**INNOVATION**

**Of ICT**

**In Developing Countries**

Repository (Version 3.0, July 2012)

ITU Telecommunication Standardization Bureau
Policy & Technology Watch Division

# Introduction

This repository contains information about activities on ICT innovation and is structured as follows:-

* ICT innovation activities or programmes at the level of international organizations including U.N organizations;
* Innovation work or research being done at the level of other institutions
* Research articles and papers in the field of ICT innovation and
* Some examples of upcoming innovations that could impact lives of people in developing countries

The initial version of the repository was prepared by the Policy & Technology Watch Division of ITU’s Telecommunication Standardization Bureau in July 2011.

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# International Organisations

# ICT4D

**Summary**

|  |  |
| --- | --- |
| Full name of (standards) body / group | Information and communication technologies for international development (ICT4D) 2.0: The Next Phase of Applying ICT for International Development. |
| General Director | Dr Tim Unwin |
| Website | <http://www.ict4d.org.uk/> |
| Contact point | tim@ict4d.org.uk |

## Activities

|  |  |
| --- | --- |
| Summary of activities | “[Information and Communication Technologies for Development](http://en.wikipedia.org/wiki/Information_and_Communication_Technologies_for_Development) (ICT4D). ICT4D focuses on using digital technology to deliver specific development goals (most notably the [Millennium Development Goals](http://en.wikipedia.org/wiki/Millennium_Development_Goals)). ICTD looks much more broadly at use of ICTs in developing countries.Use of information and communication technologies for international development is moving to its next phase. This will require new technologies, new approaches to innovation, new intellectual integration, and, above all, a new view of the world's poor. The phase change from information and communication technologies for international development (ICT4D) 1.0 to ICT4D 2.0 presents opportunities for informatics professionals and offers new markets for ICT vendors. It also brings new challenges to our established methods of working and emphasizes the need for new expertise and new world views. The paper have shown that ICT4D 2.0 focuses on reframing the poor. Where ICT4D 1.0 marginalized them, allowing a supply-driven focus, ICT4D 2.0 centralizes them, creating a demand-driven focus. Where ICT4D 1.0 - fortified by the "bottom of the pyramid" concept - characterized the poor largely as passive consumers, ICT4D 2.0 sees them as active producers and innovators.” |
| Website full description  | <http://www.ict4d.org.uk/>  |

# SPIDER

**Summary**

|  |  |
| --- | --- |
| Full name of (standards) body / group | Spider |
| Chairman | **Gunnar Landgren**  |
| Website | <http://www.spidercenter.org/>  |
| Contact point | info@spidercenter.org, daniel@spidercenter.org |

**Activities**

|  |  |
| --- | --- |
|  | Spider is a resource center for ICT for Development (ICT4D). Spider functions like a node in a network of actors from academia, public sector, private sector, and civil society. Networking and brokering of knowledge and expertise is combined with support to innovative ICT4D activities in partner countries. The aim of Spider is to support the use of ICT for development and poverty reduction. [Read more](http://www.spidercenter.org/about-spider) |
| Website full description  | <http://www.spidercenter.org/projects/project-support><http://www.spidercenter.org/news/ict4democracy-east-africa>  |

# IDRC

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | International Development Research Center |
| Chairman | Mr. **David M. Malone** |
| Website | <http://publicwebsite.idrc.ca/>  |
| Contact point | **Mailing address** PO Box 8500, Ottawa, ON, Canada K1G 3H9**Street address** 150 Kent Street, Ottawa, ON, Canada K1P 0B2 Phone: (+1) 613-236-6163 Email: info@idrc.ca |

## Activities

|  |  |
| --- | --- |
| Summary of activities | IDRC supports research in developing countries to promote growth and development. We work with researchers and innovators in those countries to find practical, long-term solutions to the social, economic, and environmental problems their societies face. Our goal is to bring choice and change to the people who need it most. A Canadian Crown corporation established in 1970, IDRC is guided by an international [Board of Governors](http://publicwebsite.idrc.ca/EN/AboutUs/Governance/Pages/BoardOfGovernors.aspx). |
| Website full description  | <http://publicwebsite.idrc.ca/EN/Pages/default.aspx> |

# OECD

**Summary**

|  |  |
| --- | --- |
| Full name of (standards) body / group | Organisation for Economic Co-operation and Development |
| General Director | Mr. Angel Gurría |
| Website | <http://www.oecd.org>  |
| Contact point | OECD 2, rue André Pascal 75775, Paris Cedex 16, France Tel.: +33 1 45 24 82 00Fax: +33 1 45 24 85 00  |
| OECD Innovation Website | [http://www.oecd.org/topic/0,3699,en\_2649\_37417\_1\_1\_1\_1\_37417,00.html](http://www.oecd.org/topic/0%2C3699%2Cen_2649_37417_1_1_1_1_37417%2C00.html) |
| OECD Green Innovation Website | [http://www.oecd.org/topic/0,3699,en\_2649\_34499\_1\_1\_1\_1\_37425,00.html](http://www.oecd.org/topic/0%2C3699%2Cen_2649_34499_1_1_1_1_37425%2C00.html) |
| Green Growth and Energy | [http://www.oecd.org/document/38/0,3746,en\_2649\_37417\_48469158\_1\_1\_1\_37417,00.html](http://www.oecd.org/document/38/0%2C3746%2Cen_2649_37417_48469158_1_1_1_37417%2C00.html) |

**Documents**

|  |  |
| --- | --- |
| How can IT enable economic growth in developing countries? |  In this paper we review theories on the economic significance of IT, telecommunications, and information processing, and discuss the nature of economic effects that should be expected from the diffusion of IT and telecommunications and the increased emphasis on information activities. Economic and social theory converge to the suggestion that IT innovation and intensification of information activities do not lead deterministically to economic growth. Rather, organisations are faced with pressure to work out changes to the ways they do business or deliver their services, and policy makers must plan for a macro-economic environment that facilitates economic and social changes to the benefit of the country. A crucial question which emerges in this context is whether, under the current trends of globalisation, technical and organisational innovation implies homogenisation or diversity.  |
| Website full description: | <http://eprints.lse.ac.uk/2581/1/HowcanITenable.pdf> |
| Eco-Innovation in Industry: Enabling Green Growth | [http://www.oecd.org/document/34/0,3746,en\_2649\_34499\_44416162\_1\_1\_1\_1,00.html](http://www.oecd.org/document/34/0%2C3746%2Cen_2649_34499_44416162_1_1_1_1%2C00.html) Eco-innovation will be a key driver of industry efforts to tackle climate change and realise “green growth” in the post-Kyoto era |

# UNESCO

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | United Nations Educational, Scientific and Cultural Organization |
| General Director | Madame Director-General Irina Bokova |
| Website | <http://www.unesco.org/>  |
| Contact point | Offices are located in two places 7, place de Fontenoy 75352 Paris 07 SP France 1, rue Miollis 75732 Paris Cedex 15 France General phone:+33 (0)1 45 68 10 00 |

## Activities

|  |  |
| --- | --- |
| Summary of activities | For fifty years, countries have measured their inventive and innovative efforts using precise methodological rules. The OECD has developed influential manuals to this end. However, the manuals’ recommendations are concerned mainly, if not entirely, with the supply side of invention and innovation. For example, the Frascati manual concentrates on the organizations performing research and development (R&D). The Oslo manual focuses on the innovating firm, with a residual concern for end-users. Diffusion is measured from the perspective of the innovating firm (process innovation), with no statistics from users other than firms, whether they be customers, organizations, or whole countries |
| Website full description  | <http://www.csiic.ca/PDF/UNESCO_UserView.pdf>  |

## Documents

|  |  |
| --- | --- |
| Profiles and experiences in ICT innovation for poverty reduction | <http://www.unesco.org/new/fr/communication-and-information/resources/publications-and-communication-materials/publications/full-list/profiles-and-experiences-in-ict-innovation-for-poverty-reduction/>  |
| Unesco Institute for Statistics | Measuring Innovation In Developing Countries<http://www.uis.unesco.org/sciencetechnology/pages/innovation-statistics.aspx> extremely difficult to measure given its constantly changing nature and environment |
| Profiles and experiences in ICT innovation for poverty reduction | <http://unesdoc.unesco.org/images/0013/001381/138197e.pdf>Very interesting paper and examples |

# UNDP

**Summary**

|  |  |
| --- | --- |
| Full name of (standards) body / group | United Nations Development Programme |
| General Director | Helen Clark |
| Website | <http://www.undp.org>  |
| Contact point | One United Nations Plaza New York, NY 10017 USA Tel: +1 (212) 906-5000 Staff directory assistance, Tel: +1 (212) 963-1234 |

**Activities**

|  |  |
| --- | --- |
| Summary of activities | UNDP is the United Nations' global development network, an organization advocating for change and connecting countries to knowledge, experience and resources to help people build a better life |
| Website full description  | <http://www.undp.org> |

## Documents

|  |  |
| --- | --- |
| ICT for development (ICT4D) Understanding ICT4D Thematics in Malaysia: A Sourcebook | <http://www.undp.org.my/uploads/ict4d.pdf> |

# UNICEF

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | United Nations International Children's Emergency Fund  |
| Chairman | Mr. Anthony Lake, UNICEF Executive Director. |
| Website | <http://unicefinnovation.org/> |
| Contact point | <http://unicefinnovation.org/contact.php>  |

## Activities

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| --- | --- |
| Summary of activities | UNICEF innovation team is defining many new innovation topics including New Directions in Development; Combining low-tech hardware with sophisticated open-source software, we explore novel ways to both empower young people and improve UNICEF's operations. We collaborate with others to make this happen. [Mobile & SMS](http://unicefinnovation.org/mobile-and-sms.php) ****RapidSMS****: Collecting data, coordinating logistics, enhancing communication.[Rugged Computing](http://unicefinnovation.org/rugged-computing.php) ****The Bee****: Data and communication anywhere, providing connectivity.[Social Networking](http://unicefinnovation.org/social-networking.php) ****YouthNet****: forming connections, working together, creating opportunities.[Wiki](http://unicefinnovation.org/wiki.php) ****Uniwiki****: Simplifying collaboration, sharing information, designed for children. |
| Website full description  | <http://unicefinnovation.org/about.php>  |

# United Nations Conference on Trade and Development [UNCTAD]

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | United Nations Conference on Trade and Development |
| Secretary-General | **Mr. Supachai Panitchpakdi**  |
| Website | <http://www.unctad.org> |
| Contact point | Palais des Nations, 8-14, Av. de la Paix, 1211 Geneva 10, SwitzerlandT: +41 22 917 1234, F: +41 22 917 0057 |

## Activities

|  |  |
| --- | --- |
| Summary of activities | The UNCTAD programme of work on Information and Communication Technologies (ICT) carries out policy-oriented analytical work on the implications for developing countries of the adoption of ICT, Internet and e-business technologies. [More...](http://r0.unctad.org/ecommerce/about_en.htm)  |

## Documents

|  |  |
| --- | --- |
| Utility Models and Innovation in Developing Countries (2006) | <http://www.unctad.org/en/docs/iteipc20066_en.pdf>  |
| Partnership on Measuring ICT for Development | <http://new.unctad.org/default____600.aspx>  |

# UNIDO

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | Unido’s ****Investment and Technology Promotion Office**** |
| General Director | Mr. Kandeh K. Yumkella |
| Website | <http://www.unido.org/>  |
| Contact point | Ms. Diana Battaggia Via Paola, 41, 00186 Roma - Italia Tel: +39-06-6796521 roma@unido.it  |

## Activities

|  |  |
| --- | --- |
| Summary of activities | **The United Nations Organization for Industrial Development (UNIDO) assists developing and transition countries to conduct sustainable industrial development and to do so mainly through international cooperation among companies and entrepreneurs. Regarding innovation Unido**, together with the [Delft University of Technology](http://www.tudelft.nl/), the [Politecnico di Milano](http://www.polimi.it/english/) and the [Graz University of Technology](http://portal.tugraz.at/), have decided to promote a network of universities and university chairs, which would address the industrial human resources requirements in innovation, and would carry out industry – university cooperation projects benefiting industrial enterprises. . |
|  |  |
| Website full description  | <http://www.unido.org/index.php?id=o66410>  |

## Documents

|  |  |
| --- | --- |
| U.N. Foundation overview on mHealth for Developmen | Facilitating a UNIDO Global University Network on Industrial Innovation SystemsFirst Phase: Taking care of the future of Innovation in Africa. <http://www.unido.org/fileadmin/user_media/Services/Investment_and_Technology_Promotion/University_Chair/network_concept.pdf>  |
| Climate Innovation Centres | <http://www.unido.org/fileadmin/user_media/Services/Energy_and_Climate_Change/Energy_Efficiency/CCS/Climate_Innovation_Centres_full.pdf> |

# UN Millennium Project

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | UN Millennium Project  |
| Communications Director | Erin Trowbridge |
| Website | <http://www.unmillenniumproject.org/>  |
| Contact point | trowbridge@ei.columbia.edu  |

## Activities

|  |  |
| --- | --- |
| Summary of activities | The Millennium Project was commissioned by the United Nations Secretary-General in 2002 to develop a concrete action plan for the world to achieve the Millennium Development Goals and to reverse the grinding poverty, hunger and disease affecting billions of people. In 2005, the independent advisory body headed by Professor Jeffrey Sachs, presented its final recommendations to the Secretary-General in a synthesis volume Investing in Development: A Practical Plan to Achieve the Millennium Development Goals. |
| Website full description  | <http://www.unmillenniumproject.org/who/index.htm>  |

# TEDxChange

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | TEDxChange “TEDx” stands for Technology, Entertainment, Design — three broad subject areas, where x=independently organized TED event. |
| Chairman | Bill and Melinda GATES foundation |
| Website | <http://www.gatesfoundation.org/tedxchange/Pages/default.aspx>  |
| Contact point  | info@gatesfoundation.org |

## Activities

|  |  |
| --- | --- |
| Summary of activities | Agricultural DevelopmentThree quarters of the 1.1 billion people living on less than $1 a day live in rural areas, and most rely on agriculture for their food and income. We work to help these small farmers boost their productivity, increase their incomes, and build better lives for their families. [Learn More](http://www.gatesfoundation.org/agriculturaldevelopment/Pages/default.aspx) Financial Services for the PoorFewer than 10 percent of the world's poor have access to safe, affordable financial services. We are working with a wide range of public and private partners to help make microfinance—particularly savings accounts—widely accessible to poor people throughout the developing world. [Learn More](http://www.gatesfoundation.org/financialservicesforthepoor/Pages/default.aspx) Water, Sanitation & HygieneWater, sanitation, and hygiene are all critical to reducing the burden of water-borne diseases, which kill 1.6 million children each year. But 2.5 times as many people lack safe sanitation as clean water. We are focusing our work on sanitation to reduce the burden of disease and improve the lives of the poor. [Learn More](http://www.gatesfoundation.org/topics/Pages/water-sanitation-hygiene.aspx) Special InitiativesWe learn and have impact across a range of development issues to help reduce poverty and increase opportunities. * [Libraries](http://www.gatesfoundation.org/libraries/Pages/default.aspx)
* [Urban Poverty](http://www.gatesfoundation.org/global-development/Pages/urban-poverty-special-initiative.aspx)
* [Emergency Response](http://www.gatesfoundation.org/topics/Pages/emergency-response.aspx)

Policy and AdvocacyLasting progress against global hunger and poverty will take international attention and commitment—from all corners and across all sectors. We work to increase awareness of global development issues, identify and promote powerful solutions, and advocate for more—and more effective—investments. |
| Website full description  | <http://www.gatesfoundation.org/global-development/Pages/overview.aspx>  |

# World Bank

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | World Bank |
| Président | Robert Zoellick |
| Website | <http://www.worldbank.org/>  |
| Contact point | The World Bank1818 H Street, NWWashington, DC 20433 USAtel: (202) 473-1000fax: (202) 477-6391 |

## Activities

|  |  |
| --- | --- |
| Summary of activities | The World Bank has supported more than 100 developing countries to reform their telecommunications and information and communications technology (ICT) sectors, helping spur investment and modernization that in turn accelerates economic growth and poverty reduction. Loans and technical assistance from both the International Development Association (IDA) and the International Bank for Reconstruction and Development (IBRD) have delivered results as diverse as connecting millions of people to cheaper telephone services in Afghanistan to helping residents of rural Nicaragua access the Internet for the first time.Information and Communication Technologies in Developing Countries |
| Website full description  | <http://siteresources.worldbank.org/NEWS/Resources/Results2011-SDN-SB-update-ICT.pdf>  |
| Documents | World Bank Policy Research Working Paper 3332, June 2004<http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2004/07/29/000160016_20040729155005/Rendered/PDF/wps3332.pdf>  |

# InfoDev

**Summary**

|  |  |
| --- | --- |
| Full name of (standards) body / group | InfoDev |
| General Director | (managed by the World Bank) |
| Website | <http://www.infodev.org/en/Index.html>  |
| Contact point | The World Bank | 1818 H Street NW | Washington, DC 20433 | USA info@infodev.org |

## Activities

|  |  |
| --- | --- |
| Summary of activities | infoDev is a global partnership program in the Financial and Private Sector Development arm of the World Bank Group of international development agencies. We help donors and developing countries use innovation and information and communication technologies (ICT) to achieve economic growth, sustainable development and poverty reduction. |
| Website full description  | <http://www.infodev.org/en/Article.276.html>  |

**Documents**

|  |  |
| --- | --- |
| Scaling Up Innovation and Entrepreneurship in Developing Countries:  | <http://www.infodev.org/en/Publication.177.html>  |
| The eGovernment Handbook For Developing Countries | <http://www.infodev.org/en/Publication.16.html>  |
| Website full description  | <http://www.infodev.org/en/Index.html>  |
| Global Forum for Innovation and Technology Entrepreneurship Programme | <http://infodevgf.net/> |
| Innovation and Technology Entrepreneurship Initiative Launched in Three Developing World Regions | [http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/EASTASIAPACIFICEXT/0,,contentMDK:22426468~menuPK:2246553~pagePK:2865106~piPK:2865128~theSitePK:226301,00.html?cid=EXTEAPMonth1](http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/EASTASIAPACIFICEXT/0%2C%2CcontentMDK%3A22426468~menuPK%3A2246553~pagePK%3A2865106~piPK%3A2865128~theSitePK%3A226301%2C00.html?cid=EXTEAPMonth1)  |
| Climate Technology Program | <http://www.infoDev.org/climate> |
| Mobile Applications for development | As part of the *Creating Sustainable Businesses in the Knowledge Economy* program and to encourage innovation and competitiveness among SMEs, Finland, Nokia, and *info*Dev have placed a special importance on developing mobile activities.**Web:** <http://www.infodev.org/en/Topic.34.html> |

# [World Bank Institute](http://wbi.worldbank.org/wbi/)

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | World Bank institute |
|  President | Mr. Robert B. Zoellick |
| Website | <http://wbi.worldbank.org/wbi/>  |
| Contact point | <http://wbi.worldbank.org/wbi/contact>,  |

## Activities

|  |  |
| --- | --- |
| Summary of activities | The World Bank Institute (WBI) is a global connector of knowledge, learning and innovation for poverty reduction. It is part of the World Bank Group. We connect practitioners, networks and institutions to help them find solutions to their development challenges. |
| Website full description  | <http://www.infodev.org/en/Article.211.html><http://go.worldbank.org/34Z4AL4B10> |

**Documents**

|  |  |
| --- | --- |
| World Bank Policy Research Working Paper 3332, June 2004 | <http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2004/07/29/000160016_20040729155005/Rendered/PDF/wps3332.pdf> |
| Innovation Policyfor the Developing World Success Stories and Promising Approaches | <http://siteresources.worldbank.org/WBI/Resources/213798-1278955272198/Innovation_Policy2.pdf> Interesting presentation from 2003  |
| Guide for Developing Countries “Acting as a gardener” | <http://wbi.worldbank.org/wbi/devoutreach/article/378/innovation-policy-developing-world>  |

# WSIS

**Summary**

|  |  |
| --- | --- |
| Full name of (standards) body / group | World Summit on Information Society |
| General Director | Charles Geiger |
| Website | <http://www.itu.int/wsis/index.html>  |
| Contact point |  |

**Activities**

|  |  |
| --- | --- |
| Summary of activities | The World Summit on the Information Society (WSIS) was a pair of United Nations-sponsored conferences about information, communication and, in broad terms, the information society that took place in 2003 in Geneva and in 2005 in Tunis. One of its chief aims was to bridge the so-called global digital divide separating rich countries from poor countries by spreading access to the Internet in the developing world. The conferences established 17 May as World Information Society Day. |
| Website full description  | <http://www.itu.int/wsis/basic/about.html> |

## Documents

|  |  |
| --- | --- |
| Facilitating India’s Knowledge Revolution Through Electronic Networks | <http://www.itu.int/ITU-D/ict_stories/themes/case_studies/bee.html> [National Innovation Foundation](http://www.nifindia.org)  [Grassroots Innovaiton Augmentation Network](http://www.gian.org)  |

# World Health Organization

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | World Health Organization |
| General Director | Dr Margaret Chan |
| Website | <http://www.who.int/>  |
| Contact point | Director-General's Office Media enquiries Tel; +41 22 791 2222 |

