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Connecting to Opportunity:

A Survey of Afghan Women's Access to Mobile Technology



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Connecting to Opportunity:
A Survey of Afghan Women's Access to
Mobile Technology

Project Design and Fieldwork
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Preface

I am delighted to share the results of the first systematic research into how Afghan women are benefiting from the remarkable growth of the mobile phone sector in Afghanistan, a country with 20 million mobile phone subscriptions spread among a population of roughly 30 million people.

Across the developing world, mobile phones are doing more than revolutionizing communication. They are becoming tools for delivering life-enhancing and life-saving services to even the most remote locations around the globe. Farmers can use text messages to compare prices and get more for what they grow. Community health workers can use phones to collect information and track disease outbreaks in real-time. Civil society advocates can use them to enhance transparency and accountability in governance, including the conduct of elections. Mobile payments and banking can reduce corruption and provide many with the chance to save money.

To harness this vast potential, we have made mobile technology a cornerstone of our efforts to help countries leapfrog slower, more traditional paths to development. In Afghanistan, we have worked with the Central Bank to reduce regulatory barriers to market entry so that four mobile operators have established mobile banking capabilities. We are supporting the Afghan government's commitment to replace cash payments with inclusive, electronic payment methods by enabling teachers to get paid through their phones and electricity consumers to pay their bills using mobile money.

In the last decade, Afghans have made remarkable strides, including the largest increase in life expectancy and largest decreases in maternal and child mortality of any country in the world. To sustain and expand these results, progress must be broad-based and mobile technology must be accessible to all Afghans—men and women alike. This research paints a picture of both great achievement and a clear opportunity to expand women's access to mobile phones and to develop mobile applications designed specifically to enhance the status of women by connecting them to each other, to information, and to economic opportunity.

To learn more about women's access to phones and what collective action must be taken to ensure that women around the world have equitable access to mobile technology, please visit www.mwomen.org.



Rajiv J. Shah

USAID Administrator

May 2013

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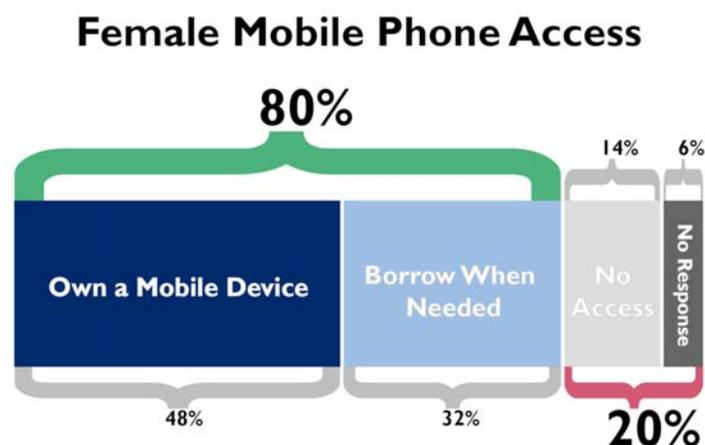
Key Findings

As of late 2012, 80 percent of the Afghan women surveyed have regular or occasional access to mobile phones. Though cultural norms constrain some women's ability to use mobile phones, the implications of mobile telephony's broad reach are significant. Mobile phones transcend social, economic and geographic boundaries like no other development tool. To take full advantage of this infrastructure, it is imperative that mobile network operators (MNOs), government officials and international partners work together to further increase Afghan women's access to mobile technology and the social services and economic opportunities available to them through it.

Mobile telephone technology has proliferated rapidly in Afghanistan since the first mobile telephone service license was issued there in 2002. Today, 88 percent of the population lives within the combined network coverage of the four largest MNOs, and the Internet is becoming increasingly accessible through mobile broadband services. As of September 2012, according to the Afghan government, there were nearly 20 million mobile subscriptions among a population of some 30 million people.

Prior to this research, however, little was known about Afghan women's ability to access mobile phones and related applications. Responses from a sample of 2,000 women across five major provinces of Afghanistan during late 2012 tell us:

Afghan Women's Access to Mobile Phones Is Significant: Nearly half (48 percent) of those surveyed own a mobile phone and an additional 32 percent have at least some access to a shared phone owned by a family member or a neighbor. Thus, some 80 percent of the women have regular or occasional access to a mobile phone.



Access Is Growing Quickly, Especially Among Young Women: Sixty-seven percent of the women who own a mobile phone have acquired it in the last two years. Among those who obtained one in the past year, 64 percent were under the age of 25.

Rural Women's Access Is Boosted by Shared Phones: Forty-four percent of the women who live outside of Afghanistan's major cities have their own phones, and an additional 39 percent have at least some access to a phone belonging to a family member.

Fear of Technology Is Not a Barrier: Ninety-four percent of the women without phones say they are not intimidated by mobile technology.

Social Norms and Costs Are Barriers: Fifty-three percent of those surveyed who do not own a mobile phone cite lack of permission from family members as a major obstacle to acquiring one; 49 percent say the costs associated with mobile phone usage are prohibitive.

