

Mobile Payments, Conflict and Corruption in Afghanistan

2012 Evidence to Action (E2A) Research Challenge

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- **Preparing for transition out of Afghanistan**



Mobile Salary Payments in Afghanistan

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- **Mobile payments help address key constraints for firms:** Physical insecurity, leakage/"taxes", convenience/time costs. Also a pathway to financial inclusion (future research topic).

Using Mobile Technology to Combat Corruption



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- **Impacts on leakage, human capital, other behaviors:**
Randomized audits and mobile transaction records.
HR and administrative records, structured activities.
In-person and phone-based surveys, financial diaries.

Experience and Research Partnerships

- **CEGA's past support helped shape team's approach:**
Blumenstock et al (2011) - Rwandan call-level data analysis.
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M-Paisa, send and receive money from your phone.

- **Roshan, our telecoms partner, is the market-leader:**
5m+ subscribers, 1k+ employees, and national coverage.
First to implement mobile money (M-Paisa) in 2008.

Concluding Thoughts

- **Technology's role in crucial development challenges:**
Mobile money opens many new channels for development
- **Conflict settings with corruption, low financial inclusion**
- **Afghanistan deserves attention during transition phase**