## Activities

|  |  |
| --- | --- |
| Summary of activities | The World Health Organization (WHO) is a specialized agency of the United Nations (UN) that acts as a coordinating authority on international public health. Established on 7 April 1948, with headquarters in Geneva, Switzerland, the agency inherited the mandate and resources of its predecessor, the Health Organization, which was an agency of the League of Nations.Regarding innovation WHO has following related sites are;* [Public Health, Innovation and Intellectual Property](http://www.who.int/phi/en/)
* [Commission on Intellectual Property Rights, Innovation and Public Health (CIPIH)](http://www.who.int/intellectualproperty/en/)
* [Tropical Diseases, Special Programme for Research and Training (TDR)](http://www.who.int/tdr/)
* [UNDP/UNFPA/WHO/World Bank Special Programme of Research, Development and Research Training in Human Reproduction (HRP)](http://www.who.int/reproductive-health/hrp/)
* [Genomic resource centre](http://www.who.int/genomics/)
* [Ethics and health](http://www.who.int/ethics/en/)
 |
| Website full description  | <http://www.who.int/topics/innovation/en/>  |

# Other Organizations

# Association for Information Systems Special Interest Group on ICT and Global Development

**Summary**

|  |  |
| --- | --- |
| Full name of (standards) body / group | Association For Information Systems Special Interest Group on ICT and Global Development |
| General Director/Chair | Edward A. Stohr,  |
| Website | <http://www.globdev.org/> |
| Contact point | Center for Technology Management ResearchWesley J. Howe School of Technology ManagementStevens Institute of Technology Hoboken, NJ 07030Tel: 201-216-8915 Cell: 201-993-5592 Fax: 201-216-5385e-mail: estohr@stevens.eduURL: <http://howe.stevens.edu/Faculty/EdwardStohr.html> |

**Activities**

|  |  |
| --- | --- |
| Summary of activities ; mission | Contribute to progress in the economically developing world through the appropriate use and diffusion of ICT and associated management practices.* Contribute significantly to tackling the problem of  global poverty and the global divide through its educational and research activities
* Provide stimulating intellectual and professional challenges to its members
* Show the relevance of the information systems discipline by helping AIS members play a leading role in the alleviation of an urgent global problem
 |

# [Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbHi](http://wbi.worldbank.org/wbi/)

## Summary

|  |  |
| --- | --- |
| Full name of (standards) body / group | Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbHi(German Society for Cooperation) |
| Managing Director | Dr. Hans-Joachim Preuß |
|  |  |
| Website | <http://www.giz.de/en/home.html>  |

## Activities

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| --- | --- |
| Summary of activities | ”ict@innovation is an African capacity building programme of FOSSFA and GIZ, which supports small and medium IT-enterprises and aims to encourage the growth of African ICT industriesOpenIT@giz (formerly: it@inwent programmes): “OpenIT@giz supports its partners in Africa and Asia to provide advanced knowledge in Information and Communication Technologies (ICTs), Open Innovation and Open Source Software. The key objectives of the OpenIT@giz programs (formerly: it@inwent programmes) are to strengthen IT sectors, foster open innovation for sustainable economic development, and use ICTs as enabling tools for poverty reduction” Promoting Free and Open Source Software in Southeast AsiaGIZ showcases ICT innovations at elearning Africa conference |
| Website full description  | <http://www.ict-innovation.fossfa.net/><http://www.it-inwent.org/><http://ict.ez-blogs.de/giz-showcases-ict-innovations-at-elearning-africa-conference/> |

# National Innovation Foundation, India

**Summary**

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| --- | --- |
| Full name of (standards) body / group | National Innovation Foundation, India |
| Chairman | Dr. R. A. Mashelkar |
| Website | <http://www.nif.org.in/> |
| Contact point | Bungalow 1, Satellite Complex,Jodhpur Tekra, Premchand Nagar, VastrapurAhmedabad 380 015, Gujarat |

**Activities**

|  |  |
| --- | --- |
| Summary of activities | <http://www.nif.org.in/know_us> The Department of Science and Technology (DST) India helped establish the National Innovation Foundation (NIF) - India, on Feb 28th 2000, with the main goal of providing institutional support in scouting, spawning, sustaining and scaling up grassroots green innovations and helping their transition to self supporting activities. It is mandated to build a National Register of green Grassroots Technological Innovations and Traditional Knowledge practices developed by various individuals and communities in the unorganized sector. |
| Website full description  | <http://www.nif.org.in/announcement>  |

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# Articles and Papers

# Developing countries and the ICT revolution Final Study

**Summary**

|  |  |
| --- | --- |
| Full name of Article | Developing countries and the ICT revolution Final Study |
| Author(s) | Maurizio PEDRELLI, |
| Website | <http://www.europarl.europa.eu/stoa/publications/studies/20001401_en.pdf> |
| Contact point | Pragmata srl Reggio Emilia, Italy European Parliament |

**Activities**

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| --- | --- |
| Summary of activities | The objective of this project is to look at the potential role of the EU in supporting ICT capacity-building in low-income countries. Since 1984 the Maitland Commission report entitled The Missing Link stated that “no development programme of any country should be regarded as balanced, properly integrated, or likely to be effective unless it includes a full and appropriate role for telecommunications”. European parliament report on ‘Innovation Union: transforming Europe for a post-crisis world’, 27 April 2011 at the following URL;<http://www.europarl.europa.eu/sides/getDoc.do?type=REPORT&reference=A7-2011-0162&language=EN>  |

# Reconsidering the Digital Divide: A Look at Technology Innovation in Developing Countries

**Summary**

|  |  |
| --- | --- |
| Full name of Article | Reconsidering the Digital Divide: A Look at Technology Innovation in Developing Countries |
| Author(s) | Abdelkader Benhabrim |
| Website | <http://www.lse.ac.uk/collections/informationSystems/iSChannel/iSChannel2009/article2.pdf>  |
| Contact point | Information Systems and Innovation Group, Department of Management, London School of Economics |

**Activities**

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| --- | --- |
| Website full description  | In the academic realm, the term digital divide which typically relates to the gap between those who have and do not have access to information and communication technologies (ICTs), has been an attractive subject on the scholarly and political agenda. The problem however is that the topic is highly fragmented in academic literature, and many of the research findingsare inconsistent and contradictory. In addition, too much of the research effort has gone into the ‗niceties‘ of measuring the divide and too little has been devoted to establishing a consistent analytical framework. In information systems and development terms, there have been few attempts to critically pinpoint the socio-economic impact of ICT innovation in developing nations and its relation with bridging the digital divide. The goal of this literature review accordingly, is to demonstrate howtheoretical perspectives regarding ICT innovation can strengthen digital divide research within the broader socio-economic context of developing nations. The paper simultaneously calls for more extensive empirical studies backed by theory and valid operational frameworks. |

# The Impact of Investment in IT on Economic Performance: Implications for Developing Countries

**Summary**

|  |  |
| --- | --- |
| Full name of Article | The Impact of Investment in IT on Economic Performance: Implications for Developing Countries[World Development](http://www.sciencedirect.com/science/journal/0305750X) [Volume 33, Issue 5](http://www.sciencedirect.com/science?_ob=PublicationURL&_tockey=%23TOC%235946%232005%23999669994%23592187%23FLA%23&_cdi=5946&_pubType=J&view=c&_auth=y&_acct=C000055298&_version=1&_urlVersion=0&_userid=1922613&md5=5bbba5752f0100d2b7241fa6739ad588), May 2005, Pages 681-700  |
| Author(s) | Rouben Indjikiana and Donald S. Siegela |
| Website | <http://www.sciencedirect.com/science/article/pii/S0305750X05000094>  |
| Contact point | **Rouben Indjikian**[**a**](http://www.sciencedirect.com/science/article/pii/S0305750X05000094#AFFX1) **and Donald S. Siegel**[**a**](http://www.sciencedirect.com/science/article/pii/S0305750X05000094#AFFX2)UNCTAD, Geneva, SwitzerlandRensselaer Polytechnic Institute, Troy, NY, USA |

## Activities

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| Summary of activities | “We review quantitative and qualitative research on the impact of IT on economic performance in developed and developing countries. In general, studies from the developed world have yielded evidence of a strong positive correlation between IT and economic performance, as well as IT-induced changes in workforce composition in favor of highly skilled or educated workers and organizational changes that allow firms to implement IT more effectively. in the workforce. “ |

# IT innovations and e-service delivery: an exploratory study

**Summary**

|  |  |
| --- | --- |
| Full name of Article | IT innovations and e-service delivery: an exploratory study Proceedings of the 9th International Conference on Social Implications of Computers in Developing Countries, São Paulo, Brazil, May 2007 |
| Author(s) | Mark Frolick, Adekunle Okunoye , Abiodun O. BadaWilliams College of Business, Xavier University  |
| Website | <http://www.ifipwg94.org/>  |
| Contact point | mark@frolick.net aobada@gwu.edu okunoye@xavier.edu  |

**Activities**

|  |  |
| --- | --- |
| Summary of activities | This study investigates the process through which new innovation is adopted in the service sector in developing countries. Studies have investigated factors which contribute both to delays in the adoption of a new information technology (IT) innovation and to delays in the realization of its potentials. However, issues involved when organizations add layers of new IT innovations have not been adequately examined. Such issues include factors that influence an organization to incrementally add a new IT, the process through which the increment is accomplished and the corresponding adaptation of associated service innovation.Organizations in developing countries (DCs) have over the past decade or so invested in and implemented series of IT and service innovations with varying degrees of success. In this study we propose a framework to help take stock of the various innovations that have been implemented and to understand the myriad of issues involved in the process of implementing these technologies and service innovations – especially when transiting from one innovation to another. As this study aims to examine the patterns of adopting new IT and service innovations in DCs, we would argue that such a study would enable us to understand how services can be better delivered with newer technologies, by learning from comparison of past experiences and present situations. |
| Website full description  | <http://www.ifipwg94.org.br/fullpapers/R0121-1.pdf>  |

# Information systems in developing countries: a critical research review

**Summary**

|  |  |
| --- | --- |
| Full name of Article | Information systems in developing countries: a critical research review ARTICLE; Journal of Information Technology |
| Author(s) | Ms. Chrisanthi Avgerou |
| Website | <http://jite.org/> <http://www.palgrave-journals.com/jit/journal/v23/n3/full/2000136a.html> |
|  |  |
| Contact point | Department of Information Systems, London School of Economics & Political Science, London, UK Contact; Neil Henderson Tel: +44 (0) 1256 302959 ext 3116 E-mail: n.henderson@palgrave.com C.Avgerou@lse.ac.uk |

## Activities

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| Summary of activities | “In this paper I review the Information Systems (IS) research on how developing countries have attempted to benefit from ICTs. First I identify three discourses on IS implementation and associated organizational and social change that coexist in information systems in developing countries (ISDC) research, namely as a process of technology and knowledge transfer and adaptation to local social conditions; as a process of socially embedded action; and as a process of transformative techno-organizational intervention associated with global politics and economics. I then point out the distinctive research agenda that has been formed in ISDC studies, both in the more familiar IS themes – failure, outsourcing, and strategic value of ICT – and also in studies of themes relevant specifically to the context of developing countries, such as the development of community ICT and information resources. Finally, I call the reader's attention to the potentially significant theoretical contributions of ISDC research for understanding IS innovation in relation to social context and in relation to socio-economic development theories and policies.” |

# What Developing-World Companies Teach Us about Innovation

**Summary**

|  |  |
| --- | --- |
| Full name of Article | What Developing-World Companies Teach Us About Innovation |
| Author(s) | Donald N. Sull, Alejandro Ruelas-Gossi, and Martin Escobari from Harvard Business School |
| Website | <http://hbswk.hbs.edu/> Harvard Business School  |
| Contact point | Corporate Giving Inquiries 1-617-495-6889 kcietanno@hbs.edu |

**Activities**

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| --- | --- |
| Summary of activities | What Developing-World Companies Teach Us About Innovation To be sure, companies in developing countries face serious challenges, including political instability, volatile exchange rates, and an underdeveloped physical infrastructure. More critically, they must contend with three realities that particularly stymie innovation:* Developing countries generally lack a solid technology base of trained scientists and world-class research universities.
* Companies in developing countries must manage to eke out a profit while serving customers with low disposable income; per capita gross domestic product in the advanced economies is on average ten times that of developing nations.
* Managers in these companies must often innovate on a shoestring budget, since the high cost and scarcity of capital preclude massive spending on R&D. As a result, they must innovate from other areas of their business's structure, including manufacturing, logistics, marketing, and customer service.
 |
|   |  |
| Website full description  | <http://hbswk.hbs.edu/item/3866.html> |

# **Competitiveness Indices and Developing Countries: An Economic Evaluation of the Global Competitiveness Report**

**Summary**

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| --- | --- |
| Full name of Article | Competitiveness Indices and Developing Countries: An Economic Evaluation of the Global Competitiveness Report,ARTICLE; [World Development](http://www.sciencedirect.com/science/journal/0305750X) [Volume 29, Issue 9](http://www.sciencedirect.com/science?_ob=PublicationURL&_tockey=%23TOC%235946%232001%23999709990%23263119%23FLA%23&_cdi=5946&_pubType=J&view=c&_auth=y&_acct=C000055298&_version=1&_urlVersion=0&_userid=1922613&md5=63b2ef848dfa4c36177937bd1bf504c3), September 2001, Pages 1501-1525 |
| Author(s) | **Prof. Sanjaya Lall****,**  |
| Website | <http://www.sciencedirect.com/science/article/pii/S0305750X01000511>  |
| Contact point | Queen Elizabeth House, Oxford, UK |

## Activities

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| Summary of activities | “Developing countries' policy makers worry about national competitiveness and closely watch indices ranking international competitive performance. This paper analyzes, from a development economics perspective, if competitiveness is a legitimate concern, and if the leading indices deserve the attention they get. It assesses the best-known index, *The Global Competitiveness Report* of the World Economic Forum, and finds deficiencies at several levels. Its definitions are too broad, the approach biased and the methodology flawed. Many qualitative measures are vague, redundant or wrong. These weak theoretical and empirical foundations reduce the value of the indices for analytical or policy purposes.” |

# Discourses on Innovation and Development in Information Systems in Developing Countries’ Research

**Summary**

|  |  |
| --- | --- |
| Full name of Article | Discourses on Innovation and Development in Information Systemsin Developing Countries’ ResearchARTICLE; Journal of Information Technology (23:3) 2008, pp 133-146. |
| Author(s) | Mr. Chrisanthi Avgerou  |
| Website | <http://www.ifip.dsg.aef>  |
| Contact point | Prof. Chrisanthi Avgerou, London School of Economics |

## Activities

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| --- | --- |
| Summary of activities | “There is a fairly large literature on Information Systems in Developing Countries (ISDC) research. Being nurtured within the field of Information Systems, ISDC research tends to focus on the development and implementation of information technology applications and the organizational changes associated with them. Nevertheless ISDC research has extended the IS research domain to consider the broader socio economic context of the organizations hosting new technologies. I will refer to this object of study of ISDC research as ‘IS innovation’ to convey the notion of novelty of experiences of IS implementation and the associated changes within the hosting organization and beyond it.” |
| Website full description  | [http://www.ifip.dsg.ae/Docs/FinalPDF/Full Papers/Avgerou\_Discourses on Innovation and Development.pdf](http://www.ifip.dsg.ae/Docs/FinalPDF/Full%20Papers/Avgerou_Discourses%20on%20Innovation%20and%20Development.pdf)  |

# Information and communications technology for future health systems in developing countries

**Summary**

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| --- | --- |
| Full name of Article | Information and communications technology for future health systems in developing countriesARTICLE; [Social Science & Medicine](http://www.sciencedirect.com/science/journal/02779536), [Volume 66, Issue 10](http://www.sciencedirect.com/science?_ob=PublicationURL&_tockey=%23TOC%235925%232008%23999339989%23686355%23FLA%23&_cdi=5925&_pubType=J&view=c&_auth=y&_acct=C000055298&_version=1&_urlVersion=0&_userid=1922613&md5=cb630e5b41f88d90611b0b6e0043756c), May 2008, Pages 2122-2132 |
| Author(s) | Prof. **Henry Lucas** |
| Website | <http://www.sciencedirect.com/science/article/pii/S0277953608000580> |
| Contact point | The Institute of Development Studies, University of Sussex, Brighton BN1 9RE, United Kingdom |

## Activities

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| --- | --- |
| Summary of activities | “There has been much discussion of the role that recent advances in information and communication technologies (ICTs) could play in improving health systems in developing countries, but limited independent analysis of existing applications. Combining a case study approach with a general discussion of the issues, this paper attempts to assess the potential benefits of a diverse range of ICT innovations and some of the constraints they will need to overcome. Four broad areas are considered: improvements in traditional health information systems; computer-aided diagnosis and treatment monitoring; a range of applications generically labeled ‘telemedicine’; and the use of ICT to inform general populations on health and healthcare. The final section speculates on the possible medium-term impacts of ICT in terms of improving the performance of existing systems, allowing scope for radical innovations, or even changing basic assumptions about the provider–patient relationship.” |

# Adoption of ICT in a government organization in a developing country: An empirical study

**Summary**

|  |  |
| --- | --- |
| Full name of Article | Adoption of ICT in a government organization in a developing country: An empirical study, ARTICLE; [The Journal of Strategic Information Systems](http://www.sciencedirect.com/science/journal/09638687)[Volume 17, Issue 2](http://www.sciencedirect.com/science?_ob=PublicationURL&_tockey=%23TOC%236027%232008%23999829997%23690541%23FLA%23&_cdi=6027&_pubType=J&view=c&_auth=y&_acct=C000055298&_version=1&_urlVersion=0&_userid=1922613&md5=be9b9f3359cbc368ec54b774e61faef8), June 2008, Pages 140-154, eGovernment Strategies: ICT innovation in international public sector contexts |
| Author(s) | **Babita Gupta****, Subhasish Dasgupta****and Atul Gupta** |
| Website | <http://www.sciencedirect.com/science/article/pii/S0963868707000650>  |
| Contact point | School of Business, California State University Monterey Bay, Seaside, CA 93955, USA |

## Activities

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| Summary of activities | “eGovernment initiatives all over the world endeavor to integrate Information and Communication Technologies (ICT) to transform delivery of government services to their stakeholders by improving quality of services, accountability and efficiency. In this study we explore adoption of ICT to enhance government-to-employee interactions in a government organization in a developing country. We examine this adoption behavior by utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) that provides an integrative view of user acceptance. We found that performance and effort expectancy, social influence and facilitating conditions all positively impact the use of the ICT. We did not find a significant moderating effect of gender on these relationships.” |

# Information and Communication Technologies and the Effects of Globalization: Twenty-First Century "Digital Slavery" for Developing Countries--Myth or Reality?