Mobile Phones' Largest Perceived Disadvantages Are Cost and Lack of Privacy: According to the women interviewed, the drawbacks to mobile phone ownership include the financial burden they impose (54 percent) and their potential infringement on personal privacy (41 percent).

Women Are Eager Consumers of Mobile Technology: Eighty-eight percent of women without access to a mobile phone say that if cultural and cost barriers were lowered, they would acquire one.

Mobile Phones Are Becoming Gateways to Services: One-quarter of women who own a mobile phone use it to access commercial and social services, including those related to health and education. This is despite the fact that few formal programs to deliver vital social services via telephone are currently available to Afghans.

To Reach All Women, Mobile Apps Must Incorporate Voice: While 81 percent of the women under the age of 25 surveyed who own a phone say they can read SMS messages, the nationwide literacy rate for Afghan women of 18 percent according to UNESCO suggests that integrating voice services into mobile applications will be critical to meeting the needs of most women. These could include interactive voice response platforms, SMS to voice features, voicemail message drop services, and hotlines such as call centers.

Women Believe Mobile Phones Improve Their Lives: Eighty-six percent of the women who own a mobile phone and 82 percent of those who have access to a shared phone believe this connectivity enhances Afghan women's lives, making them feel safer, better equipped to cope with emergencies, more independent, and more able to access the family members and friends who comprise their support networks.

Women Believe That Mobile Phones Are Essential Tools: Eighty-four percent of all Afghan women surveyed believe mobile phone access is a basic necessity, not a luxury.

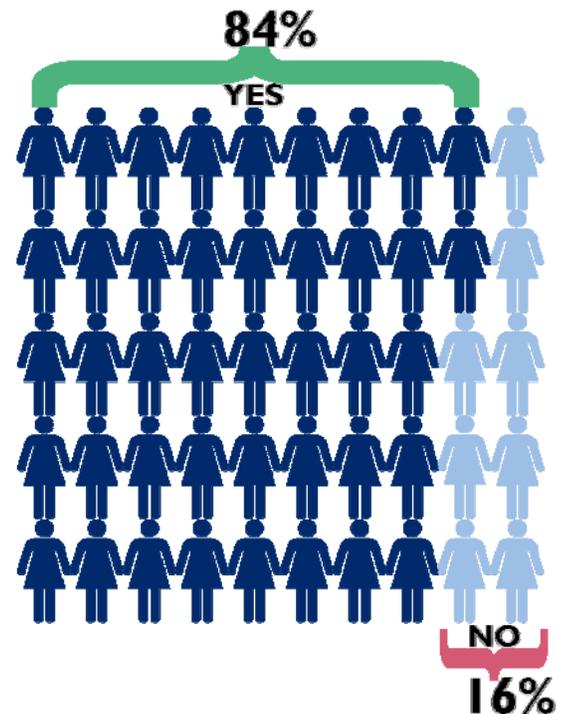
Agendas for Action

By a great majority, Afghan women believe mobile phones can enhance their lives and improve the wellbeing of their families and broader society. While some women face complex cultural and social barriers to mobile phone use that must be considered carefully, this research shows that most women without access to mobile phones would gladly use or own one if the total cost of ownership (i.e. mobile handset, SIM card, voice minutes, SMS and data plan) were reduced and concerns about their privacy addressed.

Afghan business and government leaders have an unprecedented opportunity to expand women's access to mobile phones, and ensure that through these phones women can connect to critical information and services and to the economy. Public-private sector collaboration, fueled by a sense of urgency, is required to take full advantage of this opening.

To expand their base of Afghan women consumers, MNOs can market mobile phones as life-enhancing tools, expand the reach of mobile applications through voice services, respect cultural norms by targeting families, focus on women's concerns about cost and privacy, and bring the mobile phone market to rural women. Afghan policymakers and their partners can capitalize on the reach of mobile infrastructure by expanding the provision of social services via mobile and implementing policies that promote mobile phone access among Afghan women. See our [Action Agendas](#) at the end of the report for more information.

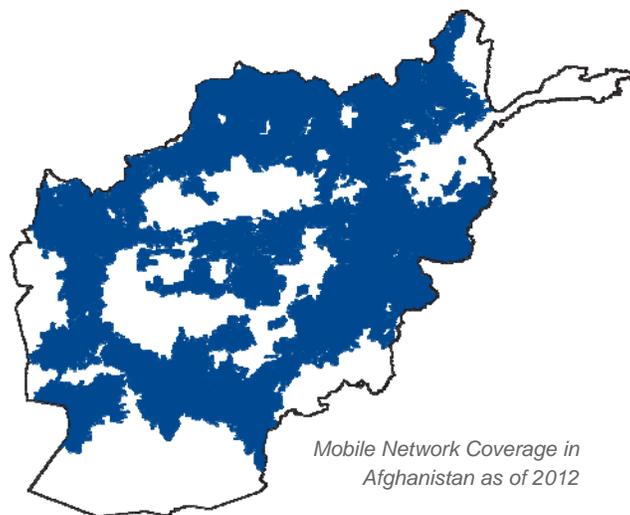
Do You Consider Mobile Phones a Necessity?



