان در ادارات دولتی و بلندبردن ظرفیت کاری در ادارات، مجهز نمودن ادارات، جمع آوری عواید با وسایل و امکانات مجهز و پیشرفته، تغییرات در قوانین و ازدیاد کارمندان در بخش عواید را، از عوامل افزایش عواید نسبی طی سال روان خواند.

اوسط حد ماهانه عواید ۹ ماه سال روان، ۹ میلیارد افغانی و اوسط عواید هرماه سال گذشته ۸،۳ میلیارد افغانی می شود.

گزارش های مربوطه:
بانک جهانی ۵۵ میلیون دالر به افغانستان کمک کرد



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GOVERNANCE

MPs once again reject draft budget for 2013

By *Abasin Zaheer* Jan 16, 2013 - 15:07

KABUL ([PAN](#)): The [Wolesi Jirga](#) -- or lower house of parliament -- on Wednesday again rejected with a majority vote the draft budget for 2013, with lawmakers hitting out at the government for uneven fund distribution to provinces and allocating a small sum for job-generating projects.

Members avoided debating the issue of summoning nearly a dozen ministers for under-spending their development budget last year.

At Wednesday's session, members said the draft -- already adopted by the [Meshrano Jirga](#) (upper house) -- carried "an unjustified" sum of \$82 million for the Presidential Palace's general expenses and a meagre amount of \$64 million for the judiciary and parliament.

Budget documents contained no explanation for an amount of \$36 million, prompting legislators to question the allocation. They also angrily reacted to the finance ministry's failure to give clear figures for external debt.

Of the 145 members present, 105 voted against the draft budget -- a move that could plunge the government into trouble due to a paucity of funds and a delay in approval of fresh allocations.

The house finance and budget commission chief, Amir Khan Yar, came hard on members, accusing some of them of trying to gain personal benefits.

He insisted the government had incorporated lawmakers' views into the budget. He said all panel heads, except the [Kuchi](#) and Martyrs Commission, had supported the allocations.

In the proposed budget, an amount of 170 billion afghanis has been set aside for development activities and 196 billion afghanis to fund non-development expenses.

Seventy percent of the funds allocated for development purposes are non-discretionary, with 55 percent coming in foreign assistance and 45 percent expected in domestic revenue.

ma/mud

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اداره امور

طرح بودجه بار دوم از سوی ولسی جرگه رد شد

By / باسین زهير 14:04 - Jan 16, 2013

کابل (پژواک، ۲۷ جدی ۹۱): طرح بودجه مالی سال روان، بار دوم در جلسه عمومی امروزی ولسی جرگه، با اکثریت آرا رد گردید.

این درحالی است که یک ماه، از سال روان مالی افغانستان گذشته است و واحدهای بودجوی، تکراراً شکایت می کنند که مراحل قانونی بودجه، به وقت خود طی نمیشود و این کار هرسال، باعث ایجاد مشکلات در مصرف بودجه شده است.

این شکایت ها درحالی صورت میگیرد که فیصله استیضاح یازده وزیر توسط ولسی جرگه صورت گرفته و دلیل آن، مصرف کمتر از نیم بودجه سال ۱۳۹۰ عنوان شده است.

طرح بودجه، بعد از تایید مشرانو جرگه به تاریخ (۸ قوس) توسط وزیر مالیه به ولسی جرگه پیشکش گردید؛ اما بار اول با در نظر داشت بعضی دلایل به تاریخ (۲ جدی)، از سوی ولسی جرگه رد شد.

عدم توازن در تقسیم بودجه بین ولایات، افزایش بودجه عادی به ریاست جمهوری، نبود پروژه ها و عایداتی که زمینه کار را برای مردم مساعد سازد؛ از دلایلی اند که به علت آن، بار اول این طرح رد گردید.

اعضای جرگه گفته بودند که در طرح بودجه، ۸۶ میلیون دالر امریکایی بودجه عادی برای ریاست جمهوری؛ اما برای قوای قضائیه و مقننه به طور مجموعی ۶۴ میلیون دالر در نظر گرفته شده است.

آنها همچنان گفت که ۲۶ میلیون دالر در بودجه نامعلوم است که در کدام پروژه مصرف خواهد شد و در مورد قرض در بودجه نیز باید به جرگه معلومات داده شود.

اما امروز، بار دیگر در جلسه عمومی ولسی جرگه، از ۱۴۵ عضو حاضر، ۱۰۵ تن آنها در مورد رد طرح بودجه رای داد.