**Summary**

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| --- | --- |
| Full name of Article | Information and Communication Technologies and the Effects of Globalization: Twenty-First Century "Digital Slavery" for Developing Countries--Myth or Reality? Electronic Journal of Academic and Special Librarianship; v.6 no.1-2  |
| Author(s) | Prof. L. A. Ogunsola |
| Website | <http://southernlibrarianship.icaap.org/>  |
| Contact point | Hezekiah Oluwasanmi Library, Obafemi Awolowo UniversityIle - Ife, Nigeria |

## Activities

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| --- | --- |
| Summary of activities | “The main goal of this paper is to examine the ICT (Information and Communication Technology) revolution and the concept of globalization as they effect developing countries. Globalization as one of the reasons for possible widening of the gap between the poor and the rich nations was examined and the emerging concept of "digital slavery" was carefully evaluated. The wide gap in availability and use of ICTs across the world and the influences ICTs exert on globalization at the expense of developing countries were carefully examined and suggestions and necessary policies were offered for developing countries to leap-frog the industrialization stage and transform their economies into high value-added information economies that can compete with the advanced countries on the global market. This is why it is important for Africa, in general, and Nigeria, in particular, to be aware of the implications, prepare to avoid the most telling consequences and prepare to meet its challenges.” |
| Website full description  | <http://southernlibrarianship.icaap.org/content/v06n01/ogunsola_l01.htm>  |

# A Study of the problems associated with ICT adaptability in Developing Countries in the context of Distance Education

**Summary**

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| --- | --- |
| Full name of Article | A Study of the problems associated with ICT adaptability in Developing Countries in the context of Distance Education,ARTICLE; Turkish Online Journal of Distance Education-TOJDE April 2003 ISSN 1302-6488 Volume:4 Number:2, |
| Author(s) | **Prof. M RAJESH, Assistant Regional Director,** |
| Website | <http://tojde.anadolu.edu.tr/tojde10/articles/rajesh.htm>  |
| Contact point | I**ndia Gandhi National Open University, Haryana-INDIA** |

## Activities

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| Summary of activities | **“Communication technologies have come to play a vibrant role in democratizing Education not only in the Developed but also in the Developing Countries. However, in spreading the use of Information and communication technology some major difficulties are felt by the policy makers as well as the implementers. These difficulties are felt both at the growth and application stages of communication technology. Yaverbaum and Reisman highlights the importance of three aspects in the application of new information and communication technology”** |

# Information and communication technologies for development: assessing the potential and the risks

**Summary**

|  |  |
| --- | --- |
| Full name of Article | Information and communication technologies for development: assessing the potential and the risks. Telecommunications policy, 23 (1), *pp. 35-50. ISSN 0308-5961,* |
| Author(s) | Prof. Robin Mansell |
| Website | <http://eprints.lse.ac.uk/26649/> |
| Contact point | Univ.of Sussex Mantell Building, Falmer, Brighton, East Sussex UK BN1 9RFTel. +44-1273-678165 Fax. +44-1273-685865 Email: r.e.mansell@sussex.ac.uk |

## Activities

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| Summary of activities | “This article provides a review of the United Nations Commission on Science and Technology for Development (UNCSTD) Working Group on ICTs and Development Report (Knowledge Societies: Information Technology for Sustainable Development, Oxford University Press, 1998). The author highlights key issues of ICTs in a development context; and summarizes the Report’s assessment of both potential and risks of ICTs for developing countries. A check-list derived from the Report provides guidelines for issues to consider in developing ICT policies and implementation strategies.” |

# **ICT Innovation in Contemporary India: Three Emerging Narratives**

**Summary**

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| --- | --- |
| Full name of Article | ICT Innovation in Contemporary India: Three Emerging Narratives |
| Author(s) | Sudhanshu Rai, Sutirtha Chatterjee, Suprateek Sarker |
| Website | <http://www.globdev.org/files/Proceedings-Third%20Annual%20SIG%20Globdev%20Workshop/1-Paper-Rai-Innovation%20in%20India.pdf>  |
| Contact point | Copenhagen Business School, Department of Informatics |

**Activities**

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| --- | --- |
| Summary of activities | The paper we present here discusses ICT innovation in India using a narrative framework. We argue that ICT innovation has not really been a subject matter sufficiently researched in information systems from the perspective of innovation in developing countries. We use a grounded theory inspired approach and we discovered three narratives of innovation in India; a) the supply narrative, b) the technology narrative and c) the collaborative narrative. We detect the evolution of these narratives and aim to continue further work to understand the factors involved in the emergence and shift of these narratives on a more granular level. |
| Website  | <http://www.globdev.org/>  |

# How Innovations from Developing Nations Trickle-Up to the West

**Summary**

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| --- | --- |
| Full name of document | How Innovations from Developing Nations Trickle-Up to the West  |
| Author(s) | Michael Fitzgerald |
| Website | <http://www.fastcompany.com/magazine/133/as-the-world-turns.html>  |
| Contact point | tetzeli@fastcompany.com , nrobischon@fastcompany.com  |

# ICT in developing countries : A cross sectoral snapshot

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| --- | --- |
| Article Summary | The goal of this paper is to highlight the cross-sectoral importance of Information and Communication Technology (ICT) and give the big picture of ICT in developing countries. This is done by presenting a number of successful implementations of ICT applications. The examples are organized according to a simple framework consisting of three layers, which are ICT infrastructure, sector applications and use of applications. The cases throughout the paper shall serve as a basis for creative thought and innovation in ICT in developing countries |
| Author(s) | Alexander Osterwalder, University of Lausanne |
| Website | <http://www.hec.unil.ch/aosterwa/Documents/InternetInEmergingMarkets/Publications/ISGLOB03.pdf> |

# Mobile Applications Lab

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| --- | --- |
| Article Summary | Drawing on *info*Dev's expertise in business incubation and technology entrepreneurship, this program seeks to create open spaces where mobile application developers can interact, work, and gain access to tools and expertise to assist in the creation of viable mobile application businesses. To access a lab, local programmers, web designers or mobile application developers can register as members, at no charge or for a nominal fee, depending on a particular lab’s business model. Each lab will provide an environment conducive to the development of solutions that have the potential to scale commercially, by providing state of the art equipment used to develop, test and scale software, technical training and workshops on business skills. Further, the labs will act as gateways to local, regional and international markets and will connect entrepreneurs with seed, venture and angel investors.These labs, first established in Africa and then Eastern Europe and Asia, will provide a number of services including:* Training and accreditation for mobile applications developers;
* Certification for different mobile platforms;
* Hosting competitions for ideas and business models;
* Business mentoring for entrepreneurs;
* Replication of successful applications;
* A repository of ICT4D knowledge;
* Consumer behavior reseearch; and
* Access to finance and markets.
 |
| Author(s) | Infodev |
| Website | <http://www.infodev.org/en/Project.116.html> |
|  |  |

# mWomen BOP App Challenge - 2010

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| --- | --- |
| Article Summary | As mobile technologies continue to connect and empower individuals around the world, the GSMA mWomen Programme and Vodafone have teamed up to reach out to women in developing countries by promoting innovation in mobile applications creation. The mWomen BOP (Base of the Pyramid) App Challenge, sponsored by Vodafone, is meant to stimulate the creation of mobile phone applications for use by women in developing countries who are living on less than $2/day. While some of these women may have access to cellular phones, apps that address their daily activities and realities are lacking. This challenge directs application development at two different tiers of devices: 1) low end devices, or feature phones; and 2) smartphones. |
| Author(s) | Infodev |
| Website | <http://www.infodev.org/en/Project.116.html> |
|  |  |

**Examples of ICT Innovations for Developing Countries**

# Mobile Payment

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| --- | --- |
| Article Summary | airtel Africa, Standard Chartered Bank and MasterCard Worldwide were honored for mobile payments innovation at the 16th Annual Global Mobile Awards held during Mobile World Congress (MWC) 2011. The recently launched virtual card product, developed in collaboration between airtel Africa, Standard Chartered and MasterCard, received top honors as the Best Mobile Money Product or Solution. |
| Author(s) | PRLog Press Release |
| Website | Read more :<http://www.prlog.org/11319284-airtel-africa-standard-chartered-bank-and-mastercard-honored-for-mobile-payments-innovation-at-mwc.html> |

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| Article Summary | Vodafone has unveiled the next ‘revolution’ in smartphones that will see shoppers use their handsets instead of cash or cards at the checkout.The mobile phone giant's partnership with Visa will allow users to pay for goods or services from the autumn with a wave or tap of their smartphone - in the same way Oyster cards are used on London's public transport.The service, which acts as a mobile wallet, will be available on Near Field Communications-enabled smartphones using a form of mobile payment technology called Visa payWave mobile. |
| Author(s) | Daily Mail |
| Website | Read more: <http://www.dailymail.co.uk/sciencetech/article-2107157/Vodafone-unveils-mobile-wallet-smartphones-swiped-till-pay-shopping.html#ixzz1v9yqeyTK> |

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| Title | Mobile Payment Systems in India |
| Summary  | The paper proposes new mobile payment system architectures supporting interoperability.  |
| Author(s) | D. Kumar, T Gonsalves, G. Raina, A. Jhunjhunwala, - IIT Madras |
| Website | Read more :  <http://www.google.ch/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=0CGkQFjAA&url=http%3A%2F%2Fwww.ncc.org.in%2Fdownload.php%3Ff%3DNCC2010%2FC4_3.pdf&ei=r1i1T_TPBYjP-gbNwY3xDQ&usg=AFQjCNFaSNbyIwH1ChNXEhFRwpBxjkHIDw&sig2=6wOAmOANWf2bIp3HPYt1Vg> |

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| Title | Mobile Payments – 2010 : A market analysis and overview |
| Summary  | Mobile payments are a hot topic in financial, telecommunication and technology circles right now. However, professionals across these industries have not yet come to a clear and mutually agreed definition and classification of mobile payments. This lack of agreement and specifically the bundling of payments with other processes such as ordering anddelivery creates confusion and slows the development in this field. In this section a proposal is made to view payments separately from other functions that can be performed with the mobile device. Additionally a simple classification of mobile payments by location and funding method is offered..  |
| Author(s) | INNOPAY |
| Website | Read more:  <https://www.nacha.org/userfiles/File/The_Internet_Council/Resources/Mobile%20payments%202010%20-%20Innopay.pdf> |

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| Title | Guidelines for mobile payment systems |
| Summary  |  The objective of the guidelines is to promote a sound financial structure including payment systems, clearing systems and adequate financial services. Therefore both entry and exit from the payment system by the mobile financial payment service providers shall require prior written approval of the Reserve Bank of Malawi. |
| Author(s) | Reserve Bank of Malawi (RBM) |
| Website | Read more:  <http://www.rbm.mw/documents/payment_systems/Mobile%20Payments%20Systems%20Guidelines.pdf> |

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| Title | Mobile Payments in the USA : |
| Summary  | The paper depicts the current mobile payments ecosystem in the U.S.; discusses barriers, gaps, and opportunities; and sets forth a set of foundational elements that workgroup participants believe are fundamental to the development of a robust mobile payments environment. This “vision” for the future is built upon the recognition that the current environment faces many challenges and that success will require extensive collaboration between participants to ensure that consumers see a homogenous solution as they do today in other payment channels such as checks, ACH, and cards. Moreover, it must be a solution based on agreed upon standards, rules, and practices that ensure seamless interoperability regardless of the handset, mobile carrier, financial institution, payment network, or merchant location involved in any individual’s desired transaction. |
| Author(s) | Federal Reserve Bank of Boston and Federal Reserve Bank of Atlanta |
| Website | Read more:  <http://www.frbatlanta.org/documents/rprf/rprf_pubs/110325_wp.pdf> |

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| Title | Joint EPC-GSMA Paper 'Mobile Contactless Payments Service Management Roles - Requirements and Specifications |
| Summary  | The paper describes the provision and lifecycle management- including distribution, configuration, activation, maintenance and deletion - of banks' mobile contactless payment applications when integrated with a mobile phone. It also outlines the role of the "Trusted Service Manager", which is to support banks and mobile operators aiming to promote mobile contactless payments. This document describes the main processes between Issuers and MNOs necessary to load and manage the MCP Application(s) on the UICC (note that the payment transaction itself is out of scope of this document). These processes are defined in terms of Service Management Roles (SMRs).  |
| Author(s) | GSMA and European payments council (EPC) |
| Website | Read more: <http://www.europeanpaymentscouncil.eu/knowledge_bank_download.cfm?file=Mobile%20Contactless%20Payments%20Service%20Management%20Roles%20Requirements%20and%20Specifications%20v.2.pdf> EPC Newsletter<http://www.europeanpaymentscouncil.eu/pdf/EPC_Article_140.pdf> |

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| Title | Global Trends in M-Payments – Challenges and opportunities |
| Summary  | Overview of M-Payment Services (Powerpoint Slides) |
| Author(s) | Arthur D. Little |
| Website | Read more:  <http://www.aicto.org/fileadmin/medias/Seminars/M_payment/presentations/100223_MPayment_Tunis_Karim-Taga.pdf> |

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| Title | M-Payments in M-BRIC |
| Summary  | Mobile financial services are experiencing a global surge, especially in emerging markets. Global total transaction volume is expected to reach approximately USD 280 billion by 2015. Clearly, there is an enormous potential for M-payments in M-BRIC countries, but how to best capture it? This article provides an overview of the best entry strategies and indicates how players in each country must consider specific local requirements in order to succeed in the m-payment market. |
| Author(s) | Arthur D. Little |
| Website | Read more:  [h<http://www.adlittle.com/downloads/tx_adlreports/ADL_2010_M_Payments_in_M_BRIC.pdf>](http://www.aicto.org/fileadmin/medias/Seminars/M_payment/presentations/100223_MPayment_Tunis_Karim-Taga.pdf) |

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| Title | MPESA |
| Summary  | Series of articles on M-PESAIn March 2007, Kenya's largest mobile network operator, Safaricom (part of the Vodafone Group), launched [M-PESA](http://www.safaricom.co.ke/m-pesa/), an innovative payment service for the unbanked. "Pesa" is the Swahili word for cash; the "M" is for mobile. Within the first month Safaricom had registered over 20,000 M-PESA customers, well ahead of the targeted business plan. This rapid take-up is a clear sign that M-PESA fills a gap in the market. The product concept is very simple: an M-PESA customer can use his or her mobile phone to move money quickly, securely, and across great distances, directly to another mobile phone user. The customer does not need to have a bank account, but registers with Safaricom for an M-PESA account. Customers turn cash into e-money at Safaricom dealers, and then follow simple instructions on their phones to make payments through their M-PESA accounts; the system provides money transfers as banks do in the developed world. The account is very secure, PIN-protected, and supported with a 24/7 service provided by Safaricom and Vodafone Group. |
| Author(s) |  |
| Website | Read more:  1. <http://www.policyinnovations.org/ideas/innovations/data/m_pesa>
2. MPESA Case Study : [http://www.policyinnovations.org/ideas/policy\_library/data/m\_pesa/\_res/id=sa\_File1/INNOV0201\_pp-63-81\_hughes-lonie\_1.pdf](http://www.policyinnovations.org/ideas/policy_library/data/m_pesa/_res/id%3Dsa_File1/INNOV0201_pp-63-81_hughes-lonie_1.pdf)
3. [http://www.ifc.org/ifcext/gfm.nsf/AttachmentsByTitle/Tool6.7.CaseStudy-M-PESAKenya+/$FILE/Tool+6.7.+Case+Study+-+M-PESA+Kenya+.pdf](http://www.ifc.org/ifcext/gfm.nsf/AttachmentsByTitle/Tool6.7.CaseStudy-M-PESAKenya%2B/%24FILE/Tool%2B6.7.%2BCase%2BStudy%2B-%2BM-PESA%2BKenya%2B.pdf)
4. Comparison of M-PESA with other systems:<http://mmublog.org/wp-content/files_mf/ssrnid1830704.pdf>
5. <http://en.wikipedia.org/wiki/M-Pesa>
6. Economics of M-PESA (MIT Report) : <http://www.mit.edu/~tavneet/M-PESA.pdf>
7. <http://www.talkstandards.com/case-study-m-pesa/>
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| Title | McKinsey on Payments |
| Summary  | Report on possible applications for mobile payments in developing countries. |
| Author(s) |  |
| Website | Read more:  <http://www.mckinsey.com/App_Media/Reports/Financial_Services/Mobile_payments_Ringing_louder.pdf> |

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| Title | FINO-Bandhu ( largest branchless banking channel in India ) |
| Summary  | FINO has developed an online micro-payment and delivery platform for a unique bouquet of Value-added e-Services to the micro customers, at their door-step through partnerships/tie-ups with various service-providers. Provides following kind of services -  • Mobile Recharge, DTH Recharge ,Railway Ticket Booking /Bus booking ,Insurance Premium Collection ,Utility Bill Payments (Mobile & electricity bills, municipal taxes), SIM card connection selling |
| Sector | Mobile Payment - Retail, Private |
| Author(s) |  |
| Country | India |
| Website | Read more:  <http://fino.co.in/Retail><http://fino.co.in/Press-Kit> |

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| Title | Airtel Card |
|  | Airtel Africa customers in Kenya will soon be able to use their mobile phone to make online purchases from MasterCard merchants around the world. The simplified online transaction will work in the following way; each time an airtel customer is shopping online he or she will be able to request a single use shopping card number. airtel money services will generate a special 16 digit number that enables the completion of the transaction. On completion of the transaction, a confirmation message will be sent to the consumer’s handset. The single use feature of the airtel 1time Shopping Card provides the consumer with a convenient and secure online shopping experience |
| Sector | Banking, Private |
| Author(s) |  |
| Country | Kenya,Tanzania |
| Website | Read more :<http://www.africa.airtel.com/wps/wcm/connect/africaairtel/tanzania/home/pg_airtel-africa-standMard-chartered-bank-and-mastercard-launch-worlds-first-virtual-card-mobile-phone> |

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| Title | Alipay |
| Summary | Alipay helps secure payments and co-operates with leading Chinese banks, as credit card payments in China are not yet widespread. There are more than 4 million users of the service. The company is the leading internet payment service in China. |
| Sector | Banking |
| Author(s) | Alibaba Group |
| Country | China |
| Website | Read more:<https://www.alipay.com/> |

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| Title | BRIZZI Bank BRI |
| Summary | BRI rechargeable prepaid cards that can be used as a substitute for cash payments and can be recharged. BRIZZI gives advantage to users in the that the transactions can be faster and easier because it does not need to use cash, the most interesting and different from other banks is that BRIZZI can be recharge at all the merchants who accept debit cards. |
| Sector | Banking |
| Author(s) | BRI |
| Country | Indonesia |
| Website | Read more:<http://www.bri.co.id/brinews/7><http://www.bri.co.id/corporate><http://www.bri.co.id/> |

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| Title | M-Post |
| Summary  | Postal service facilitating money transfers, mailing and other postal transactions. When citizens transfer monies with M-Post, the beneficiaries receive the info & code by SMS, getting the funds in their account or at any postal desk within a minute. |
| Sector | Government, Public- Private |
| Author(s) |  |
| Country | Tunisia |
| Website | Read more:  <http://www.poste.tn/index_service.php?code_menu=10&code_sous_menu=19&code_sous_sous_menu=47#1?code_menu=19> |

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| Title | Point-of-sale devices ( POS ) |
|  | POS- is a computerized retail payment systems that replace cashor human registers. A POS device has a personal computer with barcode readers, optical scanners, and magnetic stripe readers for capturing and recording retail stores’ transactions. They collect sales and payment information electronically only after the beneficiary smart or debit cards are presented and authenticated. Payment information is then passed on to the financial institution for reimbursement purposes. Use of ICT with Business Correspondents network i.e. branch less banking outlets. The Andhra Bank in India is associated with 1,060 villages with a population of more than 2000, already has about 600,000 underserved clients accessing banking facilities through POS devices. |
| Sector | Banking, Public-Private |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://andhrabank.in/english/FinancialInclusion.aspx> |

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| Title | mChek |
| Summary | The mChek platform caters to a wide variety of solutions. The mobile payments product is the primary solution from mChek and caters to the end consumer. The ability to use the mobile phone to make a payment anytime, anywhere struck us as a solution that the consumer is waiting to discover. The mChek mobile payment solution is unique in the sense that it works across telecom operators, is handset independent, works with all financial instruments (credit/debit/prepaid cards) and is applicable across merchant categories to give the consumer the convenience and enhanced security of mobile payments |
| Sector | Mobile payments |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://main.mchek.com/products/payment><http://main.mchek.com/><http://main.mchek.com/pdf/mchek-brochure.pdf> |

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| Title | Cash Learning Partnership (CaLP) |
| Summary | There is a growing recognition in the humanitarian sector that in an emergency, cash transfers and vouchers can be appropriate and effective tools to support populations affected by disasters in a way that maintains dignity and choice for beneficiaries while stimulating local economies and markets.The Cash Learning Partnership aims to improve the quality of emergency cash transfer and voucher programming across the humanitarian sector. CaLP works in 4 focus countries (Niger, Zimbabwe, Philippines, and Kenya) to support the mainstreaming of the use of cash and voucher transfers in these disaster prone countries. |
| Sector | Mobile Banking |
| Author(s) |  |
| Country | Niger, Zimbabwe, Philippines, Kenya |
| Website | Read more:<http://www.cashlearning.org/about-us/overview><http://www.cashlearning.org/downloads/resources/calp/CaLP_New_Technologies.pdf><http://www.cashlearning.org/news-and-events/news-and-events/post/11-cash-transfers-resilience-new-technologies-the-future-of-aid><http://www.odihpn.org/humanitarian-exchange-magazine/issue-53/coordinating-cash-transfers-in-the-horn-of-africa><http://www.cashlearning.org/news-and-events/news-and-events/post/32-coordinatin-cash-transfers-in-the-horn-of-africa/> |

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| Title | Zain – ZAP/Airtel Money |
| Summary | Zain launches Zap, the most comprehensive service enabling customers to access their money faster and more conveniently. Reshaping the future of banking in Africa, the service will be available to over 100 million people in Kenya, Tanzania and Uganda. Leading mobile telecommunications provider Zain today announced plans to bring mobile banking to over 100 million people in East Africa with the launch of its new service, ZAP.Providing the most comprehensive and accessible package of mobile banking features currently available on the African continent, Zap will be initially available in Kenya and Tanzania prior to launch in Uganda. Zap represents the most comprehensive mobile banking service ever launched and will provide millions of people with access to banking for the very first time.Zain is partnering with leading international and regional banks including Citigroup and Standard Chartered to launch Zap, which will allow Zain customers in the three countries to use their mobile phone to:* Pay bills and pay for goods and services.
* Receive money and send money to friends and family
* Send and receive money to the bank accounts
* Withdraw cash
* Top up their own airtime account or top up someone else's
* Send airtime to Zain customers in East Africa
* Manage their bank accounts

The Zap service will also be included as part of Zain’s pioneering One Network service, meaning that customers will be able to send airtime to other Zain customers across Kenya, Tanzania and Uganda. One Network allows travelling customers to move across geographic borders without roaming surcharges, recharge their mobile phones with locally purchased top up cards and receive calls for free  |
| Sector | Mobile Payment |
| Author(s) | Zain |
| Country | Tanzania, Uganda , Kenya , East Africa |
| Website | Read more:<http://www.zain.com/muse/obj/lang.default/portal.view/content/Media%20centre/Press%20releases/ZapLaunchAfrica><http://technology.cgap.org/2009/07/28/mobile-banking-in-tanzania-zains-zap/><http://mmublog.org/blog/how-zain%E2%80%99s-zap-is-improving-coke%E2%80%99s-distribution-model/><http://mmublog.org/wp-content/files_mf/zaineastafrica.pdf><http://wirelessfederation.com/news/14384-zain-launches-zap-mobile-banking-targets-100mn-customers/> |