Introduction: Connecting to Opportunity

Mobile phones were once considered a luxury beyond the reach of the poor. Today, billions in the developed and developing world alike see them as a practical necessity. Between 2004 and 2009, approximately 80 percent of new mobile subscribers worldwide came from Africa, the Middle East, Asia and Eastern Europe. In these developing economies, mobile phones are doing more than transforming communications. Because they transcend barriers such as distance and low literacy, mobile phones are quickly becoming tools that enable once-marginalized communities to access information and markets at a scope and speed unthinkable just a decade ago.

In Afghanistan, establishing efficient and reliable means of communication and access to information is imperative to restoring stability, expanding the economy and forging cohesion among a society torn apart by decades of volatility. The growth of mobile telephony has outpaced all other forms of infrastructure and emerged as the largest source of foreign direct investment in the country, the greatest remitter of taxes to the government, and the largest non-governmental employer of Afghans outside of subsistence agriculture. The Afghan government has been an able steward of the sector, establishing a regulatory framework and managing spectrum so that mobile network operators (MNOs) are able to profitably provide increasingly affordable services.



Mobile phone costs in Afghanistan have dropped dramatically in the past decade. The average Afghan makes US\$543 per year, or US\$45 per month. When mobile phones were first introduced to the Afghan market, one SIM card and a mobile phone handset together cost US\$300. Today, a SIM card costs roughly US\$1 and a previously owned handset can be purchased for around US\$10. Similarly, the cost of airtime has fallen more than 500 percent since 2003 when one minute cost US\$0.36 (18 Afs) — in late 2012, one minute cost US\$0.06 (3 Afs).

As prices have dropped and networks expanded, Afghan women's access to mobile phones has grown, especially since 2010: Nearly half of the 2,000 women surveyed own a phone, and an additional 32 percent have some access to a shared phone. Afghan demographics – notably the youth bulge and rapid urbanization – are also contributing to women's uptake of mobile phones. With roughly 65 percent of the population under the age of 25, half of whom are female, young women in particular are a demographic MNOs and the Afghan government should pay considerable attention to: 64 percent of the respondents who acquired a mobile phone in the last year were 25 years old or younger.

Afghan women are increasingly able to use mobile phones to connect with family and friends. For women who earn an income, they are also using them to identify and connect with business prospects. One-quarter of those who own a mobile phone already access commercial and social services, such as education, health care and income-generating opportunities. This suggests a rich consumer base for mobile applications that add value to Afghan women's lives and livelihoods.

This report adds to the growing body of evidence that supports efforts by the Afghan government and its partners to implement policies that expand women's access to mobile technology and accelerate the development of mobile applications to inform and empower women. These applications can connect women and girls to civic participation opportunities, education and health care programs, and new economic prospects.

Survey Findings

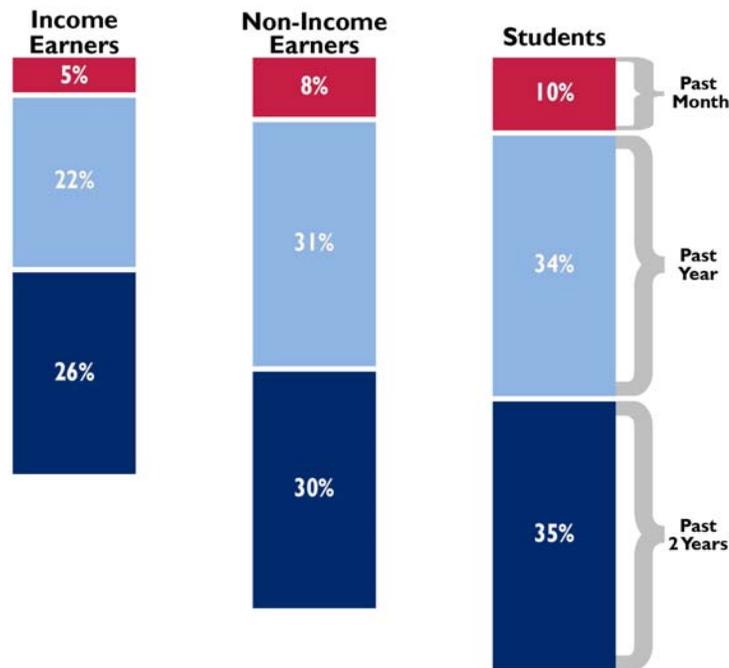
These findings are derived from a sample of 2,000 Afghan women, 400 each from five diverse, but major, provinces: Balkh, Herat, Kabul, Kandahar and Nangarhar. The sample included a mix of income earners, students and women who do not generate an independent income, such as housewives. Since the majority of female income earners and students live in cities, 61 percent of the sample was located in urban areas, while the remaining 39 percent lived in rural areas. This implies an urban bias, but affords richer insight into the women who use or own mobile phones and reflects the rapid pace of urbanization in Afghanistan. The report also includes findings from 25 focus group discussions, used to add context to the quantitative data.