امیرخان یار رییس کمیسیون مالی و بودجه ولسی جرگه گفت: بعد از آن که بار اول طرح بودجه از سوی ولسی جرگه رد گردید، حکومت با در نظر داشت امکانات، خواسته‌های جرگه را جابجا ساخته؛ اما شماری از اعضای جرگه بنا به خواستای شخصی در مناطق خود، آن را رد میکنند.

وی گفت که این طرح، مورد بحث ۱۸ کمیسیون این جرگه قرار گرفت و تنها از سوی کمیسیون کوچی‌ها، شهدا، داخله و معلولین رد گردید.

اما عالمی بلخی رییس کمیسیون شهدا، داخله و معلولین گفت که ۵۰۰ میلیون دالر توسط بانک‌ها برای تکتانه در بدل معاشات کارمندان دولتی، نباید در بودجه شامل میشد.

وی افزود که باید پول برای تکتانه معاشات اختصاص داده نشود؛ زیرا که بانک از طریق پول معاشات، مفاد به دست می آورد.

به گفته وی، ۲۳ میلیون دالر برای ۸۵۰ کیلومتر سرک هرات- بامیان موسوم به گردن دیوال در نظر گرفته شده؛ اما پول برای این پروژه کافی نیست.

وی همچنان افزود که برای ولایات کمی پیشرفته، سه سه میلیون دالر در نظر گرفته شده؛ اما با در نظر داشت تجارب سال گذشته، داده نمیشود.

اما محمد عظیم محسنی معاون کمیسیون مالی و بودجه گفت که از خواسته‌های قبلی جرگه، تنها در بودجه ریاست جمهوری کاهش نیامده است.

وی افزود: در یادآور شد که برای سرک گردن دیوال، نسبت به سابق پنج میلیون دالر افزایش آمده است.

روی معلومات وزارت مالیه، در طرح بودجه سال روان مالی، تقریباً ۱۷۰ میلیارد افغانی برای بودجه انکشافی و ۱۹۶ میلیارد افغانی برای بودجه عادی در نظر گرفته شده است.

به اساس معلومات منبع، ۷۰ درصد در بودجه انکشافی، غیراختیاری و ۳۰ درصد متباقی آن، اختیاری است و ۵۵ درصد بودجه عادی، از عواید داخلی و ۴۵ درصد آن، از منابع خارجی تمویل میشود.

مقامات وزارت مالیه میگویند که تمام بودجه انکشافی، از کمک‌های خارجی تمویل میگردد.

به اساس معلومات منبع، قسمت اعظم بودجه، به وزارت‌های امور داخله، دفاع ملی و معارف اختصاص داده شده است.

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GOVERNANCE

Parliament passes draft budget for 2013

By *Abasin Zaheer* Jan 20, 2013 - 11:05

KABUL (PAN): The *Wolesi Jirga* -- or lower house of parliament -- on Sunday passed the draft budget for 2013, but not before twice rejecting the accounts for what lawmakers called uneven fund distribution to provinces.

Finance Minister Omar Zakhilwal had presented the draft -- adopted by the *Meshrano Jirga* (upper house) on Nov. 27 -- the to assembly that rejected it on Dec. 22 and later on Jan. 16 due to uneven fund distribution to provinces.

A high allocation for the Presidential Palace and setting aside of a meagre sum for job-generating projects were among the legislators' major objections to the proposed accounts.

Of the 130 members present, 128 voted in favour of the draft budget that carries 157.7 billion afghanis in development outlay and 196.3 billion afs in general spending for the current fiscal year.

Wolesi Jirga Budget and Finance Commission head Amir Khan Yar said all suggestions of MPs were met before they accorded approval to the budget.

The house also allowed the government to seek loans for funding seven infrastructure projects, including the Herat-Bamyan road, power dams and Kandahar-Spin Boldak as well as Nangarhar-Landikotal railroads.

In the budget, a \$75 million bailout package has been proposed for the ailing Kabul Bank, but some members suggested the money should be diverted to badly-needed infrastructure projects.

Zakhilwal, addressing the session, said donor agencies were unwilling to finance infrastructure projects. As a result, the government has to obtain loans from foreign sources.