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| Title  | WIZZIT |
| Summary | In South Africa, First National Bank partnered with a mobile phone provider, Mobile Telephone Networks (MTN), to provide services to clients who had no bank accounts but wanted to send and receive money via cell phone. The service, called Wizzit (<http://www.wizzit.co.za/>), has enabled 500,000 South Africans to send and receive money from relatives, pay for goods and services, check balances, and settle utility bills. Previously South Africans often paid couriers the equivalent of US$ 30–50 to deliver cash to relatives. Now such transactions cost only US$ 0.50 through mobile bank networks. The greatest impact is in rural areas, where 80 percent of farmers still lack back accounts. Wizzit accounts, unlike regular bank accounts, do not expire if customers do not use them regularly, which is critical for seasonal activities like agriculture. |
| Sector | Mobile Payment |
| Author(s) |  |
| Country | South Africa |
| Website | Read more:<http://www.wizzit.co.za/> |

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| Title | e-Zwich |
| Summary | The Bank of Ghana has rolled out a national payment and settlement system in the form of an electronic clearinghouse for all banking and financial institutions called e-Zwich (<http://www.ghipss.net/e-zwich>). The Bank of Ghana also issued a biometric smartcard, which is a very secure way of paying for goods and services. |
| Sector | Mobile Payment |
| Author(s) |  |
| Country | Ghana |
| Website | Read more:<http://www.ghipss.net/Table/e-zwich/><http://www.ghipss.net/e-zwich/security.html> |

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| Title | M-Kwacha, Zoona-Kwacha ( Mobile payments to farmers in Zambia, Malawi ) |
| Summary | Mobile Kwacha is a virtual money wallet for the unbanked masses, that enables a secure mobile channel for access to money on the phone as well as to bank accounts.While mobile phone and branchless banking penetration increases in these rural areas, a simple system using an e-voucher scratch card, akin to a prepaid debit card is being trialed. The e-voucher is a way of savings for these farmers. At the same time we are signing up local retailers to offer discounts ranging from 5-15% on everything from agricultural inputs to school supplies. Farmers are always able to take cash off their e-voucher through a Mobile Transactions agent. The e-voucher payment is secure (can be replaced in the case of theft, loss or damage), promotes savings, and attracts discounts. |
| Sector | Mobile Payment |
| Author(s) | Mobile Transactions ( MTZ ) |
| Country | Malawi, Zambia |
| Website | Read more:<http://www.fmbmalawi.com/makwacha.html><http://www.mtzl.net/default.asp?id=4><http://mobiletransactionsinternational.blogspot.ch/2012/02/launch-of-2012-cotton-farmer-payment.html><http://mobiletransactionsinternational.blogspot.ch/2012/03/e-vouchers-better-cash-transfers-and.html><http://www.mtzl.net/default.asp?id=15> |

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| Title | Mag Tek iDynamo |
| Sumamry | The MagTek iDynamo card reader utilizes the iPhone, iPod Touch or iPad platform to give you a secure and convenient mobile payment solution. It features card authentication to protect mobile merchants from counterfeit cards, and for added security data is encrypted in the reader itself. Because card data is immediately encrypted in the iDynamo, it never sends legible information to the Apple device. This protects both the customer and the merchant from potential fraud via intercepted credit card information.Beyond providing a way to safely process customer data, the iDynamo is easy to use. Simply plug it in to the Apple device’s standard interface port and setup the free QuickPay application to start processing mobile payments right away . |
| Sector | Mobile Payment |
| Author(s) | POSGUYS |
| Country | USA, global impact |
| Website | Read more:<http://www.posguys.com/magnetic-card-reader_4/Mag-Tek-iDynamo_1148/><https://www.youtube.com/watch?v=V-JHfUt7igY&list=UUrLVaLpXQh8ELmTIkZ9wy_A&index=8&feature=plcp> |

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| Titel | ROAMWARE, MACALLA PLATFORM, GATE |
| Summary | The mobile wallet enables the provision of banking services to those traditionally excluded from banking facilities. These services can be provided both in-market and cross-border and include:Cash loadingsCash withdrawalP2P paymentsBill paymentInternational money transferGlobal Airtime Top-up Exchange (GATETM) enables subscribers send any network airtime to friends and family abroad via the Internet, SMS, POS or agent.**How it works** Subscriber indicates receivers' mobile number and amount of airtime in currency units. Request is dispatched by the sending partner's system to Roamware's GATETM platform. GATETM presents the top-up request to the recipient's mobile operator. The mobile operator's system tops up the recipient's prepaid account (after applying suitable validations and business rules) The recipient receives a notification regarding the top-up from the operator. |
| Sector | Mobile Payment |
| Auhtor(s) | ROAMWARE |
| Country | USA,INDIA,HONGKONG,IRELAND |
| Website | Read more:<http://www.roamware.com/products.php><https://socialtopups.roamware.com/index/addall> |

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| Title | Easy-paisa |
| Summary | Easy.Pay solutions cater specifically to Corporate Organizations that want a mode of payment collection from customers that is both convenient and reliable. Organizations will be provided with a Corporate Easypaisa Mobile Account number, which they can communicate to their customers. Customers in turn can then make payments to the Corporate from thousands of Easypaisa shops all over Pakistan or from their own Easypaisa Mobile Account. |
| Sector | Branchless Banking Service |
| Author(s) | Telenor , Tameer Microfinance Bank |
| Country | Pakistan |
| Website | Read more:<http://www.easypaisa.com.pk/><http://www.easypaisa.com.pk/index.php/en/services/mobile-account> |

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| Title | yuPay |
| Summary | **yu** - the most affordable mobile network in Kenya in partnership with **Obopay** (a leading player in mobile banking and payments technology provisioning internationally) is proud to provide a service that is transforming the way people and small businesses transact. yuCash presents a significant step towards delivering universal access to financial services through innovative mobile banking and payments services. |
| Sector | Mobile money transfer service |
| Auhtor(s) | OboPay |
| Country | Kenya |
| Website | Read more:<http://www.yu.co.ke/yucash> |

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| Title | SIMpass |
| Summary | SIMpass offers a quick time-to-market solution for faster, more secure and effective means to deploy mobile payment services to the benefit of all participating stakeholders, be it MNOs, financial institutions, transportation operators, universities or others. Because more than 80 percent of the mobile handsets currently deployed in the market are compatible with SIMpass™, mobile proximity payment services are quickly picked up by end-users, as they do not need to change their mobile phones by leveraging Watchdata’s patented design. Operators can overcome the steep challenges they face to introduce this new way to pay at the point of sale. |
| Sector | Mobile Payments |
| Author(s) | WatchData |
| Country | China |
| Website | Read more:<http://www.watchdata.com/telecom/10022.html><http://www.watchdata.com/press/10197.html><http://www.watchdata.com/press/10212.html> |

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| Title | Oxicash |
| Summary |  Prepaid Stored Value Virtual Wallet.**The process of OxiCash 10000 e-Wallet creation is simple*** SMS  **OxiCash** to **9870888888,** and an eWallet would be automatically created for you.
* You would receive your e-Wallet ID details with your OxiCash password on an SMS on your registered Mobile number ( the number from which you have sent the sms or the number you have filled in online)
* Start using the wallet by loading or topping up money into wallet by paying Cash over the counter at an Oxigen retail outlet**OR** By transferring money into your e-Wallet by using Net banking/Credit card/Debit card/IMPS.
* The maximum limit of the OxiCash 10000 e-Wallet, at any point of time, is Rs.10, 000.
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| Sector | Mobile Wallet |
| Author(s) | Oxigen Group |
| Country | India |
| Website | Read more:<http://www.oxicash.in/about-oxicash/about-oxi-wallet.aspx><http://www.oxicash.in/oxicash-e-wallet/oxicash-e-wallet.aspx> |

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| Title | Itz Cash, Freedom Card, noQ24x7 Card |
| Summary | Facts about Itz Cash - * More than 8 million unique active users and rapidly increasing.
* Processes more than one lakh transactions daily.
* Processes more than Rs. 100 million - Rs. 150 million worth transactions daily.

The Freedom Card gives you the power to make payments across the Internet, at Merchant Establishments (swipe), and withdraw money from ATMs.  Freedom Card has been brought to you by the collaboration of Itz Cash Card Ltd., and various other banks which are supported by Visa/ Master Platform.  The Freedom Card gives you access to your funds anytime from anywhere and it is the safest option to carry cash The Freedom Card allows you to enjoy a variety of services. |
| Sector | Mobile Payments |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://corporate.itzcash.com/index.php?option=com_content&view=article&id=429&Itemid=173><http://consumer.itzcash.com/index.php?option=com_content&view=article&id=27&Itemid=56><http://corporate.itzcash.com/><http://consumer.itzcash.com/index.php?option=com_content&view=article&id=93&Itemid=66#airsms> |

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| Title | SQUARE CARD READER & PAY WITH SQUARE APP |
| Summary | The Square Card Reader app enables you to accept credit cards quickly and easily using your mobile device. Upload the credit card to the SQUARE App and authorize it to talk to a merchants register. Hence the payments can be made with just a tap of a button, without physically using the credit card, using this e-wallet. Merchants are now processing transactions with Square's Card Reader at a rate of $6 billion a year, up from just $2 billion a year in October 2011.No Hardware or NFC is involved.Download the Pay With SQUARE application on the Smartphone ( IOS, ANDROID ) .* When you find the business you're looking for, tap the green "OPEN TAB" button to open a tab with that business, or tap on their name to view their Merchant Card for more information.
* If you’ve successfully opened a tab, you’ll see ‘Say your name at checkout.’ If you are not close enough to the business to open a tab, you’ll see ‘Too Far to Pay” indicating that you’re unable to open the tab yet.
* When it's time to pay, simply let the merchant know your name. They'll see your name and a picture of you on their register, and can accept your payment with a simple tap of a button.
* You'll automatically receive a push notification when the payment has gone through. You can swipe on that notification to view your receipt and have the option to [leave a tip](https://help.squareup.com/customer/portal/articles/133120-how-do-i-leave-a-tip-with-card-case-).
* After paying, you can [view your receipts and payment history](https://help.squareup.com/customer/portal/articles/108037-where-is-the-receipt-) within the app at any time.
 |
| Sector | Mobile Payment |
| Author(s) | Jack Dorsey ( the Twitter Co-Founder) |
| Country | USA, Global Impact |
| Website | Read more:<https://help.squareup.com/customer/portal/articles/10466><https://squareup.com/news/releases/2012/more-than-two-million-square-users-can-now-accept-credit-cards><https://squareup.com/pricing><https://help.squareup.com/customer/portal/articles/11866> |

**E-HEALTH**

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| Title | SMART-PHONE BASED EYE EXAM |
| Summary | Smart vision for mobile phones in the developing world – using the mobile phones for doing eye tests.  |
| Author | J. Fildes – BBC News |
| Website | Read more:<http://www.theworld.org/2010/09/mit-develop-smartphone-eye-exam/><http://www.bbc.co.uk/news/technology-11374632>  |

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| Title | Phone gadget to diagnose disease – Portable Healthcare Clinic |
| Summary | An add-on fitted to a mobile phone that can take detailed images and analyse them to diagnose diseases such as tuberculosis**.** In many developing world and rural areas, a person could be hundreds of miles from hospitals or miles away from power - but the mobile infrastructure is well-established.If the person has a mobile, battery-operated system to take images, analyse, and transfer them with the add-on, this leads to creating a portable healthcare clinic. The doctor can see the samples without actually having to be present. |
| Author(s) | BBC News |
| Website | Read more:<http://news.bbc.co.uk/2/hi/technology/8161775.stm>,  |

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| Title | Sana |
| Summary  | The Sana Philippines team is designing and implementing a cell phone based telemedicine system that will improve the identification, management, and treatment of hypertension, one of the most prevalent disorders striking populations in both the developed and developing world. |
| Sector | Tele-Medicine, Public – Private |
| Author(s) |  |
| Country | Philippines |
| Website | Read more:  <http://sana.mit.edu/2011/02/17/sana-partners-with-dotph-in-the-philippines/><http://sana.mit.edu/platform/><http://sana.mit.edu/mission/approach/><http://sana.mit.edu/mission/projects/><http://sana.org.ph> |

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| Title | Grace App For Autism |
| Summary  | The Grace App for Autism helps autistic and other special needs children to communicate effectively, by building semantic sequences from relevant images to form sentences. The app can be easily customized by using picture and photo vocabulary of your choice.The application works in real time and allows the user to select their preferences, and then rotate the device (for instance iPhone) to present a full-sized sentence to the listener – who will read it with them and respond. |
| Sector | Healthcare, Private |
| Author(s) |  |
| Country | Ireland |
| Website | Read more:  <http://www.graceapp.com/what-is-grace-app/><http://www.graceapp.com/guide-to-grace-app/> |

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| Title | Mobile Link Service (MLS) |
| Summary  | Innovative 24-hour outdoor emergency support and care service to enhance the social inclusion of seniors by empowering their independence and mobility in the community. The Centre can also identify the approximate location and path of the Mobile Link Device - upon receipt of a request and also consent from the service user or designated contact person. It helps save people from medical emergencies. |
| Sector | Healthcare, Private |
| Author(s) |  |
| Country | Hong Kong |
| Website | Read more:  <http://www.avantageventures.com/avcatalogue/sv-senior-citizen-home-safety-association-schsa> |

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| Title | Medica |
| Summary  | A multimedia prescription manager and medication reminder. With Medica, users can store and manage as many prescriptions as they wish, each with multiple medications. The application also reminds patients to attend treatment sessions and follow-ups. Users can record audio messages from doctors and attach the audio to the prescription, so as to recall the doctor’s face-to-face instructions. |
| Sector | Healthcare, Private |
| Author(s) |  |
| Country | Egypt |
| Website | Read more:  <http://irwaa.com/><http://irwaa.com/medica/> |

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| Title | MMS Sign - To make cell phones accessible to deaf  |
| Summary  | The project consists of a new service which converts SMS received by the telecom operator to MMS: the deaf person receives the MMS containing a translation of the initial textual message into sign language (based on a **3D avatar**). |
| Sector | Healthcare, Private |
| Author(s) |  |
| Country | Tunisia |
| Website | Read more:  <http://hebergcck224.rnu.tn/websin/mmssign2/home.php><http://www.utic.rnu.tn/mmssign> <http://www.isgtw.org/feature/breaking-silence-deaf-people><http://hebergcck224.rnu.tn/ws/index.php><http://www.signwriting.org/tunisia/tunisia01.html> |

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| Title | Mobile-based Health Management System  |
| Summary  | This application combines readings about a patient from various measuring devices such as a blood glucose meter. Software on the patient’s mobile phone recommends a certain course of action to be taken by the patient depending on the readings obtained. In critical situations, the software may notify the patient’s doctor or caregiver. |
| Sector | Tele-Medicine, Private |
| Author(s) |  |
| Country | Trinidad and Tobago |
| Website | Read more:  <http://www.pmohan.org/medinet/><http://research.microsoft.com/en-us/events/ersymposium2009/healthcare_mgt_sys_cell_phone_tech.pdf> |

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| Title | MPEDIGREE |
| Summary  | In order to fight the deadly consequences of the growing global counterfeit pharmaceutics market, MPedigree enables anyone in a developing country with access to a cell phone to authenticate their drugs before use. Users reveal a single-use code on drugs and SMS it to a provisioned mobile short code, which, in turn, generates an automated verification response. |
| Sector | Healthcare, Private |
| Author(s) |  |
| Country | Ghana |
| Website | Read more:  <http://www.mpedigree.org/home/><http://sproxil.com/><http://www.mpedigree.org/home/symptoms.php> |

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| Title | Logica Hygieia |
|  | With Hygieia, when a doctor types a prescription on his computer, the prescription is transmitted directly to the intelligent Hygieia server, which then forms a daily planner for the patient and sends it to his mobile device. The solution can be activated by the customer by downloading the application on one’s mobile phone or any other device that provides network ability.  It is the delivery of health-related services and information via telecommunication technologies, which can be utilized to support the productive interactions between patient and caregiver. Hygieia, empowers customers to be more proactive towards their health. |
| Sector | Healthcare, Private |
| Author(s) |  |
| Country | India |
| Website | Read more:[http://site.logica.com/logica+hygieia+-+preventive+healthcare/400017267](http://site.logica.com/logica%2Bhygieia%2B-%2Bpreventive%2Bhealthcare/400017267) |

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| Title | Etisalat ‘Mobile Baby’ |
| Summary | Mobile Baby will save countless lives whilst greatly enhancing the quality of living of millions of women across the continent. Etisalat already deployed its Maternal Health program in the Tanzania, Nigeria, UAE and Saudi Arabia. In sub-Saharan Africa, 500,000 women die each year in pregnancy and the risk of maternal death is 50 times higher compared to developed countries. Studies also indicate that more than ¾ of maternal deaths take place during or within 24 hours of childbirth and that 4 million babies die during the first 28 days of life. Etisalat Mobile Baby uses mobile technology features in order to:•Remotely monitor pregnancy evolution using ultrasound•Identify and report danger signs during labour and delivery•Pay for emergency transportation using money on the phone•Communicate with the referral facility to indicate a woman’s need for emergency transfer and her requirements on arrival |
| Sector | Healthcare, Private |
| Author(s) |  |
| Country | Africa, UAE |
| Website | Read more :<http://www.mwomen.org/News/etisalat-mobile-baby-wins-mwomen-global-mobile-award><http://www.globalmobileawards.com/categories/Category4bmWomenEmergingMarkets.php> |

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| Title | **Project Masiluleke** |
| Summary | The project partners are developing a breakthrough distributed diagnostics model: low cost HIV testing and counseling support via mobile phone. Individuals are eager to have an HIV Self Test, with both patients and health workers preferring counseling via Cell Phone. |
| Sector | Mobile Healthcare |
| Author(s) |  |
| Country | South Africa |
| Website | Read more:<http://poptech.org/project_m/> |

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| Title | **CADA – Project** |
| Summary | The project proposes to design and prototype an age and culturally appropriate interactive diabetes self-management support system on smart phones for robust (independent in activities of daily living) elderly population with diabetes in urban and rural China. |
| Sector | Mobile Healthcare |
| Author(s) |  |
| Country | China |
| Website | Read more:<http://www.cadaproject.com/index.php?pag=project><http://www.cadaproject.com/data/brochure.pdf> |

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| Title | Spider – ITIDO |
| Summary | The project propses to develop a hybrid ( web/mobile) system that would enable the recording and tracking reproductive and child health information, facilitating antenatal and postnatal care and better communication between various health service providers in the Rufiji District in the Coastal Region. |
| Sector | Healthcare |
| Author(s) |  |
| Country | Tanzania |
| Website | Read more:<http://spidercenter.org/projects/improving-reproductive-and-child-health-services-through-ict#overlay-context=projects><http://www.itido.or.tz/modules/pages/projects/view_project.php?menuid=MM14&projectID=11> |

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| Title | **EpiSurveyor ( LAUNCH )** |
| Summary | LAUNCH uses EpiSurveyor mobile, a mobile application designed by DataDyne that facilitates transfer of data through pre-sent forms on smart phones and enables transmission of data from the phones directly to the internet for immediate view and use. LAUNCH project is working in Bong and Nimba countries to improve food security and reduce chronic malnutrition of vulnerable women and children under 5 years old. In order to better reach project beneficiaries and to improve quality of nutrition inventions, LAUNCH has recently started an electronic data collection system at food distribution points (FDPs) designed to streamline the beneficiary registration process and collect nutrition and health monitoring information efficiently and cost effectively. EpiSurvveyor is a free open-source mobile software program that makes data collection a more manageable and eco-friendly task for public health workers. |
| Sector | Rural Healthcare |
| Author(s) | DataDyne |
| Country | Liberia |
| Website | Read more:<http://www.jsi.com/JSIInternet/Features/article/display.cfm?thisSection=Features&thisSectionTitle=Features&thisPage=stories&ctid=1030&cid=399&tid=20&id=535><http://www.episurveyor.org/user/index><http://www.datadyne.org/episurveyor/faq> |

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| Title | **DGFP Supply Chain Portal** |
| Summary | The web-based Logistics Management Information System (LMIS) was developed by the USAID | DELIVER PROJECT and updated by the Strengthening Pharmaceutical Systems (SPS) Program for the Directorate General of Family Planning (DGFP). The web portal helps in keeping a Central repository for DGFP logistics data, stock status data provided for all levels of the supply chain and provides consumption data for reproductive health commodities. The web portal provides timely information for logistics decision making, facilitates decisions making to improve supply chain management, donors and stakeholders can access web-based reports, Upazila and field stock status are available immediately after data entry, facilitates supply planning and facilitates improved supervision and monitoring at all levels. |
| Sector | Pharmaceutical Management and Healthcare |
| Author(s) |  |
| Country | Bangladesh |
| Website | Read more:<http://www.dgfplmis.org/index.php?option=com_content&view=article&id=8><http://www.dgfplmis.org/index.php?option=com_content&view=category&layout=blog&id=7><http://www.msh.org/news-bureau/Bangladesh-supply-chain-information-portal-receives-two-digital-innovation-awards.cfm> |