Afghan Women's Access to Mobile Phones

Women's Access Has Increased Sharply in Past Two Years

Afghan women are rapidly gaining access to mobile phones, especially since 2011. Forty-eight percent of those interviewed own a mobile phone, with income earners the group most likely to have them. Fifty-two percent of income earning women own at least one mobile phone. They are followed by students at 48 percent and non-income earners at 45 percent. Of women who earn an income, 46 percent have owned a mobile phone for longer

When did you acquire your mobile phone?



than two years, whereas 53 percent have acquired one in the past two years and 27 percent in the previous year. Seventy-nine percent of female students obtained their phones in the past two years and 44 percent in the previous year – which is roughly the same as women who do not generate an independent income (69 percent in the past two years, 39 percent in the previous year). Women under the age of 25 are the fastest growing group of women mobile phone owners, making up 64 percent of those who have acquired a phone in the past year.

According to the findings, SIM card registration data cannot be used to disaggregate ownership by gender: Only 27 percent of the women surveyed who own a mobile phone have SIM cards registered in their name. Consistent with the dearth of formal identification documents among Afghan women and customary practices that shield women's identity from the public, SIM cards used by Afghan women are registered in the women's husbands' (24%), brothers' (18%) and fathers' (18%) names.

Most Women Who Do Not Own a Phone Can Still Access One

According to the survey, Afghan families often share one handset and phone number. In addition to the 48 percent of women who report having at least one mobile phone for their exclusive use, 32 percent borrow phones within their family or communities to make calls. These women borrow from their parents (50%), husbands (34%), siblings (30%) and other relatives (38%). Less than one-quarter (24%) borrow a phone from their neighbors. Most of the women (76%) who rely on their parents for mobile phones are under the age of 25. The survey did not delve into the circumstances under which women with access only to shared phones are able to actually use a phone, or if they are able to use the phone independently.

Rural Women Are More Likely to Use Shared Phones

Of those surveyed, 49 percent living in cities own mobile phones compared to 44 percent of women living in rural areas. However, 39 percent of rural Afghan women share mobile phones with family and friends compared to 27 percent of urban women.

Few Afghan Women Have Multiple Mobile Phones

Ownership of multiple mobile handsets or SIM cards is rare among Afghan women. Just nine percent of all women mobile phone owners surveyed have more than one handset. This percentage increases slightly to 13 percent when you consider income earners only. Fifty-seven percent of women with more than one handset say that it is primarily for staying connected with family and friends. Roughly 10 percent say that they keep two phones to benefit from different network services or to accommodate two SIM cards for different networks.

Women who earn an income are slightly more likely to have more than one SIM card than other women: 27 percent of all women mobile phone owners interviewed have multiple SIM cards, whereas 32 percent of income earners do. Of the 27 percent who own a second SIM card, 35 percent say they do so to benefit from different network packages, a phenomenon common to pre-paid markets. Since no MNO operating in Afghanistan offers complete coverage of the country, 29 percent say that they have more than one SIM card to benefit from the varying network signals.

Women Rely on Pre-Paid Phone Service

Virtually all the women phone owners (98%) use a pre-paid billing system to make their service payments instead of paying a monthly bill. Most of them (57%) use their phones three or fewer times per day, but 32 percent of them do so between four and 10 times per day -- and just over 11 percent more than 10 times every day.

Afghan Women's Use of Mobile Phones

Afghan Women Do Not Fear Technology

Of the Afghan women interviewed who do not own mobile phones, an overwhelming majority say they are not intimidated by the prospect of using them. Only six percent say that fear of technology deters them from owning one, while roughly 14 percent say that their unfamiliarity with technology in general is stopping them.

Of the women who own mobile phones, 71 percent say they are able to read SMS messages – and 81 percent of women under the age of 25 say they can. These numbers likely reflect the urban bias of the survey and increasing literacy among younger women; nationwide, according to UNESCO, only 18 percent of Afghan women meet the standard definition of literacy.

Internet Use via Mobile Phones Not Yet Widespread

Currently, only 14 percent of women mobile phone owners use them to access the Internet. However, 25 percent of students who own phones report using them to access the Internet, compared to 11 percent of income earners and nine percent of non-income earners.



Barriers to Ownership

The women who do not own phones were asked questions about the barriers they face to phone ownership.

Conservative Social Norms Are Greatest Obstacle

The women surveyed who do not yet own a mobile phone say it is mainly because of the lack of permission from their family members. Roughly 53 percent of women report this as a barrier, and 33 percent of them say it is a major obstacle. Fifty-seven percent of women in rural areas and 52 percent of urban women cited objections from family members as a barrier. Similarly, 32 percent of Afghan women consider tribal traditions to be a major impediment in using mobile phones. Thirty-five percent of rural women and 30 percent of urban women have experienced this barrier.