He explained the \$75 would go to the Afghanistan Bank, which had cleared some of Kabul Bank's loans. If the house did not approve the allocation, the International Monetary Fund (IMF) would stop assisting Afghanistan, he warned.

myn/mud

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اداره امور

طرح بودجه از سوی ولسی جرگه تصویب شد

By / باسین زهير 11:23 - Jan 20, 2013

کابل (پژواک، اول دلو (۹)): طرح بودجه مالی سال روان بعد از دوبار رد شدن، امروز در جلسه فوق العاده، توسط ولسی جرگه تصویب گردید و به حکومت اجازه داد تا برای هفت پروژه بزرگ، قرضه بگیرد.

سال مالی، یک ماه قبل به تاریخ (اول جدی) آغاز شده است.

طرح بودجه، به تاریخ هشتم قوس بعد از تایید مشرانو جرگه، به ولسی جرگه فرستاده شد؛ اما بار اول به تاریخ اول جدی و بار دوم، به تاریخ ۲۷ همین ماه، روی بعضی دلایل توسط ولسی جرگه رد گردید.

عدم توازن در توزیع بودجه بین ولایات، افزایش بودجه عادی به ریاست جمهوری، نبود پروژه های عایداتی و همچو پروژه های دیگر تا برای مردم زمینه کاری را مساعد سازد، از عمده ترین دلایل رد طرح بودجه خوانده شده بود.

طرح بودجه توسط حکومت، بار سوم بعد از آوردن بعضی تغییرات، دیروز به هدف تصویب به ولسی جرگه فرستاده شد.

امیرخان یار رئیس کمیسیون مالی و بودجوی ولسی جرگه، امروز در جلسه عمومی گفت که این طرح، روز گذشته در جلسه کمیسیون ها مورد بحث قرار گرفته و همه آنها نظر موافق داده اند.

به گفته وی، بعد از رد این طرح، خواست های ولسی جرگه با در نظر داشت امکانات، توسط حکومت در نظر گرفته شده است.

وی به طور مثال گفت که اعمار میدان هوایی زابل و ساختن سرک بین ولسوالی های جاغوری و گیلان، در این طرح شامل شده است.

یار گفت که حکومت، روی یک طرح به ولسی جرگه پیشنهاد نموده تا برای هفت پروژه بزرگ، اجازه قرض دهد.

به گفته وی، اعمار سرک هرات - بامیان، موسوم به گردن دیوال، بندهای برق در ولایات کنر، کوکچه بدخشان، کیله گی بغلان، فراه و بخش آباد و همچنان کشیدن خط آهن کندهار - سپین بولدک، و ننگرهار - لندي کوتل، شامل این پروژه ها است.

حضرت عمر زاخیلوال وزیر مالیه، در جلسه امروزی ولسی جرگه گفت که منابع کمک دهنده برای پروژه های بزرگ افغانستان، پول نمیدهند؛ به همین خاطر ضروری است تا دولت از منابع خارجی قرضه بگیرد.

در طرح مذکور ۷۵ میلیون دالر امریکایی برای کسر بودجه کابل بانک، در نظر گرفته شده است.

کابل بانک، حدود سه سال قبل به اثر قرضه های نادرست، به بحران مالی مواجه شد؛ بعداً یک بخش این بانک مربوط وزارت مالیه گردید و بخش دیگر آن تحت بررسی قرار دارد.

بعضی اعضای ولسی جرگه، انتقاد نموده اند که این ۷۵ میلیون دالر، به جای اینکه در بازسازی کشور به مصرف برسد، در قرضه های کابل بانک داده میشود.

زاخیلوال گفت که پول در بدل قرضه های کابل بانک، توسط دافغانستان بانک داده شده و اکنون این ۷۵ میلیون دالر، به سرمایه دافغانستان بانک میرود.

به گفته وی، اگر ولسی جرگه در طرح بودجه این پول را تایید نکند، پس (IMF) یا صندوق جهانی پول با افغانستان کمک نمی کند.

زاخیلوال گفت که رفع تمامی نیازمندی های کشور، به پول بیشتر ضرورت دارد؛ اما طرح بودجه به اساس امکانات ساخته شده است.

برای سال جاری مالی ۱۹۶،۳ میلیارد افغانی بودجه عادی و ۱۵۷،۷ میلیارد بودجه انکشافی در نظر گرفته شده است.

زاخیلوال افزود که در بودجه، توازن بین ولایات در نظر گرفته میشود؛ به این قسم که یک سال برای یک تعداد ولایات و سال دیگر برای تعداد دیگری از ولایات، بودجه بیشتر اختصاص داده میشود.

بعداً در جلسه عمومی امروزی ولسی جرگه، از جمله ۱۳۰ عضو حاضر، ۱۲۸ تن آنها برای تایید طرح بودجه و گرفتن قرضه برای این هفت پروژه بزرگ رای داده اند.

