



# Mobile Money Afghanistan



**IMTFI**  
INSTITUTE FOR MONEY, TECHNOLOGY  
& FINANCIAL INCLUSION

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~97% of Afghans without  
access to banking infrastructure

Source: Karim Khoja, CEO Roshan, 2009

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Mobile density in Afghanistan at  
~50% and growing organically

Source: Afghanistan Telecom Regulatory Authority, 2010

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Adult literacy in Afghanistan:  
Male ~43% / Female ~13%

Source: CIA World Fact Book, 2000

In 2008 Roshan & Vodafone launch  
M-Paisa money transfer service

Source: Vodafone, 2008.

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Q.

What happens to existing money practices when a mobile operator introduces mobile banking services into this environment? How is it used? What innovations does it enable? And ultimately how does it affect the day to day quality of life for those at the base of the pyramid?

How do mobile money services work alongside existing formal and informal money practices? What lessons that can be drawn for the design of mobile money services around the world?



## Goals

To explore, document and communicate emergent mobile money practices in Afghanistan.

Contribute to the knowledge base of the mobile money community.

## Methodology

Contextual user research, in-depth & intercept interviews with users, constituents, agents and other stakeholders, using nimble, multi-lingual, mixed gender team.

Two primary research locations in Afghanistan.

Summer 2010.



## Interesting Challenges

Most people are coy about financial matters and it takes time to build sufficient levels of trust; the dynamics of researching during Ramazan; gender roles & access; language barriers; contextual access especially in home environments; illiteracy & informed consent; the implications of participant identification; issues around authority; operational risks; logistics – especially rural access.

Plenty of ways to fail. Plenty more reasons not to.

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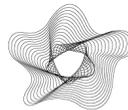
Source: Bing Maps

## About the IMTFI

This project is generously funded by The Institute for Money, Technology & Financial Inclusion, established in 2008 within the School of Social Sciences at the University of California, Irvine through a \$1.7 million grant from the Bill & Melinda Gates Foundation.

The institute annually funds researchers who investigate how the world's poorest people spend, save and store money, and how their habits are or could be affected by emerging technologies that provide access to financial services, such as: mobile phone enabled banking; funds transfer and payment via new technologies; branchless banking using point of sale terminals.

[www.imtfi.uci.edu](http://www.imtfi.uci.edu)



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## About frog design

frog design is a global innovation firm. We work with the world's leading companies, helping them create and bring to market meaningful products, services, and experiences.

Our multidisciplinary process reveals valuable consumer and market insights and inspires lasting, humanizing solutions. With a team of more than 500 designers, technologists, strategists, and analysts, we deliver fully convergent experiences that span multiple technologies, platforms, and media.

We work across a broad spectrum of industries, including consumer electronics, telecommunications, healthcare, energy, automotive, media, entertainment, education, finance, retail, and fashion. Our clients include Disney, GE, HP, Intel, Microsoft, MTV, Qualcomm, Siemens, and many other Fortune 500 brands.

Founded in 1969, frog is headquartered in San Francisco, with studios in Amsterdam, Austin, Milan, Munich, New York, Seattle, and Shanghai.

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## About the Researchers

Jan Chipchase

With over a decade's experience working in the mobile space Jan brings a wealth of on the ground experience and creative thinking to his role as Executive Creative Director of Global Insights at frog design.

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Panthea Lee

Works on technology for development initiatives in various sectors. She graduated from McGill University in Montreal, and has research experience in China, Malaysia, Indonesia, Jordan and Suriname.

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thanks