In a focus group discussion with six housewives from the Panjwayee district of Kandahar province, one of the most conservative pockets of Afghanistan, the women discussed the cultural hurdles to owning mobile phones. The four women who did not use them cited their family's strident objections. One woman said, "In our family men have told us, 'If we see a phone in your hands we will kill you.'" Another explained, "In Afghanistan, women's needs have little importance. We are not allowed to have even such simple things as a mobile phone. My brothers never let me use it. In the event of a problem, we have to wait until the night when they come home." These insights indicate that despite significant mobile phone access among Afghan women broadly, in some deeply conservative communities ingrained social norms might prevent women from accessing mobile phone technologies even if economic and other barriers were lowered or removed.

Cost Is the Next Greatest Barrier

The costs associated with mobile phones are the second greatest barrier to access identified by women. Roughly 35 percent of those who do not own one say the cost of owning a handset is too much, though only 14 percent say it is a major obstacle. Thirty-eight percent of rural women cite this as a barrier compared to 32 percent of urban women. Similarly, 31 percent of the Afghan women interviewed say maintaining network service is too expensive, but just 12 percent say it is one of the largest obstacles. Thirty-five percent of women in the countryside and 26 percent of urban women agree.

Twenty-nine percent of the Afghan women mobile phone owners paid less than 1000 Afs (US\$20) for their handsets and most of them (85%) paid less than 5,000 Afs (US\$98), indicating that they are more likely to own less expensive feature phones than smartphones. The survey also found that more than 30 percent of women mobile phone owners pay less than 100 Afs (US\$2) a month for airtime. 84 percent spend less than 500 Afs (US\$10) a month, and 96 percent spend less than 1000 Afs (US\$20) a month.

Moreover, a majority of the women phone owners struggle with these network costs. Fifty-four percent say the financial burden is a disadvantage of owning a mobile phone, including 58 percent of rural women and 50 percent of urban women. Thirty percent of all the women who own phones can afford to pay for them independently; instead, they rely on parents (36%), husbands (25%) or other relatives (9%) to cover the cost.

AVERAGE COST OF MOBILE PHONES

New handsets range from 1,500 to 2,500 AFS (US\$29 to \$48) for basic feature phones and 10,000 to 30,000 AFS (US\$190 to \$570) for smartphones. Second-hand basic handsets cost about US\$10.

SIM cards range from 50 to 100 AFS (US\$1 to \$1.90).

Pre-paid voice service ranges from 1 to 5.5 AFS (US\$0.01 to \$0.10) per minute for phone calls. In Afghanistan, the person who initiates the phone call pays, not the recipient.

Pre-paid SMS service ranges from 0.50 to 2.5 AFS (US\$0.01 to \$0.5) per text message.



In our focus group discussions, women from all economic categories emphasized the extent to which they depend on the men in their families for financial support. For these Afghan women, financial dependence on family members can be a key determinant to their practical ability to independently use mobile phones.

Perceived Disadvantages of Mobile Phone Access

All women in the sample were asked to discuss their perceptions, both negative and positive, of mobile phones.

Concerns Center on Privacy and Social Norms

While 88 percent of the women without mobile phones say they would acquire one if the barriers to ownership were removed, many also express specific concerns associated with mobile phone usage. The most frequently cited disadvantages of mobile phones include the additional financial burden (54%) of phones, in addition to concerns that they can degrade personal privacy (41%), lead to wasted time (27%) and violate cultural norms (19%). The urban and rural women are largely in agreement about these disadvantages.

In focus group discussions, several women noted that while mobile phones improve their sense of personal security, they also increase connectivity among insurgents and criminals and can therefore indirectly degrade security for communities. The women also expressed concerns that men can easily misuse mobile phones to contact and harass women, a violation of privacy and social norms in Afghanistan that could have serious consequences for women. Housewives in particular emphasized that mobile phones lead to unsupervised contact between young men and women. Some of these women reported that such "illicit" communication facilitated via mobile phones has led young men and women to elope without their families' permission. One woman explained that her brother took away her mobile phone when he learned of such an elopement.

Perceived Advantages of Mobile Phone Access

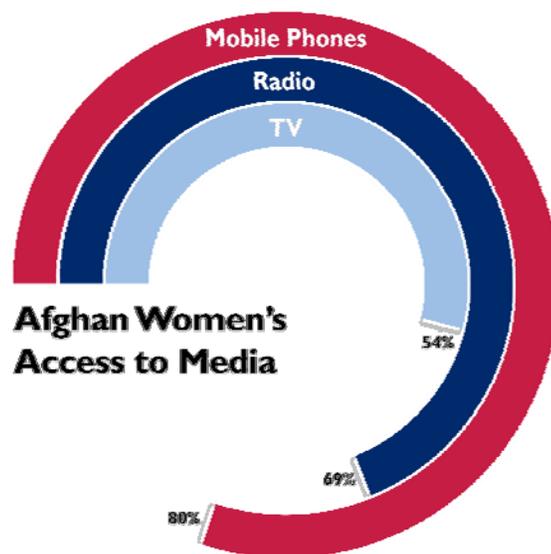
Mobile Phones Are Necessities, Not Luxury Items

Many Afghan women have already embraced mobile technology as an indispensable tool to connect with their families, manage their households, and enhance their lives and livelihoods. A decisive majority of the Afghan women (84%) surveyed believe that having a mobile phone is a basic life necessity. This is especially true for women who are already using phones: 95 percent of mobile phone owners and 93 percent of those who share one agree that mobile phones are practical necessities rather than items of convenience. Only 27 percent of women with no access to mobile phones share this view, suggesting that the benefits associated with mobile phones become more apparent to those who have direct experience with them.