روی ماده ۹۰ قانون اساسی افغانستان، تصویب بودجه دولتی، اجازه اخذ و یا دادن قرض از صلاحیت های شورای ملی محسوب میشود.

Lesson 6

Journalism Lecture – Interviewing for Economic Stories

Economic Lecture – Understanding Currency

Instructor's Notes: Review story ideas in class. Each person reads ideas and class gives feedback. Make sure there is something new in the story idea and it is not a static issue.

Interviewing

Interviews are the main sources of information for journalists, for many reasons. Direct quotes in an article, or real voices and faces on air give the story credibility. They are evidence that you have done your research and asked credible sources about the topic you are covering. Good interviews and quotes increase your credibility as a journalist, because it lets the reader see that you have put in a lot of time to understand the issue from the right sources so that you can explain it to them. Also, interviews give voice and character to financial documents, which can be dry and boring to read about. As we discussed in the previous lesson, having a good list of experts to call on when you need deeper knowledge about a financial topic is important. As a journalist, you are not an expert, so you must know whom to call to get answers to your questions. This is of course, after you have done as much research as you can on the topic so that your questions are informed and to the point. A source will know right away if you haven't done your research.

The way you conduct an interview will depend on your aims and what you want to find out. You may have one or more aims, and your approach will vary according to your aims:

If you want general information then you ask the questions that you ask for every story; the 5 Ws + H

You are most likely to ask straightforward, 'who', 'what', 'when', 'where', 'why' questions, for example, "Who was involved?" "How did it happen?" "How many people were present?" "What time did it start?" and so on.

Effective business and economic stories will always identify how much something cost or how many employees are being laid off. The numbers in the story will be critical for the reader to be able to understand the impact of the news.

If you are investigating, probing or challenging —

You want detailed information and interviews of this kind can become quite hostile.

For example, if you are reporting on a government office or ministry that has been accused of mismanaging their budget you might interview an official and follow up

information with more probing questions:

“Why was this allowed to happen?”

“Who was responsible for monitoring the budget?”

“How much money is under question in this matter?”

“What was the money originally meant for?”

You might ask for comment: “In your opinion, how can this be avoided in the future?”

If you want background and contextual information

You are likely to ask questions like, “How many people do you have working in your budget control team?”

“Whom does the budget control team report to?”

“What procedures are in place to track spending and management of funds?”

You might want analysis or interpretation —

Your questions will be more about meaning:

“How will this issue affect the level of trust people will have in this ministry or organization?”

“What challenges will the ministry face in implementing its new budget control procedures?”

Or a personal interview —

You will include questions about the person’s history, character, opinions and experience.

You could also include emotional questions, like, “What were your initial thoughts when you heard about the mismanagement of funds at this ministry/ organization?”

Tips for interviewing business sources

Be prepared – Golden Rule

Business people are very busy and won’t allow time for general questions like “What does your company do?”

You should have already done your homework and know what the company produces, how long it has been in business, and any other basic information.

Know whom you are interviewing

What kind of a person is the source?

What is his/her position in the organization/ ministry?

What has s/he said before about the issue?

Know the issue you are covering – don’t come into an interview thinking your story idea will develop while you are interviewing the source. – Sources can usually tell when a journalist is doing this.

What is the story idea? What is your lead?

What is the official line?

What are the statistics, prices, data, and other numbers around the story and possibly of the industry?

Know what you don't know

In your notebook – write down what numbers, statistics, information you are sure of and what you are less clear about.

You can only challenge an official source if you know your facts; if you make a mistake, you will look like a novice and the official source may dismiss further questions. If you are not prepared, you may be misled by your source and risk reporting half-truths

Prepare your strategy; draft an interview guide

Write down all of your questions but be open to surprises in the interview?

Pay attention to answers so you can ask good follow up questions. Quickly compare statistics or numbers and go back to an answer if a following answer contradicts it.

Take your notes to the interview and refer to them in your interview. Business and economic news stories have a lot of numbers and it is better to have the numbers in front of you while you are asking questions.

Use points brought up in other interviews to formulate follow-up questions

Stay in control of the interview

Economists or analysts may seem intimidating but if you are prepared then you should be able to keep control of the interview.

In class assignment

Developing List of Questions

Of the three story ideas you brought to class today. Take one and begin to brainstorm the kinds of information you need from your sources. Write a list of questions you will want to ask your sources. You should have already done some basic research about the story idea but if you have general questions about the story, write them down too.