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| Title | **ILS Gateway** |
| Summary | In Tanzania, availability of high quality logistics data has been one of the greatest challenges facing the health care system. Without this data, decision makers cannot adequately mange the supply chain, risking the possibility that patients won’t receive the medicines they need. The ILS was a major step towards keeping Tanzania’s health facilities supplied, but stock outs remained high. Facility level data was not available for decision making.Created to enhance supply chain decisionmaking, the ILS Gateway is a mobile health alert and reporting system designed to increase the visibility of logistics data and improve product availability. The system was developed with an eye on sustainability, requiring health facility personnel to use personal cell phones to send logistics data via SMS to a toll free number. This data is then transmitted to a website that analyzes and displays the information. |
| Sector | Healthcare and logistics |
| Author(s) |  |
| Country | Tanazania |
| Website | Read more:<http://www.jsi.com/JSIInternet/Features/article/display.cfm?thisSection=Features&thisSectionTitle=Features&thisPage=stories&ctid=1030&cid=260&tid=20&id=414><http://deliver.jsi.com/dhome/search/searchdetail?p_item_id=26504341&p_token=FDA260ECEF680581B3CDB1610E1F3E2F&p_item_title=Tanzania%20Works%20to%20Integrate%20Logistics%20Systems%20and%20Promote%20Contraceptive%20Security><http://openlmis.org/mhealths-impact-on-supply-chain-performance/><http://deliver.jsi.com/dhome/topics/supplychain><http://deliver.jsi.com/dlvr_content/images/imgprocurement/RFQ_VHL_08_15.pdf> |

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| Title | CLMM |
| Summary | The CLMM system was developed to ensure that the right medication in the right dosage is given to the right patient at the right time. This system implemented by the Integrated Health Information System Pt.Ltd(IHiS) was fully deployed at National University Hospital (NUH) Singapore. CLMM claims to eliminate human errors, enhance patient safety and improve operational efficiency. |
| Sector | Healthcare |
| Author(s) |  |
| Country | Singapore |
| Website | Read more:<http://www.nia.sg/past-winners/nuh-and-ttsh> |

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| Title | Dokoza System |
| Summary | Dokoza is an advanced mobile to web system which has been patented and developed in SA to use initially in HIV/AIDS management, but has the potential to deal with other diseases such as TB.STDs / diabetes, hypertension etc. Dokoza relies on simcards that can be used across networks which interact with a more complex back-end system that integrates with existing hospital information system. |
| Sector | Healthcare |
| Author(s) |  |
| Country | South Africa |
| Website | Read more:<http://healthmarketinnovations.org/program/dokoza-system-disease-management><http://www.nha.co.za/content/news/2005/9_june.asp> |

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| Title | iKure ( WHIMS) |
| Summary | WHIMS IS loaded in a computer made available to the rural people on the field, after short training. Medical equipment is then interfaced with the user-friendly software and related patient data is transferred real-time to a hospital/formal clinic- based doctor to advise and monitor the patient. |
| Sector | Healthcare |
| Author(s) | **iKure** |
| Country | India |
| Website | Read more:<http://www.ikuretechsoft.com/home/index.php/product/whims><http://www.ikuretechsoft.com/home/index.php/component/content/article/35-frontpage/92-health-for-remotest-area-the-ikure-way><http://www.ikuretechsoft.com/home/index.php/company/about-us><http://www.ikuretechsoft.com/home/> |

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| Title | ReMeDia |
| Summary | An indigenously developed low-cost ReMeDi Medical Data Acquisition Unit and ReMeDi software can measure basic physiological parameters like ECG, temperature, blood-pressure, oxygen saturation, and heart & lung sounds in real time and provides patient’s vital information to a remote doctor for preliminary diagnosis. |
| Sector | Healthcare |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.changemakers.com/changeshop/remedi-enabling-access-rural-healthcare> |

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| Title | **Changamka Microhealth Smartcard** |
| Summary | The card provides a wallet for pre-paid purchases of health care which is available in a pre-determined price-contracted packages containing a) Consultation b) One laboratory test c) Drugs, for a broad range of diseases. |
| Sector | Rural Healthcare |
| Author(s) |  |
| Country | Kenya |
| Website | Read more:<http://healthmarketinnovations.org/program/changamka-microhealth-limited> |

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| Title | Mobile IMCI ( AIEPI Movil ) – MIP |
| Summary | Peru is a leading implementer on South America of this lifesaving clinical and community health practice. MIP is a mobile information platform where one can import short messages and then have them transmitted automatically to any group of people with mobile phones. |
| Sector | Rural Healthcare |
| Author(s) | DataDyne |
| Country | Peru |
| Website | Read more :<http://www.datadyne.org/programs/mip/mobileimci> |

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| Title | TRACnet |
| Summary | It is a dynamic information technologysystem designed to collect, store, retrieve, display anddisseminate critical program information, as well as to managedrug distribution and patient information related to the careand treatment of HIV/AIDS. This system enables practitionersinvolved in anti-retroviral (ARV) treatment programs to submitreports electronically and have timely access to vital information.By dialling 3456, a toll free number, or logging onto a bilingualwebsite (English and French), health centre staffers cansubmit or receive programme results on HIV/AIDS patients assoon as they are processed. TRACnet uses solar energy chargeablemobile phones, which can be used in the most remoteparts of the country. |
| Sector | Rural Healthcare |
| Author(s) |  |
| Country | Rwanda |
| Website | Read more:<http://www.un.org/esa/sustdev/publications/africa_casestudies/tracnet.pdf> |

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| Title | EpiHandy |
| Summary | Health data collection in the developing world is often hampered by the costs and inefficiencies of traditional large-scale paper-based surveys. The EpiHandy tool a mobile health data collection and record access program enabled by the PDAs, helps to mitigate these issues. |
| Sector | Healthcare |
| Author(s) |  |
| Country | Uganda, Burkina Faso, Zambia |
| Website | Read more:<http://wn.com/EpiHandy_Mobile_Data_Collection_For_Improved_Health><http://www.kiwanja.net/database/project/Project_EpiHandy.pdf> |
| Title | **i-DART** |
| Summary | iDART is a software solution designed to support the dispensing of ARV drugs in the public healthcare sector. The intelligent Dispensing of ART software is used by the pharamacists to manage the supplies of ARV stocks, print reports and manage collection of drugs by patients. The software is also designed to address the reporting requirements of Government, international funders (such as PEPFAR) and internal clinical data such as identifying patients who have not collected their medication for an extended period of time. |
| Sector | Public healthcare  |
| Author(s) | Cell-Life |
| Country | South Africa |
| Website | Read more:<http://www.cell-life.org/dispense-idart> |

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| Title | Mashavu |
| Summary | Essential medical data is collected at Mashavu Kiosks/Stations in developing communities by trained operators and sent by mobile phone to a remote server. Medical professionals can then ‘’electronically adopt’’ children by logging on to a web portal to monitor the children’s health, provide feedback to advice to the child’s caregivers and collect health statistics for follow-up and review. |
| Sector | Rural healthcare |
| Author(s) |  |
| Country | Tanzania |
| Website | Read more:<http://www.ideatoproduct.org/global/images/stories/presentations2010/McCombs_Sabine_i2p_presentations_Saturday/Mashavu_11.6.pdf><http://healthmarketinnovations.org/program/mashavu-networked-health-solutions-for-the-developing-world> |

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| Title | M-DOK |
| Summary | M-DOK is a mobile telehealth system which aids transmission of real-time diagnosis and treatment of data from the community health workers to an urban physician. The project aims to deliver electronic patient records via SMS. |
| Sector | Rural healthcare |
| Author(s) | Synapse |
| Country | Philippines |
| Website | Read more:<http://healthmarketinnovations.org/program/m-dok-mobile-telehealth-and-information-resource-system-for-community-health-workers><http://www.healthunbound.org/content/m-dok-mobile-telehealth-and-information-resource-system-community-health-workers-philippin-0><http://www.amic.org.sg/ict/external/awards/0501A3_L19_interim_report1.pdf> |

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| Title | **Vibrations – Pocket SMS – android application for deaf and blind** |
| Summary | It is an application for Android Phones, which gives tactile input to the user. The application, converts the incoming text message into Morse Code. Sensing vibrations of short and long duration to represent dots and dashes, the deaf-blind user is able to read the SMS. Any android keyboard can be used in replying. |
| Sector | Healthcare |
| Author(s) | Bapsi.org |
| Country | India |
| Website | Read more:<http://www.bapsi.org/pocketsms-for-android> |

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| Title | Novartis – SMS for Life |
| Summary | SMS for Life harnesses everyday technology to improve access to essential malaria medicines in rural areas of developing countries. It uses a combination of mobile phones, SMS messages and electronic mapping technology to track weekly stock levels at public health facilities in order to:* Eliminate stock-outs
* Increase access to essential medicines
* Reduce the number of deaths from malaria

Every 60 seconds, a child dies of malaria in Africa. Approximately 86% of all deaths from malaria occur in children under the age of five. |
| Sector | Rural Healthcare |
| Author(s) | Novartis |
| Country | Sub-Saharan Africa |
| Website | Read more:<http://malaria.novartis.com/innovation/sms-for-life/index.shtml><http://www.malaria.novartis.com/> |

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| Title | ACEHearing |
| Summary | A hearing assistance and testing technology that can be incorporated into smart phones. It helps a wide spectrum of people, from those with a small amount of hearing loss to people with severe hearing loss. |
| Sector | Healthcare |
| Author(s) | Ximplar |
| Country | HongKong |
| Website | Read more:<http://www.wsj-asia.com/aia/240811-H--A-024_Ximplar.pdf> |

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| Title | **MEDI-ANGELS – online hospital** |
| Summary | Mediangels is an online hospital that connects its users to specialized doctors from across the globe. Set up with a mission to streamline the healthcare delivery supply chain with the innovative use of technology and employing a global panel of super specialists. Patients can upload their reports so that doctors have a full outline of their current ailment for an eConsult. The website also has ePharmacy and eRecords for medication information. |
| Sector | eHealth |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.mediangels.com/Home.aspx> |

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| Title | **MEDIC MOBILE** |
| Summary | Medic Mobile develops and extends existing open-source platforms, including Frontline SMS, Open MRS, ushahidi, Google apps and HealthMap. These tools support community health worker coordination and management, community mobilization of vaccine and satellite clinics, logistics and supply chain management, referrals, routine data collection, and mapping of health services. |
| Sector | Rural Healthcare |
| Author(s) |  |
| Country | Sub-Saharan Africa |
| Website | Read more:<http://medicmobile.org/> |

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| Title | **CELLOPHONE** |
| Summary | Cellophone is revolutionary diagnostic tool that will be able ot perform basic diagnostics such as complete blood count, diagnosis of Malaria and TB, and lymphocyte count on the back of a camera phone. The device utilizes a new imaging technique called [LUCAS](http://www.youtube.com/watch?v=HTC2k7p8OrI) that can take cellular – level images of blood or other liquids without a complex lens system or microscope hardware. The diagnostic result will be communicated from the device to a central location using Frontline SMS and viewed with the Patient View Module. |
| Sector | mHealth |
| Author(s) |  |
| Country | Global development |
| Website | Read more:<http://project.vodafone-us.com/past-competitions/2009-competition/2009-winners/cellophone/><http://vimeo.com/16913614><http://innovate.ee.ucla.edu/news/recent-news.html#nov09> |

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| Title | Awaaz |
| Summary | Assistive device for people with speech disabilities.It can provide voice to non-verbal people who suffer from autism, cerebral palsy, intellectual disability, aphasia and hearing impairment. |
| Sector | Healthcare |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.avaz.in/index.html><http://www.avaz.in/disability.html><http://www.avaz.in/features.html> |

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| Title | RSBY ( Rashtriya Swasthya Bima Yojna )  |
| Summary | Every beneficiary family is issued a biometric enabled smart card containing their fingerprints and photographs. All the hospitals empanelled under RSBY are IT enabled and connected to the server at the district level. This will ensure a smooth data flow regarding service utilization periodically. The key feature of RSBY is that a beneficiary who has been enrolled in a particular district will be able to use his/ her smart card in any RSBY empanelled hospital across India. This makes the scheme truly unique and beneficial to the poor families that migrate from one place to the other. Cards can also be split for migrant workers to carry a share of the coverage with them separately. A beneficiary of RSBY gets cashless benefit in any of the empanelled hospitals. He/ she only needs to carry his/ her smart card and provide verification through his/ her finger print. For participating providers it is a paperless scheme as they do not need to send all the papers related to treatment to the insurer. They send online claims to the insurer and get paid electronically. |
| Sector | Rural Healthcare |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.rsby.gov.in/about_rsby.html><http://www.rsby.gov.in/> |

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| Title | **SIMpill** |
| Summary | The SIMpill Medication Adherence System is a proven medication management system that monitors the patient’s medication intake and will remind the patient in real time if the patient forgets to take the medication as prescribed. As part of DOTS (directly observed treatment, short course) strategy to track diseases and medication management in rural areas, a small pill bottle made by London-based SIMpill that contains a SIM card, when opened, the SIM card delivers a SMS with a unique pill box identification number to a central server. The central server receives the incoming SMS and stores the data, but if no SMS is received at the designated time, the server contacts the patient via phone alerting them to take their medication. If the patient does not respond, the server contacts a caregiver who can follow-up with the patient. |
| Sec tor | Rural Healthcare |
| Author(s) |  |
| Country | UK, Cape Town-South Africa |
| Website | Read more:<http://www.simpill.com/howsimpillworks.html><http://www.thelancet.com/journals/lancet/article/PIIS0140673608619388/fulltext?_eventId=login&rss=yes> |

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| Title | Medintegra WEB |
| Summary | **Apollo Telemedicine Networking Foundation (ATNF),**a not-for-profit organization, is a part of the Apollo Hospitals Group. It is credited with being the first to setup a Rural Telemedicine centre in 1999 in Aragonda (in Andhra Pradesh). Today, ATNF has emerged as India's single largest turnkey provider in the area of Telemedicine with over 125 peripheral centers including 10 overseas.More than 71,000 teleconsultations in 25 different disciplines have been provided Patients have been evaluated from distances ranging from 200 to 7500 km. Commissioning the world’s first VSAT enabled, modern secondary care hospital in a village, at Aragonda, Andhra Pradesh,India.ATNF works with multiple entities including the medical bodies, private and public sectors, Central and State Governments both at a domestic and international level to popularize the concept of Telemedicine. ATNF offers customized solutions addressing telemedicine support for primary, secondary and tertiary level of healthcare. 'Medintegra WEB', the proprietary Telemedicine Application supports the platform to carry out telemedicine consultation. Apollo Hospitals provide the medical support by rendering quality healthcare through its key hospitals. |
| Sector | Rural Healthcare |
| Author(s) | CISCO |
| Country | India |
| Website | Read more:<http://www.telemedicineindia.com/><http://blogs.cisco.com/emerging/cisco_and_apollo_hospitals_to_further_extend_healthcare_reach_to_rural_part/><http://www.apollohospitals.com/news_detail.php?newsid=4><http://www.apolloglobalprojects.com/news_apollo_hospital_CISCO_bridg_health_divide.htm> |

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| Title | Firends2support |
| Summary | "Friends2support" is an organization that brings voluntary blood donors and those in need of blood on to a common platform.  Through a web portal, donors can donate blood, and the portal provides the timeliest support to those in frantic need of blood. There are 90,000 registered blood donors on the web portal. |
| Sector | Healthcare |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.friends2support.org/inner/about/about.aspx><http://www.friends2support.org/inner/news/postYourBloodRequest.aspx><http://www.friends2support.org/inner/news/searchresult.aspx> |

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| Title | K-NFB Reading Technology |
| Summary | K-NFB Reading Technology combines technologies into a pocket-sized computer that scans and reads print as it exists in the real world. This portable device is the first technology of its kind that allows blind or visually impaired individuals to read printed text that surrounds them on a daily basis without having to bring it back to their desk-based reading systems. Users can read material that would not be feasible to bring to a scanner including signs on a wall, text on packages, and electronic displays such as a bank ATM. This dramatically increases their independence, productivity, and quality of life.The K-NFBR hardware consists of a digital camera and a pocket computer connected and held together by a specially designed case. The software developed by Ray Kurzweil and the team he led at Kurzweil Technologies, Inc. (KTI) contains unique and powerful image enhancement routines that eliminate the effects of uneven illumination, tilt and rotation of the image, curved text lines (from curved books or even from curved objects) and other distortions of real-world print. The cleaned up images are then processed by optical character recognition software (the first version of which was originally invented by Ray Kurzweil in 1975), and speech synthesis (which Ray Kurzweil also invented in 1975). The device is remarkably accurate at reading print found in the real world. Ray Kurzweil / KTI and The National Federation of the Blind have worked in collaboration to create the K-NFBR. |
| Sector | Communication for the blind |
| Author | Ray Kurzweil |
| Country | USA, Global impact |
| Website | Read more:<http://www.youtube.com/watch?v=Yfw9iSsjtX8&feature=player_embeddedhttp://www.youtube.com/watch?v=Yfw9iSsjtX8&feature=player_embedded><http://www.kurzweiltech.com/><http://www.kurzweiltech.com/aboutray.html> |

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| Title | M.I.Dengue |
| Summary | Intelligent Monitoring System, also known as, M.I. Dengue, is a bio-technological information system designed specifically for prevention and by monitoring the intensity of the Dengue mosquito on a weekly basis.The M.I. Dengue system consists of three technical innovations: MosquiTrap, a trap developed specifically to catch gravid Aedes females; AtrAedes, a synthetic pheromone developed to attract Aedes females; and Dengue software, developed to accelerate data transfer. MosquiTraps and AtrAedes are installed in Dengue risk areas and inspected every week to monitor the number of mosquitoes caught in each trap. This data is transferred by PDA's and cell phones to Ecovec to be processed. Maps and graphics are generated within 24 hours and published on a website to which local health managers have access. This quick and precise information is used to manage the actions of the health authorities to fight the Dengue vector. |
| Sector | Healthcare |
| Author(s) | Ecovec |
| Country | Brazil |
| Website | Read more:<http://www.youtube.com/watch?v=o8NgbK1MJ5M&feature=player_embedded><http://www.ecovec.com/en/midengue.php><http://www.ecovec.com/midengue.php><http://www.ecovec.com/en/> |

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| Title | HSIP ( Health Information systems programme ) – DHIS ( District Health Information System ), BEANISH |
| Summary | The DHIS 2 is a tool for collection, validation, analysis, and presentation of aggregate statistical data, tailored (but not limited) to integrated health information management activities. It is a generic tool rather than a pre-configured database application, with an open meta-data model and a flexible user interface that allows the user to design the contents of a specific information system without the need for programming. DHIS 2 and upwards is a modular web-based software package built with free and open source [Java](http://java.sun.com/) frameworks. |
| Sector | Healthcare |
| Author(s) | DHIS2 |
| Country | Global Development |
| Website | Read more:<http://www.dhis2.org/><http://www.hisp.org/page.php?id=8><http://www.witfor.org.bw/themes/documents/beanish_profile.pdf><http://euroafrica-ict.org.sigma-orionis.com/downloads/Tanzania/Christopher_Kimaro.pdf> |

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| Title | ATMs for the Blind |
| Summary | India’s largest lender State Bank of India plans to introduce 7,000 voice-enabled ATMs across the country for visually challenged customers. These will be customized with headphones and braille keypads and will be placed strategically, making it more accessible to persons with disabilities.The bank has issued special debit card to the visually-impaired to access these ATMs. The bank has been in talks with both NCR and Diebold – the two ATM providers to procure the such ATMs.SBI has also acquired a software called Jaws to enable internet banking for visually-impaired. The key features under internet banking include checking the balance, funds transfer and download account statement.It will also have a ‘deadman’s switch – wherein the user can enter this key if he fears intrusion to his privacy while he is doing online transactions, following which the page will collapse and the account will not be accessible for three days, or till such a time the account-holder approaches the bank to activate it. Kumar also said banks are looking at putting ramps at some of their ATMs to help the physically challenged access ATMs. |
| Sector | Healthcare |
| Author(s) | JAWS |
| Country | India |
| Website | Read more:<http://articles.economictimes.indiatimes.com/2010-01-08/news/27611467_1_internet-banking-atms-ncr-and-diebold> |

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| Title | Operation Asha – eDOTS ( e-compliance , a biometric identification system) |
| Summary | The system is used for TB treatment and eradification.The system consists of a netbook (a small laptop), a fingerprint reader and a low-cost SMS modem. Each center has one of these portable systems installed, and every time a patient visits a center, he or she scans a finger using the reader. This provides proof that the patient visited the treatment center and took the scheduled dose in the presence of the provider or counselor. At the end of each day, the eCompliance terminal automatically sends the attendance logs through SMS to a central database where reports are generated for analysis.Each time a patient fails to appear for a scheduled treatment, the eCompliance terminal sends a separate text message to the responsible counselor and overseeing program manager to notify them of the patient’s absence.  The counselor then has 48 hours to follow up with the patient, administer the required medications, and provide individual counseling on the dangers of missing a dose.  Every counselor also carries an eCompliance system in his or her bag. The counselor is required to bring the system to the patient’s home and scan the patient’s fingerprint to record the follow-up visit. |
| Sector | Medical Treatment Tracking, Biometric Attendance  |
| Author(s) | Microsoft |
| Country | India |
| Website | Read more:<http://www.opasha.org/our-work/edots-innovation-and-health/><http://www.opasha.org/wp-content/themes/skyline/images/how-ecompliance-works.jpg><http://research.microsoft.com/en-us/downloads/290568c9-13dc-4df0-8173-107f723e6841/default.aspx> |