Three-quarters of the women (76%) think that mobile phones can be a transformative tool for Afghan women's lives. Eighty-six percent of those who own mobile phones and 82 percent who share one think that mobile phones can improve the lives of Afghan women.

Connecting with Family and Friends

A majority of all the Afghan women surveyed (60%) believe the greatest benefit of mobile phone access is the ability to stay in touch with relatives. Of the women who own mobile phones, 91 percent use them to call family. Other purposes include calling friends (73%), colleagues (23%), and for calls related to their businesses



Ratio and TV data derived from The Asia Foundation's "2012 Survey of the Afghan People"

or work (14%). Because of mobile phones, 68 percent of the mobile phone owners and 61 percent of sharers feel more connected to the family and friends who comprise their primary support network.

Afghan women consistently link the utility of mobile phones to their families: One-quarter of those interviewed believe mobile phones improve their lives by providing women the ability to stay connected with family and friends. Another quarter of the women who own mobile phones also use them to access social and commercial services, despite the relative lack of phone-based service delivery mechanisms.

During focus group discussions, women across the country in all demographic groups emphasized that their families' wellbeing is their primary concern. An uneducated housewife described how her phone has strengthened her support network by allowing her to re-establish connections with family members with whom she had previously lost contact. Income earners, especially, saw the mobile phone as a tool to solve professional problems while staying apprised of their family's wellbeing. Female students also said that in addition to their regular contact with family via their mobile phones, they can contact their relatives in case of an emergency.

Feeling More Secure

The second greatest benefit of mobile phone access identified by women is an improved sense of security. Overall, 44 percent of the women say a mobile phone increases their sense of personal safety. Fifty-one percent of rural women and 41 percent of urban cite this benefit. An overwhelming majority of women surveyed (95%) specifically think mobile phones better prepare them to cope in emergencies. This benefit was cited overwhelmingly by phone owners (96%) and sharers (97%) but also by 79 percent of women who do not have access to any mobile phone.

Empowering Women

A strong majority (80%) of all the women surveyed say mobile phones help to raise awareness in Afghanistan about issues and problems women face. Again, this was most prevalent among women who own (94%) or share (80%) a mobile phone, but 24 percent of women with no phone access also agreed with this sentiment. One-quarter of the women interviewed say mobile phones also make them feel more independent.

In focus group discussions, Afghan women see considerable potential for mobile phones to spread awareness about Afghan women's issues. In one discussion, they said that the stoning to death of a woman in Parwan province in July 2012 might have been prevented through a phone-based campaign. They also noted that such campaigns have the potential to educate men about women's daily struggles and therefore enhance women's status in the country. Others emphasized that Afghan women could use mobile phones to learn about how women live outside of Afghanistan, information that could inspire and sustain efforts to enhance the status of Afghan women and girls. Housewives also emphasized that mobile phones are often the only way Afghan women can access education and information about their nation. They wanted to use mobile technology to understand how other women in Afghanistan live.

Going Forward...

In Afghanistan, a once inaccessible population set is becoming increasingly connected via mobile phones they either own or share with family members. Smart strategies from the Afghan business community alongside thoughtful policy decisions from the government and its partners can positively change women's lives and those of their families. For this change to take place, social and financial services available to women through mobile phones must also expand. Afghan business and government leaders have an unprecedented opportunity to help women gain access to critical information and services and connect them to the economy while at the same time expanding their market share and increasing revenue. Public-private sector collaboration, fueled by a shared sense of urgency, is required to take full advantage of this opening.

Agenda for Action: Mobile Network Operators

For Afghanistan's mobile network operators (MNOs), making mobile phones and related services more relevant, affordable and accessible to Afghan women is not just a social obligation—it is a major market opportunity. By developing services that appeal to women and communicating their value for families to both women and men, MNOs can distinguish themselves from competitors, increase their subscriber base and generate additional revenue. To acquire and retain more women customers, MNOs must understand how Afghan women live and design products, services and price structures to meet their needs.

Market Mobile Phones as Life-Enhancing Tools for Families. Afghan women prioritize the wellbeing of their families and their own ability to care for the families. Marketing mobile phones as tools to affordably access critical social, economic and emergency services will increase the value of mobile phone ownership and use, both to Afghan women and to the family members who often subsidize the costs associated with mobile phones.