Now take your questions and break them up into three categories:

Category 1 – questions you can answer by researching it yourself via the Internet or library? These are usually basic questions like what are the current CPI and GDP Data?

Category 2 – questions that you can't find answers to and must ask from a source? Name the possible sources for each of these questions

Category 3 – questions that you found some answers to but need to verify with another source.

Understanding Currency Stories

Following and writing about money is a big part of business and economic reporting. Most countries have their own currency, which has its own value. Economic journalists should keep a log of weekly exchange rates in a separate notebook or excel spreadsheet and write about any major changes in the currencies. Fluctuations in exchange rates are key economic indicators. Some of the currencies you should follow:

Country – Name of Currency – ISO 4217 Code/ Symbol

Afghanistan – Afghani – AFA
Pakistan – Rupee (Kaldar) – PKR
Iran –Toman – IRR
United States of America – US Dollar – USD
United Kingdom – Pound – GBP
European Union – Euro – EUR
Chinese - Yuan - CNY

The symbol or ISO 4217 code is a standard published by the International Standards Organization, which publishes a three-letter code for each national currency. The ISO 4217 code list is used in banking and business globally. The first two letters of the code are the two letters of ISO 3166-1 alpha-2 country codes and the third is usually the initial of the currency itself. So for Afghanistan the ISO 3166 country code is AF and the first letter of the Afghani currency is A, so the Afghani ISO 4217 Code is AFA.

The **foreign exchange market (forex, FX, or currency market)** is a form of exchange for trading international currencies. There are many online, bank, and other services that can handle foreign currency exchanges. EBS and Reuters' dealing 3000 are two main interbank FX trading platforms.

The website for EBS is <http://www.ebs.com/>

Media organizations that cover business and economic news generally have sections and specific reporters dedicated to covering currency news. See below links:

<http://topics.bloomberg.com/currency-market/>

<http://money.cnn.com/data/currencies/>

News - Business**Rise of Dollar Value In Afghan Markets**

Monday, 06 May 2013 08:57

Last Updated on Monday, 20 May 2013 16:40

Written by Zabiullah Jahanmal



Increase of Dollar demand, decrease of foreign forces' expenses and increase in imports has caused rise of dollar value against Afghan currency, the Central Bank said.

The Central Bank said that the structure of demand and supply of currency market specifies the value of Afghani against foreign currencies. This structure has caused decrease of Afghani value against US dollar in recent weeks.

Meanwhile, Afghans are concerned over value decrease of Afghani and rise of prices in markets.

The Central Bank of Afghanistan since many years has on a weekly basis supplied 50 million dollars to the market on average and until a few weeks ago had frequently maintained the value of dollar between 48 to 51 Afghani. But in recent weeks the value of Afghani has decreased against the dollar and every dollar has reached to 56 Afghani.

Right now the Central Bank calls effective structure of demand and supply on value decrease of Afghani.

Khan Afzal Idewal deputy of the central bank says "our money value stability depends on our imports and exports, meanwhile currently we 90% depend on the exports. How can we solve this problem?"

From the other hand, a number of sellers call dollar's role effective on marketplace.

The officials of the central bank say that this bank right now is able to maintain value of the Afghani with supplying of more dollars into the market but it is better that the structure of demand and supply brings balance into marketplace.

The New York Times

February 8, 2013

Venezuela Devalues Currency by a Third Amid Shortages and Inflation

By **WILLIAM NEUMAN**

CARACAS, Venezuela — Venezuela announced Friday that it was devaluing its currency, a step that had long been deemed necessary but could push the spiking inflation even higher.

The devaluation, which lowered the currency's value against the dollar by nearly a third, was aimed at solidifying government finances and easing a tight market for dollars that has choked back imports and led to shortages of basic goods.

The move had been widely anticipated, but it had been unclear whether officials would make what could be a politically risky decision with President **Hugo Chávez** still out of the country after undergoing cancer surgery in Cuba on Dec. 11.

If Mr. Chávez were to die or were too ill to continue as president, a special election would have to be called, and many analysts thought that the government might try to postpone a devaluation until after that occurred.

“It is a sign of pragmatism that they carry out a devaluation even though we're all aware there is some likelihood of a presidential election being held soon,” said Francisco Rodríguez, an economist with Bank of America Merrill Lynch. “This shows that they're willing to correct basic economic distortions.”

The currency, the bolívar, will be set at 6.3 to the dollar. It had been set at 4.3.