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| Title | CommCare, JavaROSA |
| Summary | CommCare Mobile submits completed forms to our HIPAA-compliant server over a GPRS connection. Free and open-source software application with mobile and cloud infrastructure.When connectivity is unavailable, CommCare operates in offline mode to ensure data collection is unaffected. Forms are saved on the phone and can be sent automatically when the phone regains connectivity. CommCareHQ, our cloud-based application, receives and exposes all collected data through key indicator reports. You can download the data to excel or other 3rd party applications. |
| Sector | Mobile healthcare |
| Auhtor(s) | DIMAGI |
| Country | Sub-Saharan Africa, Bangladesh, Afghanistan |
| Website | Read more:<http://www.commcarehq.org/tour/><http://www.dimagi.com/javarosa/><http://www.commcarehq.org/users/commcare-tanzania/> |

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| Title | CareHQ |
| Summary | CareHQ is a communications platform that Dimagi is developing to make it easier to coordinate home-based health care. The system is designed to help manage alerts, symptoms and handshakes of care and communication for patients being treated at home. It provides a centralized portal for trusted parties to be made aware of a patient’s state of care. |
| Sector | Tracking healthcare |
| Author(s) | DIMAGI |
| Country | Africa |
| Website | Read more:<http://www.dimagi.com/carehq/> |

**Providing Electricity in Remote Areas**

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| Title | SOLAR SUITCASE |
| Summary | WE CARE Solar designs portable, cost-effective solar suitcases that power critical lighting, mobile communication devices and medical devices in low resource areas without reliable electricity and power grid infrastructure.By equipping off-grid medical clinics with solar power for medical and surgical lighting and other essential medical devices, We CARE solar facilitates timely and appropriate emergency care, reducing maternal and infant morbidity and mortality and improving the quality of life in Africa, Haiti and other less developed regions in developing economies. It has been installed in 100 clinics in Africa, Asia, Mexico, Nicaragua and Haiti. |
| Sector | Power |
| Author(s) | **WE CARE SOLAR** |
| Country | Global development |
| Website | Read more:<http://wecaresolar.org/solutions/solar-suitcase/><http://wecaresolar.org/projects/project-map/><http://wecaresolar.org/about-us/our-story/><http://wecaresolar.org/> |

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| Title | Pedal Power for Kenya’s mobiles – Smart Charger for Mobile without electricity |
| Summary | Two Kenyan students are hoping to market a device that allows bicycle riders to charge their mobile phones to help people in rural areas without electricity. People have to travel great distances to shops where they are charged $2 a time to power their phone, usually from a car battery or solar panel. The device is so small you can put it in the pocket with the phone. |
| Sector | Power |
| Author(s) | BBC News |
| Country | Kenya |
| Website | Read more:<http://news.bbc.co.uk/2/hi/africa/8166196.stm> |

**E-AGRICULTURE**

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| Title | ITC Limited (e-choupal) |
| Summary  | Member farmers receive information, order products and services needed to enhance their farming productivity, and sell their harvests at fair market prices. Today, 4 million farmers in 40,000 villages use 6,500 e-Choupals to their advantage, bargaining as virtual buyers’ cooperatives. |
| Sector | Agriculture, Public – Private |
| Author(s) |  |
| Country | India |
| Website | Read more:  <http://www.itcportal.com/itc-business/agri-business/e-choupal.aspx><http://www.echoupal.com/><http://itcportal.com/itc-business/agri-business/agri-commodities-and-rural-services.aspx><http://www.itcportal.com/about-itc/newsroom/press-reports/PressReport.aspx?id=1177&type=C&news=ITC-plans-personalised-crop-management-services-via-e-Choupal-3> |

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| Title | AgriManagr |
| Summary  | Virtual City AgriManagr allows users to manage the weighing, grading and receipting of produce collected from each farmer at the collection point. The system also makes it possible to pay suppliers using cashless transactions, and to track & reward the most loyal customers and suppliers. Thus, Virtual City AgriManagr reduced costs while improving relationships with customers and suppliers. |
| Sector | Agriculture, Private |
| Author(s) |  |
| Country | Kenya |
| Website | Read more:  <http://www.virtualcity.co.ke/solution.php?alias=agrimanagr> |

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| Title | Esoko |
| Summary  | Links mobile phones to web-based management systems. It enables agri-business, agri-associations and other agri-projects to systematically build polls, and automatically scouts participants for critical field information. The scout technology can be programmed to send or receive text messages from participants in the field in order to track activities and inventories or evaluate crop behavior, dramatically reducing the cost of real-time distribution and recovery of responses from thousands of participants. |
| Sector | Agriculture, Private |
| Author(s) |  |
| Country | Ghana |
| Website | Read more:  <http://www.esoko.com/about/index.htm><http://www.esoko.com/about/services.htm> |

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| Title | mFisheries |
| Summary  | The two main market-related apps in the suite are Got Fish Need Fish (GFNF) and Prices, which together constitute a virtual marketplace. GFNF is an interactive application that links individuals who have fish for sale with those who want to purchase fish. The app displays matches of those selling and buying a particular type of fish and gives the contact details to facilitate the sale. The Prices app displays the most recent prices that different types of fish sold at in two local markets. These prices are gathered each day by the National Agricultural Marketing Development Corporation. A number of other apps in the mFisheries suite address other key concerns, especially safety at sea. These include a compass, GPS tracking and an SOS alert. In an emergency, the SOS Alert sends pre-defined e-mails and text messages to a number of prescribed recipients and automatically initiates a call to the Trinidad and Tobago coastguard |
| Sector | Aquaculture, Private |
| Author(s) |  |
| Country | Trinidad and Tobago |
| Website | Read more:  <http://ictupdate.cta.int/mobileen/Feature-Articles/A-smart-fishing-suite> |

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| Title | TCS mKrishi |
|  | TCS’ Mobile Agro Advisory System (mKrishi) connects farmers with an ecosystem that empowers them to make sound decisions about agriculture, drive profits and conserve the environment. Farmers require information on weather, soil, fertilizer and pesticide that are specific to their plot of land. They need information on the type of seeds, crops available in the market and local market prices. |
| Sector | Agriculture, Private |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.tcs.com/resources/brochures/Pages/TCS_mKrishi-Mobile_Agro_Advisory_System.aspx><http://www.tcs.com/SiteCollectionDocuments/Brochures/Innovation_Brochure_TCS_Agro_Advisory_System_10_2010.pdf> |

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| Title | **DatAgro – COOPEUMO** |
| Summary | COOPEUMO farmers using DatAgro, can find out information about prices, product prices, the weather, and what’s going on in international markets. The DatAgro project is taking advantage of the high penetration rate of cellphones in Latin America to allow rural farming cooperatives in Latin America, beginning with Chile, to define the types of information most critical to their lives and livelihoods. |
| Sector | Agriculture, Private |
| Author(s) | DataDyne.org |
| Country | Chile |
| Website | Read more:<http://www.datadyne.org/programs/mip/datagro><http://www.datadyne.org/programs/mip/datagro-es><http://www.coopeumo.cl/index.php?option=com_content&view=section&id=8&Itemid=58><http://www.coopeumo.cl/index.php?option=com_content&view=article&catid=63%3Anuestros-servicios&id=91%3Acreditos-agricolas&Itemid=60> |

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| Title | Radio Marché (or ‘market radio’), (W4RA- Web Alliance for Regreening in Africa) |
| Summary  | It supports agricultural value chains by delivering market information and simplifying the trading of goods in the region. Radio Marché is based on a combination of cell phone, voice and web technologies, and has been designed to automatically generate voice messages containing market information that can be broadcast over the radio. The project W4RA has been part of VOICES (VOIce-based Community–cEntric mobile Services) which is voice-based web access and its application in agriculture and health. |
| Sector | Agriculture, Private |
| Author(s) |  |
| Country | Mali |
| Website | Read more:  <http://ictupdate.cta.int/mobileen/Feature-Articles/A-new-voice-on-the-market> |

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| Title | IBM InfoSphere System |
| Summary | Mobile devices can ensure food safety and quality, as this system developed by IBM can track food through the supply chain. Under the IBM’s Infoshpere system, foods receive a unique bar code during each stage of production and distribution. Using QR codes, the system identifies farms, slaughterhouses, shipping containers etc. The software also work with manufactures, spinning up risk models and gauging probability, to pinpoint the sources of contamination and to curb the spread of tainted products getting into the hands of shoppers.  |
| Sector | Food-Safety, Agriculture |
| Author(s) | IBM |
| Country | China |
| Website | Read more:ftp://ftp.software.ibm.com/software/my/downloads/Randy\_Sng\_Food\_Safety\_is\_Your\_Responsibility.pdf<http://publib.boulder.ibm.com/infocenter/itshelp/v3r0/index.jsp?topic=%2Fcom.ibm.its.help.doc%2Ftopics%2Fc_rfid_over.html><http://www.twylah.com/IBM/tweets/160084239277240321><http://online.wsj.com/article/SB10001424052702303544604576433393710583816.html?mod=wsj_share_tweet> |

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| Title | CEPES Rural Portal |
| Summary | The project sought to directly benefit 6000 farmers through the implementation and operation of local agricultural information via the internet. The overall project objective was to provide an advantageous market share to small farmers by managing their production units and their organizations. The project also lets farmers manage irrigation and other problems related to water management. |
| Sector | Agriculture |
| Author(s) | FITEL - <http://www.fitel.gob.pe/> |
| Country | Peru |
| Website | Read more:<http://www.fitel.gob.pe/contenido.php?ID=32&tipo=H&pagina=contenidos/ProyE/PPT/Cepes/Cepes.html><http://www.cepes.org.pe/><http://www.cepes.org.pe/portal/><http://www.huaral.org/> |

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| Title | AWAAZ DE |
| Summary | A content management and social media platform for small farmers and other rural groups to author and share voice content. Awaaz De lets users to 1. Ask questions and receive responses2.Submite their own observations and experiences 3. Recieve target notifications and advice all via voice messages delivered to their mobile phones.A web-based dashboard is used by the community moderators to curate and categorize user submissions, facilitate sharing of knowledge and disseminate targeted information, while creating home-grown database of users and local-language voice content. |
| Sector | Agriculture |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://awaaz.de/how-it-works/><http://awaaz.de/2012/03/how-it-works-in-screenshots/> |

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| Title | Nano Ganesh |
| Summary | Nano Ganesh is a GSM Mobile based remote control system exclusively for the use with water pump sets in agriculture areas. The need of Nano Ganesh arises from the routine problems faced by the farmers in operating the pumps. They are, fluctuations in power supply, difficult terrain, fear of animals on the way to pumps, hazardous locations of the pumps along the river or water storage beds, shock hazards, rains etc. With the help of Nano Ganesh Mobile Modem:* A farmer can control the pumps from any distance.
* He can check an availability of power supply at the pump end.
* He can acknowledge the on / off status of the water pump.
* A farmer gets an alert call if there is a theft attempt of the cable or pump.
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| Sector | Agriculture |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.nanoganesh.com/> |

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| Title | **AGROPEDIA** |
| Summary | agropedia is a digital knowledge repository with the open platform for learning and sharing information related to Indian agriculture. The content is semantically catalogued and easy to find. This agricultural encyclopaedia is being designed as a sub project of the knowledge management initiative of National Agricultural Innovation Project([**www.naip.icar.org.in**](http://www.naip.icar.org.in/)) in support of agriculturalextension and outreach |
| Sector | Agriculture |
| Author(s) |  |
| Country | India |
| Website | **Read more:**<http://agropedia.iitk.ac.in/?q=faq><http://agropedia.iitk.ac.in/><http://agropedia.iitk.ac.in/?q=agroblog> |

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| Title | Life-Lines |
| Summary | Indian farmers often work in harsh environments and face daily challenges, ranging from crop failure and animal illness to indebtness. Limited communication facilities hinder timely help. The LifeLines-Agriculture service responds to this need by providing advice and guidance to farmers through critical agri-advisory and livelihood information. |
| Sector | Rural Agriculture |
| Author(s) | Cisco, British Telecom, One World |
| Country | India |
| Website | Read more:<http://lifelines-india.net/agriculture> |

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| Title | e-Dairy |
| Summary | e-Dairy extension is an innovative application of ICT towards achieving self sufficiency in national milk production. The web portal provides a comprehensive place for trade information and dairy technology information. It provides a real-time online platform for interaction where people can ask queries and strike trade deals. |
| Sector | Agriculture |
| Author(s) |  |
| Country | Sri Lanka |
| Website | Read more:<http://en.edairylanka.lk/> |

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| Title | KISAN RAJA - Remote Control Automation via GSM and SMS |
| Summary | The principal object is to provide an easy to use and economically viable motor communication and controlling system which enables a user to remotely operate a pump for efficient irrigation management. |
| Sector | Agriculture |
| Author(s) |  |
| `Country | India |
| Website | Read more:<http://www.kisanraja.com/products.html> |

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| Title | **Avaaj Otalo** |
| Summary | IVR (Interactive Voice Response) system for information access and sharing of experiences amongst small-scale farmers in rural India. Avaaj Otalo ("voice-based community forum") is a system for farmers to access relevant and timely agricultural information over the phone. The system was designed in the summer of 2008 as collaboration between IBM India Research Laboratory and Development Support Center (DSC), an NGO in Gujarat, India. By dialing a phone number and navigating through simple audio prompts, farmers can record questions, review and respond to others, or access content published by agricultural experts and institutions. In addition to the Q&A forum, Avaaj Otalo includes an announcements board of headline-like snippets updated regularly by DSC staff, and a radio archive to listen to past episodes of DSC's popular weekly radio program. |
| Sector | Agriculture |
| Author(s) | **Twilio -** <http://www.twilio.com/api> **WEB SERVICE API providing IVR** |
| Country | India |
| Website | Read more:<http://mobileactive.org/mobile-tools/avaaj-otalo><http://www.dscindia.org/> |

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| Title | Fisher Friend Mobile Advisory (FFMA) |
| Summary | The application enables a system of information flows whereby fishermen can gain access to fishing related information such as weather forecasts, emergency contact information, details of high potential fishing zones (PFZ) and market prices so as to enhance their productivity and ensure their safety.Upon sending a single-button-click request from an icon-based software application on their mobile phone, fishermen access vital updates on wave height, wind speed and direction, potential fishing zones, news alerts, government schemes and latest market prices in their local language (Tamil).This unique application is helping fisher folk make better choices - to avoid hazardous situations and increase their incomes through efficient fishery. In other words, it is enabling them to conduct their livelihood operations in a safe and profitable manner. |
| Sector | Pisciculture |
| Author(s) | Qualcomm and Tata Teleservices |
| Country | India |
| Website | Read more:<http://indiagovernance.gov.in/files/Fisher_friend_final.pdf><http://indiagovernance.gov.in/bestpractices.php?id=717> |

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| Title | Reuters Market Light (RML) |
| Summary | Reuters Market Light is a pioneering mobile phone-based highly-personalized professional information service specially designed to support the farmer community.RML helps farmers achieve better yields and secure better prices by disseminating timely, accurate and personalized information across their key regions. Farmers receive crop advisory as per the stage of the crop cycle, taluka specific weather forecasts, local market price information, local and international commodity information and any other agri-rural information relevant to the farming community direct to their mobile phones, in their own language, as per their individual preferences. The decision-enabling nature of the information has a direct impact on the livelihood of farmers. |
| Sector |  |
| Author(s) | Reuters |
| Country | India |
| Website | Read more:<http://www.reutersmarketlight.com/aboutus.php><http://www.reutersmarketlight.com/milestones.php><http://www.reutersmarketlight.com/recognition.php><http://www.reutersmarketlight.com/impact.php><http://www.reutersmarketlight.com/index.php> |

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| Title | KISSAN KERALA |
| Summary | **K**arshaka **I**nformation **S**ystems **S**ervices **A**nd **N**etworking (KISSAN) is an integrated, multi-modal delivery of agricultural information system, which provides several dynamic and useful information and advisory services for the farming community across Kerala.Using a combination of advanced technology like Web Technology, Television based mass media programs, Telephone based advisory, Mobile SMS based advisory and broadcast service, dedicated online Agri video channel provides video on demand service etc, which, involves effective collaboration of experts from key organizations for effective information delivery and knowledge empowerment on demand seamlessly to all farmers across KeralaThe key feature of KISSAN is the integrated service delivery model that makes available to the experts from any agriculture related organization any mix or all of the above modes of communications to reach timely and effective assistance to farmers anywhere in the state.The project solves the problem of content gaps by providing the authentic agricultural information though various delivery methods like Television, Internet, Telephone, and Mobile etc. The farmers can choose any medium to seek the relevant information. |
| Sector | Rural Agriculture |
| Author(s) | IIITM-K |
| Country | India |
| Website | Read more:<http://www.kissankerala.net/kissan/kissancontents/about.jsp><http://www.kissankerala.net/home.jsp> |

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| Title | AGRISNET |
| Summary | Agriculture Resources Information System Network (AGRISNET) is an internet based information network funded by the Ministry of Agriculture, Government of India to develop a comprehensive online knowledge portal to disseminate relevant information to farmers. The goal of the project is to follow an all-inclusive approach in terms of ensuring technological connectivity, development of system software and provision of hardware at agriculture department offices up to the block level in all states and union territories.Presently, the portal caters to 8 million farmers and provides them with information on agriculture related information. Within one year of its launch, at least 33 percent of the farmers have utilized the services offered through AGRISNET. This initiative in Tamil Nadu is also remarkable because of G2G services incorporated in the back-end network. The government uses this feature to generate customizable reports to improve their service delivery to farmers. |
| Sector | Agriculture  |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://indiagovernance.gov.in/files/Agrisnet_final.pdf><http://indiagovernance.gov.in/bestpractices.php?id=711> |

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| Title | e-PDS |
| Summary | The Government of Chhattisgarh has initiated a set of reforms to improve its Public Distribution System (PDS) by adopting a unique ICT based module to create a transparent and accountable delivery mechanism.There is continuous monitoring of operations at all levels via reports uploaded onto the web in real time. Web management has led to enhanced accountability of operations. The online platform provides an account of commodity stocks which helps decision makers in utilizing the inventory of commodities with greater efficiency.A unique feature of PDS in Chattisgarh is the innovative citizen interface portal through which citizens can track the movement of PDS commodities and also register their grievances. The ICT solution being used in Chattisgarh is showing very encouraging results and states like Orissa, Uttar Pradesh and Madhya Pradesh have showed interest in rolling out a similar procedure. |
| Sector | **E-Governance in Agriculture** |
| Author(s) |  |
| Country | **India** |
| Website | Read more:<http://indiagovernance.gov.in/files/PDSChattisgarh_bestpractice_final.pdf><http://indiagovernance.gov.in/bestpractices.php?id=663> |

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| Title | mAgri – mFarmer |
| Summary | The agricultural sector in developing markets needs to be more efficient. Some 500 million smallholder farmers\* from emerging markets feed more than two billion people: a third of humanity. The greater portion of developing countries’ labour force works in, or is dependent upon, agriculture (see Fig 1) and they represent a large market opportunity.At the same time rural teledensity in developing markets is growing at a furious rate and mobile network operators are keen to deliver products that offer real value to rural customers.Mobile solutions can transform the agriculture sector in emerging markets, and consequently impact the economies which rely heavily on agriculture as an engine for growth. The mAgri Programme is proving that farmers’ problems of low yield and poor access to relevant information can be can be ameliorated with innovative services delivered via the mobile channel. |
| Sector | Agriculture |
| Author(s) |  |
| Country | Africa |
| Website | Read more:<http://www.gsma.com/developmentfund/programmes/magri/mfarmer-initiative/><http://www.gsma.com/developmentfund/wp-content/uploads/2012/04/marketingassessmentanduserneeds.pdf><http://www.gsma.com/developmentfund/wp-content/uploads/2012/04/servicedesign.pdf><http://www.gsma.com/developmentfund/wp-content/uploads/2012/04/marketing.pdf><http://www.gsma.com/developmentfund/wp-content/uploads/2012/04/commercialmodelandbusinesscaseforagrivas.pdf> |

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| Title | M-Kilimo |
| Summary | M-Kilimo establishes a two-way communication channel between farmers and agricultural experts and provides a reliable solution to the information deficit that farmers often face.The objective of providing high quality and reliable information to farmers to enable them to make more informed decisions throughout the land preparation, planting, pest management, harvesting, post harvest and marketing of agriculture produce including climate and weather information. |
| Sector | Agriculture |
| Author(s) | Kencall |
| Country | Kenya |
| Website | Read more:<http://www.m-kilimo.com/><http://www.m-kilimo.com/what-we-do><http://www.m-kilimo.com/media-centre/12-kenya-farmers-helpline> |

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| Title | Coopetarrazu tracking system |
| Summary | Coopetarrazú‘s processing plant uses leading-edge technologies for coffee drying, hulling, sorting and shipping. Coopetarrazú‘s operations go beyond processing, however. It must track hundreds of thousands of coffee purchases from its members during the harvest and ensure that purchases meet certification criteria (including CAFÉ Practices, Organic, Fair Trade, Rainforest Alliance) to fetch premium prices. For a technology solution that could meet these complex and divergent requirements, Coopetarrazú has operationalized source tracking solutions.**Operation****Traceability module**This powerful, flexible agricultural traceability solution allows the tracking of any agricultural value chain from the farm gate to the pack house via mobile phones, point-of-sale devices and other wireless units.Automating administrative tasks and data entry, the traceability module offers cooperatives significant time and cost savings. Data from the traceability module provides up-to-the-minute visibility into a cooperative‘s productivity, including crop quality issues in the field and yield rate, productivity and product characteristics by farm.Web-based reporting capabilities, accessible anywhere in the world, include real-time statistics by geographical area, crop quality, producer and farm. Coffee producers, for example, can trace variables such as ripeness, green, mixed, conventional or organic beans. The module also ensures complete financial transparency, provides visibility and reporting for all stakeholders and employs smart cards ( optional ) for security , transparency and convenience. |
| Sector | Agriculture |
| Author(s) |  |
| Country | Mexico |
| Website | Read more:<http://etransformafrica.org/sites/default/files/Complete-Report-Agriculture_1.pdf> [ Pg 35 ] |