Expand the Reach of Mobile Applications through Voice Services. Mobile phone handsets and services are often designed to appeal to urban men. While Afghan women are comfortable with mobile technology, only one in five is literate, according to UNESCO. Mobile phone-based products and applications must be designed to make phones more accessible to the female demographic and as intuitive as possible. This includes incorporating voice-based platforms such as interactive voice response systems, text to voice services and call centers.

Address Women's Concerns about Cost and Privacy. Afghan women's access to and use of mobile phones is constrained by cost. Offering packages that allow women to make installment payments—or for discounted "friends and family" rates—shows respect for Afghan consumers as families rather than individuals. This is especially important given that 70 percent of women rely on family members to subsidize the cost of their mobile phone. While the advent of mobile broadband services in urban areas is paving the way to dramatically increase Internet access among Afghans, pricing data packages with women in mind will be critical to ensuring Afghan women are not left on the wrong side of a digital divide.

Afghan women are also deeply concerned that mobile phones can be misused to invade their privacy. Features such as blocking unwanted callers can make women more comfortable and expand their mobile phone access.

Bring the Mobile Phone Marketplace to Women. Many Afghan women are unlikely to enter a retail environment and interact with men or speak with male customer support staff. This requires alternative servicing strategies that cater to women, including hiring and training women sales representatives and technical support officers. With 98 percent of current female customers using pre-paid cards to top up their airtime, marketing the convenience and privacy of electronic airtime top-off services could be of particular value to women.



Photo Credit: Jawad Jalali / AFP

Value-Added Services Are Good Business

Across the world, mobile phone companies are developing and deploying value-added services to meet customer demand and increase their revenue. Competition for mobile phone users is fierce, and many companies are finding their competitive advantage in apps that help their business do well by doing good.

Banking the Unbanked

In Kenya, Safaricom's M-Pesa mobile money service has revolutionized financial inclusion by offering mobile phone users a safe, convenient and affordable way to store, send and receive money. M-Pesa is good business for Safaricom, accounting for 18 percent of revenue in 2012. In turn, mobile money is fueling innovation across every sector imaginable as the ability to collect small sums of money efficiently transforms poor people into viable consumers of utilities, insurance and market information, among other vital products and services.

Improving Maternal Health

In Tanzania, Etisalat's "Mobile Baby" program has increased the number of healthy births following obstetric emergencies by some 30 percent through the use of a streamlined app that helps traditional birth attendants identify potential problems faster, notify clinics in advance of an emergency patient's arrival, and pay for emergency transportation of patients. Mobile Baby generates revenue for Etisalat through service-related data consumption and improved customer retention.

Courting Women Customers

Know Your Market

In the Philippines, Talk 'N' Text's Panalo phones are targeted to the lowest income market segments to expand mobile phone access and increase the average monthly use of prepaid users. The product consists of a new handset, hard-locked built-in SIM, and initial airtime load package for a total of US\$12. Salespeople sell them door-to-door and in the markets most frequently used by low-income women.

Encourage Entrepreneurship

In India, Uninor partnered with a local women's group to empower women entrepreneurs to identify and sign up new mobile phone users in rural communities. The value of sales for this team quadrupled throughout the pilot and some began to outsell traditional retailers in their areas.

Design for Women

In Iraq, Asiacell created Almas ("Diamond")—a line of mobile products and services specifically designed for women. The service includes a 50 percent discount after the third minute, allows women the freedom to choose their own off-peak hours, provides discounted rates for off-network calls, and offers a free "bye-bye" service that blocks potential harassers from calling or texting. The Almas service also allows for the distribution of information on women's health. Since the launch of the product in April 2011, the proportion of Asiacell's female customers has grown from 20 to 40 percent.

Agenda for Action: Afghan Policymakers and Partners

The Afghan government is increasingly taking the lead role in meeting the basic needs of its people. As Afghanistan becomes self-reliant, Afghan institutions will need to do more with less. Mobile telephony offers a commercially sustainable channel for service delivery that can complement traditional methods and expand access to vital information and economic opportunity. Yet for mobile applications to have broad reach and lasting impact, they must be accessible to and relevant for Afghan women as well as men.

Coordinate and Fund Mobile Access and Applications for Women. The Afghan government and its partners can accelerate mobile phone access and the growth of mobile applications related to public service delivery for education, health, agriculture and financial services by establishing a framework within which mobile network operators (MNOs), government ministries, donors and non-governmental organizations can collaborate and innovate. A coordinated, standards-based approach would prevent duplication of effort and ensure that apps are designed to meet women’s needs. Leveraging the Telecommunications Development Fund to directly support women’s access to mobile phones and life-enhancing apps would signal the government’s commitment to seeing that all Afghans benefiting from mobile technology’s success.

Expand Mobile Public Services for Women and Families. One-quarter of women who own mobile phones are already using them to access social and commercial information, suggesting that mobile value-added services hold broad appeal. Afghan government ministries and non-governmental organizations that provide direct services to the population could expand their reach, reduce costs and instantly collect feedback by embracing effective mobile solutions. Using mobile phones as a gateway to vital services and information increases the value of women’s mobile phone access, both for women themselves and often for decision-makers in their families.