Venezuela's finance minister, Jorge Giordani, said that Mr. Chávez, who has not been seen or heard in public for more than eight weeks, had approved the measures.

“Here is the president's signature if you want to recognize it or if you still have doubts,” Mr. Giordani said, holding up a document during a televised news conference.

The devaluation will help the government balance its books by giving it more bolívares for the dollars it earns selling oil on the world market. Venezuela's economy is highly dependent on oil, with petroleum sales making up about 95 percent of total exports. The

country is the fourth-largest foreign oil supplier to the United States.

Government spending soared last year during the campaign to re-elect Mr. Chávez, leading to a large deficit, even though, at more than \$100 a barrel, the price of oil is very high.

Pressure to devalue had been building for months, as the black market exchange rate rose to more than four times the official rate. The imbalance was evident in the prices of many goods. A Big Mac at McDonald's costs 70 bolívars, or \$16.27, at the official pre-devaluation rate.

But the devaluation will also make imported goods more expensive, which will probably make inflation worse. Inflation for the 12 months ended on Jan. 31 was 22.2 percent, one of the highest rates in Latin America.

Surging inflation could cause political problems for the government. But the exchange rate had reduced the dollars available to importers, leading to shortages of goods like sugar, chicken and toilet paper. Many analysts believe that voters blame the government more for shortages than for inflation.

This article has been revised to reflect the following correction:

Correction: February 8, 2013

An earlier version of this article reported that Venezuela had devalued its currency by nearly one-half.

Assignment #6

In lesson 5 you selected one of the three story ideas you came up with. Now research your selected story idea. Conduct 5-7 interviews for your selected story idea. Write up interview summaries for each interviewee. The interview summaries should include 5-10 main points of the interview. Each point should be one or two sentences.

Format for Interview Summaries:

Name of interviewee

Date and Time of Interview

Location of Interview

Job title of Interviewee

Phone number and email address of Interview

Main points of Interview

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

Lesson 7

Instructor's Notes: Discuss Interview Progress in class – review a few interview summaries with students. Have a few students read their interviews summaries to the class or write them on the white board.

Reviewing your interview summaries will allow students to figure out the angle and lead of their stories and what pieces of information they are missing to complete their stories.

The interview summaries should include 5-10 main points of the interview. Each point should be one sentence. Don't accept full paragraphs for the main points. The purpose of this exercise is to get your students to understand how to summarize information from their interviews.

Format for interview summaries:

Name of interviewee
Date and Time of Interview
Location of Interview
Job title of Interviewee
Phone number and email address of Interview
Main points of Interview

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

Determining your Lead

The structure of a business and economic news story is the same as any news story. The story is divided into lead, body and then conclusion. The lead is the beginning, the most important structural element of a story and attempts to answer as many as the five Ws and 1 H as possible without being too long or confusing. Writing leads for economic news stories can be tricky because there are more numbers and statistics involved than in a regular news story. Economic news stories can be divided into hard news or feature stories. Hard news stories usually lead with hard news leads, which usually summarize the most important points of the story and include the most important numbers (statistics, sales figures, earnings, etc) in the story.

Feature economic stories lead with soft leads, which can profile a person or an event that relates to the overall theme of the story.

Examples of Leads

Hard leads – Breaking News

WASHINGTON — General Motors Corp. and Chrysler LLC laid out in stark terms Tuesday the costs of a bankruptcy filing amid the mounting financial woes of the domestic automakers.

Detroit - Late Friday night, the UAW and General Motors reached a deal on a tentative labor agreement covering 49,000 U.S. workers that gives a long awaited glimpse into what the post-bankruptcy Detroit auto industry — and union — will look like.

Soft leads - Profiles, features,

St. Louis - Nineteen years after leaving federal prison, Darain Atkinson is a wealthy man. He and his family own luxury cars, boats, vacation homes and a \$17 million mansion under construction that will be the biggest in St. Charles County.

Los Angeles - Tiffany Lee wanted a car. She was weary of the two-hour bus ride to her job at a UCLA Health System clinic. She hated having to ask friends to drive her 7-year-old son to his asthma treatments. But as a single mother with three children, bad credit and a \$27,000-a-year salary, she couldn't find a bank or dealership willing to give her a loan.

Common mistakes:

1. **Hiding the lead - The Hidden Lead.** Does the focus on the most important news, or is the real heart of the story (and therefore a better lead) hidden elsewhere in the story?
2. **Too much in the lead.** Does the lead have too many of the W's and H? Does it have too many numbers or too much data?
3. **The boring lead.** Does the lead grab the attention of the reader or draw them into the story?