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| Title | DrumNet |
| Sumamry | DrumNet Project plays a networking role by delivering market, finance, and information services to agricultural supply-chain actors in Africa. DrumNet services simplify and strengthen chains, so partners can easily interact and transact, yet concentrate on their specific chain link. DrumNet services also build trust across supply-chains by establishing baseline rules and promoting a common set of standards.At the core of DrumNet's service provision is an IT platform that is compatible with the Internet, mobile phone networks, and other wireless devices. The platform allows DrumNet to offer unique products like SMS scouting, data mapping and tailored reporting - be it on market trends, weather, prospective partners, or related requests. The platform facilitates several of DrumNet's other products, as well, such as produce aggregation and post-transaction payment processing. |
| Sector | Agriculture |
| Auhtor(s) |  |
| Country | Kenya |
| Website | Read more:<http://www.prideafrica.com/ourwork.php#tab1><http://www.prideafrica.com/assets/docs/DrumNet%20Sunflower%20Experience.pdf><http://siteresources.worldbank.org/DEC/Resources/DrumnetCaseStudy.pdf> |

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| Title | ZNFU – SMS |
| Summary | Farmers simply send an SMS message containing the first four letters of the commodity name to 4455. Within seconds, they receive a text message with the best prices by buyer using abbreviated buyers‘ codes. After selecting thebest buyer, farmers can send a second SMS message with the abbreviated buyer‘s code. A text message is sent back with the contact name and phone number of the buyer, the full name and address of the company and simple directions for reaching both. Farmers are then able to phone the contact and start trading. Each SMS message costs approximately US$0.15. The system is also supported by a website, for those who haveInternet access.The ZNFU 4455 service offers small holder farmers with intellect in marketing their produce. Whenever a small holder farmer decides to sell any of their produce, they start by checking for the current best prices available on the market via the ZNFU 4455 SMS service on their mobile phones. This service not only offers farmers with the current price but it also links farmers, traders and processors by provision of contact details and price information by district or province. |
| Sector | Agriculture |
| Author(s) |  |
| Country | Zambia |
| Website | Read more:<http://www.znfu.org.zm/index.php?option=com_content&view=article&id=88:znfu-4455-price-history&catid=51:not-to-be-published><http://www.farmprices.co.zm/> |

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| Title | Pag La Yiri |
| Summary |  Pag La Yiri can link the internet to its radio broadcasts: not only will they be able to put their own shows online; they will also be able to make deals with radio stations in Ouagadougou as well. Stations can then send some of their programmes online to Pag La Yiri which will then broadcast them for the benefit of people living in Zabré. This ensures that people living remote and rural area will also hear the broadcasts from the city. |
| Sector | Agriculture |
| Author(s) | **IICD** |
| Country | Burkina Faso |
| Website | Read more:<http://www.iicd.org/projects/burkina-pag-la-yiri><http://www.iicd.org/our-work/gender/><http://www.tvkoodo.org/?page_id=56> |

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| Title | RFID |
| Summary | Farmers may use a mobile device to input information on the variety grown, planting and harvest dates, and use of farming inputs. Data captured by smallholders can be integrated with information systems and centralized databases to provide greater transparency to supply chain partners and consumers on the farming process, inputs, and output. The integration of wireless sensor networks, RFIDs, and mobile technology could yield sophisticated means to capture data during farming and minimize the need for manual data input through mobile devices.RFID technology is used by avocado producers in Rio Blanco, Chile, for temperature and cold chain monitoring. RFID tags called “paltags” (palta is the Chilean word for “avocado”) are attached to the fruit on the tree, and after harvest, the fruit and tags are sorted, washed, waxed, and transported in pallets. Pallets are tagged to monitor temperature during transport, and should the temperature rise above standard levels, pallets are put back into cold storage by quality inspectors at the harbor. Once the pallets arrive at the port in California, the temperature is read by handheld readers to ascertain whether the temperature has risen above acceptable levels, thus checking quality and safety before shipping the avocados to marketers. |
| Sector | Agriculture |
| Author(s) |  |
| Country | Chile, Mali |
| Website | Read more:<http://www.ictinagriculture.org/ictinag/sourcebook/module-12-improving-food-safety-and-traceability><http://www.worldbank.org/afr/wps/wp60.pdf> |

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| Title | OPPAZ |
| Summary | With the open source database the inspectors are able to collect the necessary data (plot data, crop type, and crop produce) on a handheld computer. OPPAZ assists around 700 farmers to obtain international certification. The system will be tested at three pilot sites (Chongwe, Mongu and Mpongwe). The data collected will also be published on the internet. This publication can be viewed by international partners who would like to buy the produce of the member farmers. The system has therefore a double function as internal control system and as marketing toolOPPAZ has realised that there is need for timely information sharing and networking among the various primary stakeholders. OPPAZ intends to develop a comprehensive database of buyers and information on market opportunities, which will be disseminated to members/associations. Therefore, a computerised ICT will provide accurate market information to the buyers of organic products. |
| Sector | Agriculture ( organic industry ) |
| Author | IICD, IFOAM |
| Country | Zambia |
| Website | Read more:<http://www.iicd.org/projects/zambia-oppaz><http://www.oppaz.org.zm/about.php><http://www.ifoam.org/about_ifoam/around_world/pdfs/Developing%20the%20Local%20Market%20in%20Zambia%20OPPAZ.pdf> |

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| Title | appLab |
| Summary | AppLab has created and refined a proven approach to developing and implementing mobile applications and services that help the world’s poor.AppLab comprises the field innovation hubs where Grameen Foundation develops and deploys mobile phone-based solutions to alleviate poverty.  Today, Grameen Foundation AppLabs are located in Uganda, Indonesia, Ghana and Colombia.In Uganda, most people lack access to critical farming information - such as which crops to plant, when to plant them, how to prevent and treat crop and animal diseases, or which market is offering the best prices for their goods. In close cooperation with local and international partners, as well as with the poor people who benefit from the initiative, Grameen Foundation's Community Knowledge Worker (CKW) program is helping smallholder farmers get accurate, timely information to improve their businesses - and liveThe CKW team has built a growing database of actionable agricultural information, contributed by agriculture research organizations and other experts, and reviewed by an Expert Review Board. By accessing this database - which contains more than 35,000 real-time tips on 35 crops, seven livestock animals, weather, market prices, transport directories, input locations and mobile-money agent locations - CKWs can help farmers make important decisions and improve their practices, enabling them to increase their yields and earnings. By partnering with local organizations, we ensure that the information is actionable, timely and tailored to local farmer needs. |
| Sector | Agriculture |
| Author(s) |  |
| Country | Uganda |
| Website | Read more:<http://www.grameenfoundation.applab.org/about-us.html><http://www.grameenfoundation.applab.org/AppLab-Ag.html><http://www.kiwanja.net/media/docs/Grameen-Foundation-AppLab-Release.pdf><http://www.itu.int/net/itunews/issues/2009/07/38.aspx> |

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| Title | M-Farm |
| Summary | Our main product M-Farm, is a transparency tool for Kenyan farmers where they simply SMS the number 3535 to get information about the retail price of their products, buy their farm inputs directly from manufacturers at favorable prices, and find buyers for their produce |
| Sector | Agriculture |
| Author(s) |  |
| Country | Kenya |
| Website | Read more:<http://www.mfarm.co.ke/><http://www.mfarm.co.ke/about><http://www.mfarm.co.ke/services><http://www.mfarm.co.ke/price> |

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| Title | Kilimo Salama |
| Summary | Kilimo Salama (“safe farming” in Kiswahili) is an innovative program operated by Safaricom (Kenya’s largest MNO), Syngenta Foundation (the foundation established by the Swiss agribusiness), and UAP Insurance. The initiative delivers crop insurance to smallholder farmers in rural Kenya through the use of mobile phones. Farmers insure their crops with Kilimo Salama when they purchase seed and fertilizer from registered vendors. Thevendors are equipped with a camera phone loaded with special software. At the time of sale, the salesperson takes a picture of a special barcode on the products, and an SMS is sent to the farmer’s phone confirming the insurance policy. For their work, agents receive a commission. Pricing has changed, with the premium originally subsidized, but in mid-2011, farmers were paying a 10 percent insurance premium. The Kilimo Salama system relies on weather stations in each agricultural region to measure rainfall and other climate information. When conditions fall below historical benchmarks for farming (indicating that crops will be lost and inputs wasted), the service automatically pays insured customers in that region, using the M-PESA mobile money service.Kilimo Salama demonstrates the potential for mobile phones and services (such as mobile money) to deliver sophisticated financial products to smallholders, and it underlines the importance of distribution channels andproduct reliability. Affordability and trust remain obstacles, especially if farmers dispute the payouts from the system. |
| Sector  | Agri-Insurance |
| Author(s) |  |
| Country | Kenya |
| Website | Read more:<http://kilimosalama.wordpress.com/about/>[http://www.ifc.org/ifcext/globalfm.nsf/AttachmentsByTitle/Kilimo+Salama%E2%80%93Index-based+Agriculture+Insurance/$FILE/Kilimo+Salama%E2%80%93Index-based+Agriculture+Insurance-Final.pdf](http://www.ifc.org/ifcext/globalfm.nsf/AttachmentsByTitle/Kilimo%2BSalama%E2%80%93Index-based%2BAgriculture%2BInsurance/%24FILE/Kilimo%2BSalama%E2%80%93Index-based%2BAgriculture%2BInsurance-Final.pdf)<http://www.syngentafoundation.org/__temp/Kilimo_Salama_Fact_sheet_FINAL.pdf><http://www.syngentafoundation.org/index.cfm?pageID=562><http://www.syngentafoundation.org/__temp/final_Kilimo_Salama_Factsheet_for_Siakago_Event_September_2010.pdf> |

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| Title | Green SIM Card – IKSL |
| Summary | The simcard provided by the telecom operator is converted into a powerhouse of information and provides information to farmers through Value Added Services (VAS). Everyday 5 free voice messages are delivered to subscribers in local language on areas of interest in rural areas. And if the subscribers miss the voice message then there is a call back facility, through which the subscriber can call back a short code which provides for listening to the message again.  |
| Sector | Agriculutre |
| Author(s) | Bharti Telecom |
| Country | India |
| Website | Read more:<http://www.iksl.in/><http://125.19.12.214/iksl/ikslweb.nsf/60a9bf1c6cc3ca2c652577a9001671b1/17271d6f39b28f96652577a9003235cf?OpenDocument><http://125.19.12.214/iksl/ikslweb.nsf/ef05d07df0ecee65652575040037b375/0a5a5305a2044c20652577a70026d4d0?OpenDocument> |

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| Title | i-FormBuilder – Linea-Pro |
| Summary | Catholic Relief Services (CRS) has adopted new mobile technology, including Apple’s iPod® touch, Zerion Software’s iFormBuilder’s mobile data collection platform and the Linea-pro from Infinite Peripherals (IPC) to expedite delivery of seeds to help the impoverished population cultivate food crops in the Central African Republic, which is one of the poorest countries in the world. Linea-pro, which adds a 1D or 2D barcode scanner and magnetic stripe reader to the iPod touch, along with the offline-capable iFormBuilder platform, enable CRS representatives in the field to electronically manage distribution of seeds, resulting in a faster, more accurate process that eliminates registration, tracking and data errors of the past from manual processes.In this Central African Region, which includes Rwanda, CRS creates identification cards with barcodes for individuals that qualify to receive corn, rice and peanut or sesame seeds for planting crops that ultimately will feed their families. The mobile technology quickly scans the barcode to register and validate these beneficiaries and distribute seeds more efficiently. Barcodes are also used to register seed vendors, which improves record keeping and facilitates correct payments after each seed fair. |
| Sector | Agricluture |
| Author(s) | iformBuilder |
| Country | Central Africa |
| Website | Read more:<https://www.iformbuilder.com/news/><https://www.iformbuilder.com/our-apps/iform/> |

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| Title | VERCON |
| Summary | VERCON-Egypt introduced and tested several innovativecommunication tools. One of the most useful tools is theFarmers’ Problems Database, created explicitly to addressfarmer’s problems. The web interface enables extensionagents to pose questions on behalf of farmers seekingsolutions to agricultural problems; they can also examineanswers to questions already posed to researchers. Contentis classified into four main categories of problems: production,administration, environment, and marketing.The online database and tracking system enable farmers’questions to flow from provincial extension centers to thenational extension directorate and research system. Farmersapproach extension centers with problems, and if they cannotbe solved using online resources such as extension bulletinsor agricultural expert systems, the extension agent developsa full description of the problem and his/her proposed solution,which is forwarded to a specialized researcher who providesadvice to address it. The problems and solutions are added to the online database to assist other users of the network who face similar problems.Aside from addressing farmers’ problems, the systemprovides valuable information to track farmers’ problems,including their incidence and significance. The system makesfarmers’ problems more visible and quantifiable for researchplanners, and chronic problems can be addressed in researchprojects. Since 2006, over 10,000 problems and their solutionsaccumulated in the interactive database, and over26,000 farmers benefited from the system (FAO 2008). |
| Sector | Agriculture |
|  Author(s) |  |
| Country |  |
| Website | Read more:[http://www.vercon.sci.eg/Vercon\_en/vercon.asp#](http://www.vercon.sci.eg/Vercon_en/vercon.asp) |

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| Title | AGRONET |
| Summary | AGRONETis a network of agricultural information providers that haveadopted a common web platform to standardize and integrateresources to offer value-added information and communicationservices for the agricultural sector using modern andtraditional ICTs.To send relevant information to producers, AGRONETdevelops user profiles based on a needs assessment andusers’ particular productive activities. AGRONET introducesnew methods and improved workflows to provide contentsystemically and takes advantage of mobile technologies toreach a growing number of rural users. Through SMS, producersreceive updates on AGRONET’s platform, includingchanges in its databases and other news and events pertinentto agriculture. The ministry plans to expand the serviceto reach 160,000 producers in 2011 with context-specificinformation on agricultural markets, inputs and supplies,weather alerts, and other subjects. Over the medium term,AGRONET plans to provide a greater wealth of content andinformation services to producers by adding capacity in digitaltelevision.The government’s efforts to reduce the digital dividethrough public-private partnerships and growing broadbandpenetration in rural municipalities catalyzed the developmentof AGRONET’s innovative, value-added informationservices. An assessment by Colombia’s e-GovernmentProgram ranked the ministry first in online informationprovision. |
| Sector | Rural Agriculture |
| Author(s) |  |
| Country | Colombia |
| Website | Read more:<http://www.agronet.gov.co/agronetweb1/> |

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| Title | PLATICAR – Talk web platform |
| Summary | PLATICAR is a web of interactive information and communication technology in forestry and agriculture. The Platform Technology, Information and Communication Agricultural and Rural ( **TALKING** ) is a platform specializing in information and communication services in agricultural technology that articulates the knowledge supply and demand at national and local levels through interaction spaces, reflection, analysis, education and training.TALKING is the Platform for Technology, Information and Communication Agricultural and Rural for the exchange of knowledge between farmers, extension workers and researchers. It is the platform for technology transfer of INTA, which in turn is the entity responsible for streamlining and operationalizing this platform. TALKING is a collaborative effort in which all participants enrich their knowledge. Platicar allows for a dialogue on the experiences and exchanges of knowledge |
| Sector | Agriculture |
| Author(s) | INTA |
| Country | Costa Rica |
| Website | Read more:<https://www.google.com/a/platicar.go.cr/ServiceLogin?service=mail&passive=true&rm=false&continue=https://mail.google.com/a/platicar.go.cr/&ss=1&ltmpl=default&ltmplcache=2><http://www.platicar.go.cr/><http://www.inta.go.cr/index.php?option=com_content&view=article&id=97&Itemid=76> |

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| Title | POI-MAPPER |
| Summary | PoiMapper consists of three logical elements:1. **Collecting and updating** data either with a mobile phone or a computer. Data can be a combination of forms (e.g. text, numbers), location such as points, routes and areas, and multimedia data such as images.2. **Managing** the data, which starts by registering the users with the administration tool and creating the forms related to POIs and area hierarchies with the authoring tool. After that, the desktop client is installed in the users’ PCs which enables download and upload of data plus installation and configuration of the application in the user’s phone. Then the user can use the application and download and upload the data either via the desktop client or over-the-air via a gateway, which updates the database. The gateway improves efficiency and reliability of data transfer by compressing it before cellular transmission, and keeping the user informedof the success of the data transfer.3. **Visualizing and analyzing** the data on a digital map, transferring data to a spreadsheet tool for analysis and summarizing larger amounts of data via dashboard tools. Multiple digital base map sources are supportedbased on customer preferences such as Open Street Maps (OSM), or Google maps. Locally-sourced digital map information may also be included. Direct data transfer to ArcGIS Online will be supported in the near future, but can already be done conveniently via transferring first to Excel.From a solution’s deployment perspective, PoiMapper is based on the software-as-service (SaaS) model. Product support, maintenance and enhancements are centrally managed. This means that when new versions with improvements are released, an organization does not need to update its own IT systems. The PoiMapper service platform has a secured service hosting with 24h monitoring, back-up and recovery systems. |
| Sector | Agriculture |
| Author(s) | PAJAT |
| Country | Kenya |
| Website | Read more:<http://www.poimapper.com/sites/default/files/PoiMapper_Whitepaper_3.pdf><http://www.poimapper.com/sites/default/files/mGesa%20pilot%20project%20evaluation%20report%20June%202011%20final.pdf><http://www.pajat-solutions.com/point-of-interest-mobile-data-collecting-fieldwork/> |

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| Title | Cropwalker |
| Summary | CropWalker Mobile, a handheld device, utilizes the latest mobile operating platforms from Microsoft. It not only provides a handy way of recording the essential information required by today’s advisors and farmers while in the field, but also acts as a reference tool for viewing field histories and product information.The DMS (Data Management System) feature of CropWalker is an enterprise database solution offering comprehensive analysis of field/crop performance, product use and financial information for improved business planning and management. Data can be captured directly in DMS or through the consolidation of any number of CropWalker crop management systems. |
| Sector | Agriculture |
| Author(s) |  |
| Country | New Zealand, Australia , East Africa |
| Website | Read more:<http://en.muddyboots.com/cropwalker><http://en.muddyboots.com/greenlight-grower-management> |

**m-BANKING**

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| Title | Newgen |
| Summary  | First Company in the Indian subcontinent to offer a software- based configurable solution that includes image-based clearing of instruments such as demand drafts, interest and dividend warrants in addition to cheques (with and without mediation by the central bank/clearing house), thereby drastically reducing the clearing time. |
| Sector | Banking, Public-Private |
| Author(s) |  |
| Country | India |
| Website | Read more:  [http://www.newgensoft.com/solutions/banking\_finance&process=Image-Based-Cheque-Clearing&pid=458&title=title](http://www.newgensoft.com/solutions/banking_finance%26process%3DImage-Based-Cheque-Clearing%26pid%3D458%26title%3Dtitle)[http://www.newgensoft.com/solutions/banking\_finance&process=Compliance-with-Image-Based-Cheque-Clearing&pid=605&title=title](http://www.newgensoft.com/solutions/banking_finance%26process%3DCompliance-with-Image-Based-Cheque-Clearing%26pid%3D605%26title%3Dtitle) |
| Title | **EKO** |
| Summary  | Financial services to non-banking customers, connects a telecom infrastructure to the bank’s Core Banking System (CBS). Delivering banking services through the mobile phone makes the cost of banking substantially cheaper and thus affordable for a broader population. Provides a platform for universal financial access and low-cost micro-transactions |
| Sector | Banking Sector, Public- Private |
| Author(s) |  |
| Country | India |
| Website | Read more:  <http://eko.co.in/products><http://eko.co.in/about_us> |

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| Title | M-KESHO |
| Summary  | This is a bank account introduced by both Equity and Safaricom where customers can earn interest from as little as Ksh1. Customers can withdraw cash from their Equity Bank Account to their M-PESA accounts and customers can also deposit through their M-PESA accounts to their M-KESHO Bank account. Other features of the account include Micro credit facilities, Micro insurance facilities as well as a personal accident cover that translates into a full cover after 1 year. |
| Sector | Banking, Private |
| Author(s) |  |
| Country | Kenya |
| Website | Read more:  <http://www.safaricom.co.ke/index.php?id=263> |