Craft Campaigns to Support Women’s Phone Access. The Afghan government and its partners can support women’s access and use of mobile phones by promoting them as effective development tools that benefit Afghan men, women and children. More than one-third of Afghan women believe that publicly highlighting the social and economic benefits of mobile phones could increase Afghan women’s access. To further foster acceptance in socially conservative areas, women in focus groups suggested that community leaders who champion the value of women phone ownership are more likely to persuade others who are resistant to the idea.

Improving Literacy through Mobile Phones...

Mobile phones offer a promising channel to expand educational opportunities to Afghan women and girls, many of whom remain outside formal classrooms. Paiwastoon’s Ustad Mobile (“mobile teacher”) app teaches literacy in Dari over basic feature phones via video. A pilot project is currently underway using Ustad Mobile to train 200 Afghan National Policewomen in basic Dari Literacy.

In 2012, the renowned Afghan Institute of Learning found that incorporating text messages into its basic literacy course for Afghan women halved the time required to attain basic proficiency from six months to three.



Afghan Innovation

Across the developing world, mobile phone companies, governments and entrepreneurs are partnering to use mobile phones to reach underserved populations in order to democratize banking, improve healthcare, expand access to education, and bring power to off-grid communities. Afghans are taking notice, adapting successful applications from other markets to suit Afghanistan's circumstances and needs. Designs that incorporate women's wants and needs, are built to scale, and are backed by sustainable business models will be most likely to successfully connect Afghan women and girls to social and economic opportunities.

Incorporating Sustainability...

In 2011, the International Synergy (INSY) Group and the Kunar Midwife Academy (KMA) developed a mobile phone-based SMS template to track midwives' locations, daily prenatal and obstetric care activities, and local maternal and infant mortality rates to provide support to 24 midwives. Previously, upon graduation from their training programs, the midwives lacked connectivity in addition to support and supervision from the KMA and the Ministry of Public Health due to challenges posed by security, geography, education and aid fragmentation. Though the app proved operationally successful, midwives found the SMS requirements challenging. This led to the development of an interactive voice response (IVR) platform instead. Despite the success of the IVR system, use of the system ended when INSY's funding expired—demonstrating the critical need to incorporate sustainability into the design of mobile applications that support public service delivery.

Using Voice Features to Increase Access...

Afghans can now access and listen to Deutsche Welle's popular "Learning by Ear" radio content for free from anywhere in Afghanistan, at any time, by mobile phone. Hosted by the mobile phone company AWCC, "LbE Goes Mobile" is an interactive voice response-based platform designed to make educational opportunities available to all Afghans with a mobile phone. Users simply dial in, select content from a voice menu, and enjoy the broadcast material at their convenience.

Designing for Scalability...

In the run up to the national elections in 2009 and 2010, the demand for voter information overwhelmed the election commission's response capacity—more than one and a half million calls went unanswered by the call center. Integrating automated voice features to complement trained operators would significantly augment the capacity of "hot line" services to handle high volumes of callers.

Listening to Consumers...

When mobile phone company Etisalat decided to launch its mobile money service mHawala, the company identified mobile electricity payments as a potential "killer app" based on market research. Some 100,000 households have now registered to receive and pay their electricity bill from their mobile phone, avoiding an hours-long wait to pay over the counter. Similarly, Roshan saw that women's access to small amounts of credit in Afghanistan is constrained by the difficulty of traveling, especially with cash. So Roshan partnered with a microfinance bank to use its M-Paisa service to make it easier for Afghan women to receive and repay loans.



A Brief Note about the Methodology

This study is the first of its kind in Afghanistan and breaks ground for future research. The Kabul-based Afghan Women's Capacity Building Organization (AWCBO) and the U.S. Agency for International Development adapted the questionnaire and methodology based on the research toolkit developed by GSMA's [mWomen Program](#). The survey instrument and focus group questions were then translated into Dari and Pashto, the primary languages spoken in Afghanistan.

The survey is based on a sample of 2,000 Afghan women, 400 each from five major provinces (Balkh, Kabul, Herat, Nangarhar and Kandahar). Within that group were income earners, students, and non-income earners such as housewives. Since the majority of income earners and female students live in cities, 61 percent of the sample was in urban areas, while the remaining 39 percent lived in rural areas. While this means urban women were over-represented in the sample, demographics are shifting rapidly in Afghanistan as returned refugees and rural populations are flocking to the major cities.

AWCBO staff conducted the survey between September and November 2012. Trained women surveyors conducted the interviews in-person with the respondents. Trained Afghan women also conducted 25 focus group discussions, five in each of the five provinces, adding valuable context to the quantitative data. Where applicable, information from the discussions is included in the report.

This report is not a comprehensive overview of all aspects of women's mobile phone usage in Afghanistan; rather it is an attempt to better understand Afghan women's current level of access to mobile phones and their views as to how mobile phones and related applications can improve their lives. It is our hope this research will spark additional work to responsibly expand Afghan women's access to mobile phones and to design sustainable mobile phone-related products and services that will be of use to women and girls.

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