Simplifying economic terms or concepts

The best economic stories explain financial and economic terms using simple language. At the beginning of the course I provided you with a list of vocabulary words. These are words that you should know the meanings of but you shouldn't expect your readers to know what they mean. A good economic journalist will research a term or word that they don't know and then explain the term briefly and clearly to the reader.

Assignment #5

Take your interview summaries and write the first draft of your 1000-word economic news story. Keep in mind the types of leads we just discussed and the inverted pyramid style of news writing.

Lesson 8

Journalism Lecture – Review of Draft Stories

Economic Lecture – Math Basics for Economic Reporting

Instructor's Notes: Read draft of stories in class. To review story drafts you can break the class up into small groups and ask them to read and review each others stories using the story assessment checklist you handed out in the first class.

If you have a small class you can ask every student to come up to the front of the class and read their story to the class. The class can assess the story using the “Elements of a Good Economic News Story” checklist.

If you have a very large class – more than 25 – you can ask a few students to read their stories in class and the class can assess the story using the checklist.

Pay attention to how the students use numbers in their stories. Can you catch any mistakes in the numbers or calculations? The next part of today's lesson will go over basic math skills every journalists should have, especially business and economic journalists.

Doing the Math for your Story

As an economic journalists you will be working with numbers in almost every story. Therefore you should be comfortable with calculating averages, percentage change, ratios and other basic mathematically computations. Remember to use a calculator and always double or triple check your work.

Percentage Change –

Determining percentage changes is one of the most important skills for a business and economic journalist. Salaries, wages, budgets and other numbers all go up and down. Percentage change (or percent change) measures the difference in value using percentages. Percent change is one means of demonstrating program impact or conveying the magnitude of a change. It shows the difference between the after vs. before values. Percentage change can be positive or negative.

$$\frac{\text{New value} - \text{old value}}{\text{old value}} \times 100$$

$$\frac{p2 - p1}{p1} \times 100$$

Example:

What is the percentage change for Najia Carpet Company's 1382 and 1383 annual revenue?

Revenue for Najia Carpet Company	1382	1383
	49,500,000 AFA	55,252,715 AFA

$$\begin{array}{r} 55,252,715 \\ - 49,500,000 \\ \hline 5,752,715 \end{array} \quad \frac{5,752,715}{49,500,000} = 0.1162 \times 100 = 11.6216 = 12\%$$

Najia Carpet Company's annual revenue increased by 12% in 1383 compared to 1382

Ratios

Rates per thousands

When calculating percent, you multiply by 100 because that is what percent means: per 100. If calculating a rate per 1,000 people or per 10,000 people, we multiply by that number.

Example:

Rate per thousands

Your city has a population of 275,000 people and there 82 babies born in 1389. What was the birth rate per 100,000 people?

$$82 / 275000 = 0.000298 \text{ (round up to } 0.0003)$$

$$0.0003 \times 100,000 = 30$$

The birth rate was 30 births per 100,000 people
This way different cities' rates can be compared

Other ratios

· Lets say your car used 12 gallons to go 250 miles. Compute the miles per gallon for your car.

Amount of miles (250) divided by amount of gas (12) equals miles per gallon
 $250 / 12 = 20.83$ (round up to 21) miles per gallon.

Rounding Numbers

In order to make numbers easier for readers to understand, you can round the numbers up or down. Rounding means reducing the digits in a number while trying to keep its value similar. *The result is less accurate, but easier to use.*

- Decide which is the last digit to **keep**
- Leave it the same if the **next digit** is less than 5 (this is called *rounding down*)
- But increase it by 1 if the next digit is 5 or more (this is called *rounding up*)
- A rounded number has **about the same value** as the number you start with, but it is **less exact**.

For example for \$2,769,000 you can round up to \$2.77 Million or to \$2.8 Million. You don't want to round up too much to \$3 million because there is \$231,000 being left out and that is a significant number to leave out of the story.

In the examples above we rounded 20.83 to 21 and 0.000298 to 0.0003.

The Mean or Average

In general, you calculate the mean or average of a set of numbers by adding them all up and dividing by how many numbers you have. This can be defined as follows:

For a set of numbers, $\{x_1, x_2, x_3, \dots, x_j\}$ the mean or average is the sum of all "x" divided by "j".

