

Washington D.C., April 3rd, 2023

Testimonies of Roya Mahboub

Roya Mahboub is an entrepreneur and Afghanistan's first female tech CEO, but her impact extends far beyond the sphere of business. Ms. Mahboob has used her success and tech expertise to help educate and empower Afghan women and girls, and she has been an outspoken advocate for their rights. Ms. Mahboob has worked to build Innovation/Tech Centers across Afghanistan and has launched an online platform to strengthen the voices of Afghan women and journalists. Ms. Mahboub is the founder and director of the Digital Citizen Fund (DCF)¹, which aims to increase Afghan women's technological and financial literacy, particularly with the use of crypto assets such as Bitcoin and stablecoins to enable financial inclusion and privacy. DCF has trained over 17,000 young women in coding, digital skills, and entrepreneurship, and has built dozens of internet classrooms and mobile computer labs across the country. DCF has developed practical skills and fostered self-reliance among women, breaking down traditional cultural barriers that limit them to domestic duties. As a result, these girls are changing attitudes and expectations in their communities.

Ms. Mahboob was named to TIME's 2013 list of 100 Most Influential People and received the 2014 Tribeca Disruptive Innovation Award, The Advancement of Gender Equality through Education Award, Young Leader of World Economic Forum 2015, Asia Game changer 2019, Doha forum award of 2022, Lantos Human Rights awards, the prestigious Presidential Leadership Scholarship and is a founding Leader of The NewNow, a group of rising global leaders tackling global challenges.

She also co-founded and supports the Afghan Girls Robotics Team. Ancillary to this, she regularly speaks and writes eloquently about the vital importance of STEAM education and economic opportunity for women and girls as they pertain to human rights. The significant role and impact of the projects as #AfghanGirlsRoboticTeam led by Roya Mahboob was acknowledged by, among others, US Secretary of State Anthony Blinken², and Thomas Nicklasson³, European Union Special Envoy for Afghanistan - European External Action Service.

In 2013, Roya Mahboub founded Women's Annex, a digital platform that allowed women to earn money by publishing their content. However, the platform faced challenges due to the inability to pay women directly, as many lacked bank accounts and money had to be deposited into the account of a male relative. A man – that male relative - could easily take the money for himself and nothing could be done about it.

At first, Mahboub paid her employees and the WomanNX contributors in cash. The problem was that the women wanted to send the money to family and pay vendors in different parts of the country. They used the hawala system, an 8th-century money transfer process that relied on brokers and a web of trusted intermediaries. This ancient platform seemed dated and slow to Mahboob and the women, many of whom already had Nokia cellphones and had started to create and use their own Facebook accounts. Sometimes the money did not make it through the hawala system, and it was hard to verify that the whole amount reached the recipient. So, Mahboob researched the idea of mobile money. As it turned out, cellphone-based payment systems like M-PESA, which worked so well in Kenya, never took off in Afghanistan. PayPal was still not available because of U.S. sanctions.

¹ <https://digitalcitizenfund.format.com/>

² <https://qa.usembassy.gov/secretary-antony-j-blinken-remarks-before-meeting-with-qatari-assistant-foreign-minister-lolwah-rashid-al-khater-roya-mahboob-ceo-and/>

³ https://twitter.com/tomas_niklasson/status/1632854557721083905

To overcome this obstacle, the team implemented a crypto payment system using Bitcoin and stablecoins, which allowed women to receive payments directly to their digital wallets, without interference from male relatives.

Bitcoin and stablecoins allowed the organization to overcome physical and social obstacles in paying Afghan women. With a simple transaction, Bitcoin and stablecoins could instantly appear in a woman's digital wallet, without interference from men.

With 13 technology centers, DCF has enabled 17,000 women and girls to graduate from its STEAM, robotics, and financial literacy training programs. In 2017, the Afghan Girls Robotics Team emerged from the DCF STEM program, showcasing the intelligence and creativity of six young women. The team grew to over 50 girls and won numerous prestigious international robotics awards.

Since August 2021, bank and wire services like Western Union, MoneyGram have run out of paper currency and have cut off services, leaving one-third of Afghans struggling with food insecurity and 50-70% with unstable housing situations. Websites like GoFundMe have been blocked from fundraising efforts for “compliance” reasons. Bitcoin and stablecoins have provided a crucial financial lifeline for some during these difficult times.

Mahboob pointed out that while the Taliban could crush local businesses or shut down financial modernization plans, they cannot stop Bitcoin. Mahboob has helped many young women — including some of the stars of Afghanistan’s female youth robotics team, which she founded and mentored to worldwide fame.