



**USAID**  
FROM THE AMERICAN PEOPLE

**AFGHANISTAN**

Date: December 2012  
DOC Office: +93 (0)700 11 4015  
E-mail: [kabulAIDdoc@usaid.gov](mailto:kabulAIDdoc@usaid.gov)  
<http://afghanistan.usaid.gov>

# FACT SHEET

## Mobile Money

### OVERVIEW

Mobile money is a “disruptive technology,” named as such because of its power to transform traditional economic development activities around the world. In Afghanistan, where less than 10 percent of the population has a bank account, but nearly 70 percent use mobile phones, USAID has a unique opportunity to increase access to financial services for the unbanked majority and build transparency into the financial system through the use of mobile money. With USAID support, mobile money is expected to increase access to efficient, transparent and low-cost alternatives to cash, while also rooting out corruption, improving governance, and undercutting financial threats to security. Mobile money has yet to achieve a sustainable scale in Afghanistan, but it shows much potential. For this reason, USAID is working closely with our local public and private partners to help educate consumers and explore ways to scale this promising technology. In 2013, USAID will expand its financial work to include all forms of electronic payment, including credit cards. This expansion will be implemented in partnership with the “Better Than Cash Alliance,” of which USAID is a founding member. Afghanistan will be the fifth country to join the alliance, which works to reduce cash payments for government salaries and services.

### ACTIVITIES

- Continue educating consumers about the benefits of mobile money and help develop a reliable national network of mobile money outlets to meet growing demand.
- Continue support for the Association of Mobile Money Operators in Afghanistan (AMMOA), a private sector-led group that advocates for policy and regulatory changes. Promote an industry-led approach and close collaboration with the Afghan Government to pilot innovative solutions to bring greater transparency to the financial system.
- Implement a teacher salary payment pilot to demonstrate how nearly 1 million Afghan Government employees can securely and efficiently receive their full salaries nationwide.
- Implement an electricity utility payment pilot to demonstrate how Afghans can pay their monthly bill and save time and money by avoiding standing in long lines or hiring brokers.

### ACCOMPLISHMENTS

- Established the Mobile Money Innovation Grant Fund managed by the Financial Access for Investing in the Development of Afghanistan (FAIDA) program.
- Co-founded the AMMOA, and finds sustainable ways to increase mobile money demand.
- Registered more than 50,000 electricity users under the electricity utility payment pilot, with a goal of registering more than 100,000 users.