Examples of Calculating the Mean

Example 1:

Calculate the mean of the following set of numbers:

1, 2, 3, 4, 5

To do this, add up the numbers and divide by how many numbers you have (5 of them, in this case).

$$\text{mean} = (1 + 2 + 3 + 4 + 5)/5$$

$$\text{mean} = 15/5$$

$$\text{mean} = 3$$

Example 2:

Calculate the mean of the following set of numbers:

25, 28, 31, 35, 43, 48

How many numbers are there? 6. So, add together all of the numbers and divide the total by 6 in order to get the mean.

$$\text{mean} = (25 + 28 + 31 + 35 + 43 + 48)/6$$

$$\text{mean} = 210/6$$

$$\text{mean} = 35$$

Assignment #8

Conduct additional research and interviews for the story idea that you wrote your first draft about. Write final version of 1000 word story. The assignment is due one week from today. You can email me the story or drop off a printed copy to my office. Good Luck!

Code of Ethics for Business Journalists

Media ethics refers to a system or a set of guidelines that help media professionals determine right from wrong in their voluntary conduct. Media ethics is a broad area and includes broadcast media, film, theatre, print media, and the Internet. Journalism ethics and standards is branch of media ethics and refers to a system of guidelines to help journalists determine right from wrong in their news story selections, sources, interviewing techniques, terminology, use of video, and many other areas.

News can manipulate people's thinking and affect the choices people make. At the same time governments, corporations, and even media outlets can manipulate news. Without specific journalistic ethical guidelines and standards, it would be difficult to tell the difference between news and advertising.

In Afghanistan, development and implementation of journalistic codes of conduct have begun but only 1-2 or two news outlets actually have a written code. Often times owners and editors will say their journalists follow their judgment and know what is right or wrong, but when a code of conduct is not written down it is difficult to implement.

It is especially important for business journalists to follow a strict code of ethics so that companies giving away free products or services do not influence their stories. Companies may try to give gifts to journalists in order to have the journalist write a favorable article about them. The Society of American Business Editors and Writers has a strict Code of Ethics. Read the code to your class and discuss.

Society of American Business Editors and Writers - Code of Ethics

Statement of Purpose:

As business and financial journalists, we recognize we are guardians of the public trust and must do nothing to abuse this obligation.

It is not enough that we act with honest intent; as journalists, we must conduct our professional lives in a manner that avoids even the suggestion of personal gain, or any misuse of the power of the press.

It is with this acknowledgment that we offer these guidelines for those who work in business and financial journalism:

Personal investments and relationships:

- Avoid any practice that might compromise or appear to compromise objectivity or fairness.
- Never let personal investments influence content. Disclose investment positions to your superior or directly to the public.
- Disclose personal or family relationships that might pose conflicts of interest.
- Avoid active trading and other short-term profit-seeking opportunities, as such activities are not compatible with the independent role of the business journalist.
- Do not take advantage of inside information for personal gain.
- Sources:
 - Insure confidentiality of information during the reporting process, and make every effort to keep information from finding its way to those who might use it for gain before it is disseminated to the public.
- Do not alter information, delay or withhold publication or make concessions relating to news content to any government.
- Gifts and favors:
 - In the course of professional activity, accept no gift or special treatment worth more than token value.
 - Accept no out-of-town travel paid for by outside sources.
- Carefully examine offers of free-lance work or speech honoraria to assure such offers are not attempts to influence content.
- Disclose to a supervisor any offer of future employment or outside income that springs from the journalist's professional activities or contacts.
- Accept food or refreshments of ordinary value only if absolutely necessary, and only during the normal course of business.
- Editorial Integrity:
 - Publishers, owners and newsroom managers should establish policies and guidelines to protect the integrity of business news coverage.
 - Regardless of news platform, there should be a clear delineation between advertising and editorial content.
 - Material produced by editorial staff should be used only in sections, programming or pages controlled by editorial departments.

- Content, sections or programming controlled by advertising departments should be distinctly different from news sections in typeface, layout and design. Advertising content should be identified as such.
- Promising a story in exchange for advertising or other considerations is unethical.
- Using outside material:
- Using articles or columns from non-journalists is potentially deceptive and poses inherent conflicts of interest. This does not apply to content that is clearly labeled opinion or viewpoint, or to submissions identified as coming directly from the public, such as citizen blogs or letters to the editor.
- Submissions should be accepted only from freelancers who abide by the same ethical policies as staff members.
- Technology:
- Business journalists should take the lead in adapting professional standards to new forms of journalism as technologies emerge and change.
- The business journalist should encourage fellow journalists to abide by these standards and principles.