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| Title | M-Paisa |
| Summary  | Vodafone Essar has agreed a deal with a ICICI Bank in India to allow it to deploy the M-PAISA mobile money transfer service, and so bring basic financial services to millions of customers living in rural areas of India. It enables millions of people who have access to a mobile phone, but do not have or have only limited access to a bank account, to send and receive money, top-up airtime and make bill payments. Customers register for the service at an authorized agent, often this is a small mobile phone store or retailer, and then deposit cash in exchange for electronic money which they can send to their family or friends. Once they have registered all transactions are completed securely by entering a PIN number and both parties receive an SMS confirming the amount that has been transferred. The recipient, receives the electronic money in real-time and then redeems it for cash by visiting an agent. |
| Sector | Banking , Private |
| Author(s) |  |
| Country | India |
| Website | Read more:  <http://www.icicibank.com/aboutus/pdf/ICICIBank_Vodafone_Jan2011.pdf> |

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| Title | Kiva |
| Summary  | Kiva, is the first online person-to-person microfinance organization. Kiva's work is made possible through an extensive network of microfinance organizations around the world. The borrower meets with the Field Partner and requests a loan. The Field Partner disburses a loan to the borrower. The Field Partner uploads the loan request to Kiva, it's reviewed by a team of volunteer editors and translators and then published on Kiva.org. Kiva lenders fund the loan request, and Kiva sends the funds to the Field Partner. There are more than 500K lenders around the world. The borrower makes repayments. The Field Partner sends funds owed to Kiva. Kiva repays lenders. The lenders can make another loan, donate to Kiva, or withdraw the money to their PayPal account. |
| Sector | Banking, Private |
| Author(s) |  |
| Country | Global Affiliations |
| Website | Read more:  <http://www.kiva.org/about><http://www.kiva.org/lend><http://www.kiva.org/about/how> |

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| Title | MYC4 |
| Summary | Lending through MYC4 is easy and personalized. First you need to create a MYC4 Account and upload money to this account. Secondly, when you have an account with funds to lend, you pick a business to lend to. To see the different Loans that you can choose to lend to, click on LEND in the menu bar and you can view a list of all the Loans that are open for bids. The MYC4 platform is built around a network of local providers screening the businesses who would like to obtain a loan and local administrators handling the financial transactions. |
| Sector | Mobile Banking, Private |
| Author(s) |  |
| Country | Denmark, Africa |
| Website | Read more:<http://www.myc4.com/About/WHAT_IS_MYC4><http://www.myc4.com/About/HOW_DOES_MYC4_WORK><http://www.myc4.com/About/MAIN_FAQ#HOW_DO_I_LEND> |

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| Title | reewire , 4M Platform |
| Summary | Mobile Money Transfers- Domestic and International Transfers – Send money to anyone, both registered and non – registered users. Receive international transfers directly on your mobile phone. Merchant Payment- Payment for goods and services on premises with possibility for integration to POS and Cash registers. Bill payment – Pay your bills from anywhere with the mobile phone – pay for gas, water, electricity etc. Banks can use the 4M Platform to make their traditional banking products and services available via mobile phone. |
| Sector | Banking , Private |
| Author(s) |  |
| Country | Denmark |
| Website | Read more:<http://www.reewire.com/Solutions.aspx><http://www.reewire.com/Home.aspx> |

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| Title | Globe’s GCASH, Text-A-Payment |
| Summary | The Text-A-Payment service is an innovative mobile phone banking service that uses SMS technology to allow micro borrowers to make microfinance loan payments. Rural bank clients only need to enroll at their bank branch, register their mobile phone with Globe’s GCASH service, and then easily load their mobile wallet at any GCASH Cash-In center or re-seller. After completing these steps, bank clients can conveniently and remotely send their loan payment to the bank without incurring the time and expense associated with traveling to a rural bank to make a loan payment. The borrower can pay the loan without leaving her/his business. |
| Sector | Banking, Public  |
| Author(s) | RBAP ( Rural Bankers Association of the Philippines ) |
| Country | Philippines |
| Website | Read more:<http://mobilephonebanking.rbap.org/article/archive/15><http://gcash.globe.com.ph/what-is-gcash.html> |

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| Title | NREGP & SSP |
| Summary | UnionBank is facilitating of wage payments to millions of poor daily wage earners under the Government of India's Flagship social programme of Mahatma Gandhi National Rural Employment Guarantee Programme (NREGP) and Social Security Pension (SSP) to aged beneficiaries.The project encompasses the entire end to end solution from enrolling of the Job-Card Holders to refund of the undistributed amount of fund back to the State exchequer of the concerned State Government. The Bank is not only making the disbursal process faster and possible in difficult terrains but is also minimizing the chances of any embezzlement of funds which are benefiting the government immensely.On the beneficiaries front, they are not only receiving their wages in full at their doorstep well in time but are also given an opportunity to avail of other banking facilities like deposit, loans and financial guidance. |
| Sector | Banking, Public – Private  |
| Author(s) | UnionBank of India |
| Country | India |
| Website | Read more:<http://www.unionbankofindia.co.in/RABD_Finance_NREGP_SSP.aspx><http://nrega.nic.in/netnrega/home.aspx><http://www.unionbankofindia.co.in/RABD_Finance_Saubhagya.aspx> |

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| Title | SKS Microfinance |
| Summary | SKS Microfinance deploys a standard MF technology platform, delivering superior value to its customers. The systems designed and deployed at SKS have enabled the business grow rapidly as it allows data highlights to be transferred to the head office accurately and in very short time period. |
| Sector | Banking- Microfinance |
| Author(s) |  |
| Country | India |
| Website | Read more :<http://www.sksindia.com/how_we_do.php><http://www.sksindia.com/know_sks.php> |

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| Title | InSight |
| Summary | InSight is a proprietary technology used by micro-businesses, SMEs and households to report and track their daily financial and social metrics via SMS. When users send a piece of information (revenue, expenses, household expenses, etc.) the software will reply with a simple aggregate report allowing the user to manage their money in a more efficient manner. The data is stored in the cloud with integrated reporting tools allowing for easy access and analysis for licensed organizations. This technology improves individuals’ financial literacy, mitigates risk within a MFI’s portfolio and allows researchers to measure the impact of development programs. |
| Sector | Banking and Microfinance |
| Author(s) | Inventure |
| Country | Global contribution and development |
| Website | Read more:<http://www.inventure.org/using/learn-about-insight><http://www.inventure.org/images/InSight-one-sheet.pdf> |

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| Title | EkGaon ( Mobile support for Rural Microfinance in Southern India ) |
| Summary | This project aims to implement completer and modular management and information system for village based savings and lending groups, known as Self Help Groups. The MIS will allow central tracking of the accounts, financial position, loan repayment performance and related information for a community of SHGs. |
| Sector | Rural Banking |
| Author(s) |  |
| Country | India |
| Website | Read more;<http://www.ekgaon.com/MIS><http://www.ekgaon.com/home><http://www.ekgaon.com/projects> |

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| Title | iMFAST |
| Summary | Integra's Mobile Financial Applications Secure Terminal (iMFAST ) is a platform designed to handle financial applications specifically targeted at rural or differently enabled customers.  It offers all the advantage of the current day mobile banking environment, in a secure manner. A commercial bank can link this device to its banking system using a variety of communication channels like PSTN, or cellular communication and extend all banking facilities to population in rural areas without disbursing huge amounts of funds on opening remote branches or installing expensive ATMs.The Terminal is highly secure as it uses RFID technology for identification and Biometrics for authentication. The device also acquires online secure confirmation for the transactions made and thus facilitates absolutely safe transactions at the cost of a mobile phone call. The device uses normal phone connectivity for transactions to happen and in areas where there is no phone connectivity available, it can record all the transactions offline and transfer them onto the server at a later time, which makes it more flexible to use in the deeper rural areas of the country. |
| Sector | Mobile Banking |
| Author(s) | Integra |
| Country | India |
| Website | Read more:<http://www.imfast.in/> |

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| Title | bKash |
| Summary | Customers have to visit their nearest bKash agent to start services; a list of agents is given on [bkash.com](http://bkash.com/). Hundreds of bKash agents are active in the country and many more are joining every day.The agent assists customers to open a bKash mobile wallet, which will be the customer's account, explains the chief executive officer. Customers will be able to receive electronic money in their bKash accounts through salaries, loans, remittance, and other disbursement, and they can cash the electronic money at any of the hundreds of cash-out bKash assigned agents.The bKash mobile wallet, a VISA technology platform that is fully encrypted to ensure the most secure transactions, will be the customer account into which money can be deposited or withdrawn from.In case a customer cannot afford a mobile phone, they will be able to receive money using the bKash service. Registered bKash users will be able to generate a limited size token valid for limited days, which will have a voucher number, password and recipients' photo ID, he said. After receiving the voucher number and password, an un-phoned customer will be able to withdraw the fund at a registered bKash agent after showing the photo ID. In that way, bKash takes financial services beyond network barriers. |
| Sector | Mobile Banking |
| Author(s) | VISA |
| Country | Bangladesh |
| Website | Read more:<http://bkash.com/><http://bkash.com/About.php><http://bkash.com/Send_Money.php><http://bkash.com/Create_Token.php> |

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| Title | Aadhaar (UID, Unique Identification Number) |
| Summary | MasterCard Worldwide, a leading global payments company, today said it has developed a payment solution for ‘Aadhaar’. ‘Aadhaar’ is a 12-digit Unique Identification Number (UID) that captures basic demographic and biometric information of Indian residents. The UID will make it possible for residents to establish their identity with financial institutions thereby providing them a gateway into the formal banking system. This payment solution will enable Aadhaar holders to perform payment transactions using UID numbers with biometric authentication.ECS provides enterprise solutions and third party processing services around credit, debit and prepaid card management and EFT switching to financial institutions across 25 countries. As part of its product innovation strategy, ECS has enhanced its electra platform to process UID biometric enabled transactions, thus providing a secure and convenient payment mechanism for Aadhaar holders |
| Sector | Micropayments, e-Banking |
| Author(s) | MasterCard, Electra Card Services, Integra |
| Country | India |
| Website | Read more :<http://uidai.gov.in/index.php?option=com_content&view=article&id=145&Itemid=2><http://uidai.gov.in/UID_PDF/Front_Page_Articles/Strategy/Exclusion_to_Inclusion_with_Micropayments.pdf><http://uidai.gov.in/aadhaar-usage.html> |

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| Title | Grameen Koota |
| Summary | GKDT (Grameen Koota Development Trust) in partnership with mChek, Bank of India and GFSPL is providing mobile banking services to Grameen Koota members by enrolling them with SIMs linked to their Savings accounts through mChek technology. Using their SIMs, customers can also utilize a wide range of payment services, including loan repayments to Grameen Koota. Mobile banking helps Grameen Koota customers to have a safe place to save and an opportunity to earn interest on savings. GKDT also intends to introduce cost savings for the customers through reduced time spent in Grameen Koota meetings and in making other bill payments, as well as reduced transportation requirements for these activities.Mobile payment system will help reduce disbursement and collection costs significantly. Savings come from reduction in cash carrying, insurance premium paid, better idle cash management, etc. |
| Sector | Mobile Banking |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.gfspl.in/gk-development-trust><http://www.gfspl.in/grameen-koota> |

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| Title | NCR MOBILE CASH WITHDRAWL |
| Summary | [**NCR**](http://www.atmmarketplace.com/showcase/152/NCR-Financial-Solutions) has developed software that lets bank customers set up a cash withdrawal using their mobile device — then complete the transaction at the ATM by scanning a 2-D QR code with the phone. No card, no PIN — cash in under 10 seconds. And no receipt either. An e-receipt for the transaction is sent automatically to the customer's email address.To use the mobile service, the user authenticates as usual using a mobile app installed on the user's phone with an embedded NCR Mobile Cash Withdrawal function. Then, the user follows the prompts on the phone to initiate the transaction. All set. At the ATM, the user scans the QR code on the terminal screen with the phone, the money is dispensed and the transaction is confirmed. An accountholder can use any model of iOS or Android smart phone at any of their bank's mobile withdrawal-capable ATMs at any time. |
| Sector | Banking |
|  | NCR |
| Country | USA, Global Impact |
| Website | Read more:<http://www.ncr.com/newsroom/resources/ncr-mobile-cash-withdrawal><http://www.ncr.com/newsroom/resources/mobile-cash-withdrawal> |

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| Title | KLICKEX – MoneySpot |
| Summary | **KlickEx is a community** where people come together to exchange currencies, with each other, **not with a bank**. If you need to move money to friends and family, transactions happen in real time, free of charge. Once an exchange occurs the money is instantly available in the other country. **No waiting days** for the bank to transfer funds. Access to savings and payment facilities on the go - in any currency we support. SMS and smart phone services are integrated with bank accounts, merchant facilities, security and personal identification services, Telco TopUp and Mobile Money accounts, and KlickEx [Money Spots](https://www.klickex.com/moneyspot) in every KlickEx supported country.Features of Klickex:* Linking can generally be completed within 48 hours, without any modifications to Hardware, or Software Programming to backend systems. KlickEx has the expertise to securely connect with your bank's middle office systems, provided certain levels of sophistication exist.
* 48 hour integration is normal for more than 2/3rds of banks we deal with.
* Transaction Limits and settlements are targeted at "**intra-day**" - and not necessarily "**Real-Time**" - 2-5 hours for most transactions.
* It is possible to purchase, and receive cleared funds within 90 minutes. standard is 3 hours.
* Customers gain access to the KlicKEx market via [www.KlickEx.com](http://www.klickex.com/), and can send and receive foreign exchange, or domestic transfers within hours, at the ultra-low cost inter-bank market exchange rates
* KlickEx customers are provided with automated access to [Synapse](http://www.klickex.net/synapse.aspx) multi-currency optimization
* Currency and transaction statistics and reporting available on formal request
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| Sector | Money Transfers , Mobile Banking |
| Auhtor(s) | Klickex |
| Country | UK, Global Impact |
| Website | Read more:<https://www.klickex.com/moneyspot/><https://www.klickex.com/wizard/exchange><http://www.klickex.net/vosnet.aspx><http://www.klickex.net/services.aspx> |

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| Title | A-CARD |
| Summary | Through its A-Card, South Africa’s uBank (previously Teba Bank) (<http://www.tebabank.co.za/index.php>) offers affordable and accessible financial services to communities, especially in rural areas, that were previously denied access. The card is used with a point-of-sale device that enables customers to access a transactional banking account. The primary banking products and services include standard savings and credit accounts and a facility by which state social grants are deposited directly into a customer’s bank account. The United Kingdom’s Department for International Development, ShopRite, and Checkers partner with uBank in this project. |
| Sector | Mobile Banking |
| Author(s) |  |
| Country | South Africa |
| Website | Read more:<http://www.tebabank.co.za/uspend_trans_acc.php> |

**E-COMMERCE AND TRADE**

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| Title | ITShed |
| Summary  | The site enables them to link with large buyers to find an outlet for their produce and skills. Livelihood-enhancing development in rural areas enabled by innovative use of ICT can connect rural, urban, and, indeed, global communities. |
| Sector | Consumer Goods, Private |
| Author(s) |  |
| Country | Sri Lanka |
| Website | Read more:  <http://www.itshed.net/> |

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| Title | Dialog Tradenet |
| Summary  | Provides a multi-model information platform - a virtual marketplace - that enables dynamic matching of buyers and sellers, whilst also providing reference prices on demand. Overcomes information asymmetry in the market, especially for communities at the bottom of the economic pyramid. |
| Sector | Consumer Goods, Private |
| Author(s) |  |
| Country | Sri Lanka |
| Website | Read more:  <http://tradenet.dialog.lk/> |
| Title | **Mobile Vending system ( i-Vend )** |
| Summary  | The Mobile Vending system aims at SME vending machine operators, lowering their costs, minimizing machine downtime and improving customer services – all of which leads to increased sales thanks to the use of advanced mobile technologies. Users are identified by his/her mobile number, the user profile provides a full purchase history and a full customer relationship management (CRM) program. |
| Sector | Consumer goods, Private |
| Author(s) |  |
| Country | Russia |
| Website | Read more:  <http://www.i-free.com/en/activities/commerce/mobile_vending><http://www.i-free.com/en/activities/apps/smartive><http://www.i-free.com/en> |

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| Title | Mobile Virtual Expo |
| Summary  | With Mobile Virtual Expo, the World Expo is no longer far away, due to the convenience of virtual reality. Mobile Virtual Expo combines different media and uses panoramic view technology for 3D views and 360° browsing. The strength of information provides visitors with more choices of touring the Expo, especially when there’s possibly no chance for a real visit at the Expo Site. |
| Sector | Trade, Public- Private |
| Author(s) |  |
| Country | China |
| Website | Read more:  <http://en.expo2010.cn/pavilions/index.htm><http://perspectives.3ds.com/tag/interactive-media/><http://en.expo2010.cn/> |

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| Title | QREDA, NEON |
|  | QREDA is a consumer subscriber data analytics powered, mobile advertising platform designed to allow all brands and advertisers to connect with all mobile subscribers, by bringing mobile operators in the centre of mobile advertising eco-system. |
| Sector | Retail, Private |
| Author(s) |  |
| Country | India |
| Website | Read more :<http://www.flytxt.com/qreda-mobile-advertising-solutions><http://www.flytxt.com/neon-3rd-generation-mobile-marketing-platform> |

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| Title | CellBazaar |
| Summary | CellBazaar capitalizes on the proliferation of cell phones in Bangladesh and builds an electronic marketplace. Sellers use simple text messages to list products for sale via cell phones, and buyers, in turn, use phones to search products, prices, and locations.WAP (Wireless Application Protocol) is the next generation of mobile phone technology. 12% of all mobile sets in Bangladesh are already WAP-enabled, and this number is growing rapidly. WAP provides an even faster experience as you browse a simple graphic menu to access the entire marketplaceCellBazaar leverages the simple, widespread power of SMS to bring the market to your phone. By sending simple text messages to 3838, you can post items for sale, look for items to buy, and obtain current market prices of products or services |
| Sector | Online and mobile trade |
| Author(s) | MIT Labs |
| Country | Bangladesh |
| Website | Read more:<http://corp.cellbazaar.com/experience.html><http://corp.cellbazaar.com/wap.html><http://www.cellbazaar.com/web/> |

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| Title | TESCO - HOMEPLUS VIRTUAL GROCERY STORE |
| Summary | If people can't come to the stores, then this idea brings stores to the people. Travelling to shop is inconvenient, but what if one could shop on everyday journeys? The first virtual Tesco Homeplus stores were set up using video screens in subway stations. Shoppers could see all the products that they'd find in a real store. They could even order them online for home delivery by taking photos with a smartphone.The mobile application lets the store come to people and it made Tesco the No.1 store in Korea. A customer needs a smartphone to shop. The retailer, Tesco in this case, puts posters of various consumer goods/grocery products pictures at various locations in the city, each having a barcode. A customer scans the barcode using a smartphone and all the products are added to an online shopping cart in the mobile application, as the customer makes online payment for the purchase, all the products scanned and selected by the consumer are then delivered at the customers doorstep. So a customer can shop just by scanning barcodes of the product pictures without physically visiting the store. |
| Sector | Online market |
| Author(s) |  |
| Country | South Korea, Global Impact |
| Website | Read more:<http://www.cheil.com/work.jsp#section_0_0><http://www.cheil.com/><http://whatsnext.blogs.cnn.com/2012/01/11/in-seoul-a-virtual-grocery-store-in-the-subway/> |

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| Title | ngpay- Mobile Mall |
| Summary | NGPAY has about 1.5 million users. It has a portal called Store++.Stores++ has India's leading brands to cater to your travel, entertainment and shopping needs. Visit a store in the travel section to book your air, rail, bus tickets or make hotel reservations. Check out the entertainment stores to buy movie tickets at your favorite cinema and even choose your seats. Buy anything from home appliances, gadgets, books, music, apparel and jewellery to health and beauty products from the brand outlets of your choice. Or even pick up flowers or chocolates and send instant gifts. |
| Sector | Retail |
| Auhtor(s) |  |
| Country | India |
| Website | Read more:<http://www.ngpay.com/site/><http://www.ngpay.com/site/mall-on-mobile.html> |

**E-ENVIRONMENT and ENERGY**

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| Title | Te-Tol Mobile Portal ( HardLab- Slovenia) |
| Summary  | Provides environmental information about electric power stations that use fossil fuel in the Ljubljana region. The system was initiated as an open, transparent and real-time tool to communicate with the inhabitants of Ljubljana, Slovenia’s capital, who are negatively influenced by air pollutants (SO2, NOx, CO and dust). |
| Sector | Government, Public – Private |
| Author(s) |  |
| Country | Slovenia |
| Website | Read more:  <http://www.te-tol.si/en/><http://www.te-tol.si/en/index.php?sv_path=2455,2604><http://www.te-tol.si/en/index.php?sv_path=2458,2489> |

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| Title | Simpa |
| Summary  | A “Progressive Purchase” energy solution is distributed to underserved consumers in emerging markets. We’ve launched in India where we are focusing initially on transforming the market for solar energy systems. Our customers make a small initial down payment for a high-­quality solar PV system and then pre-­pay for the energy service, topping up their systems in small user-­defined increments using a mobile phone. Each payment for energy also adds towards the final purchase price. Once fully paid, the system unlocks permanently and produces energy, free and clear. |
| Sector | Energy, Private |
| Author(s) |  |
| Country | India |
| Website | Read more:  <http://simpanetworks.com/our-solution/><http://simpanetworks.com/> |

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| Title | Logica EMO |
|  | It is a safe, efficient and reliable system that wirelessly monitors and reports the carbon footprint of a vehicle in real-time. In doing so, it, feeds back on a person’s driving style. And so, helps one drive more fuel efficiently and reduces carbon footprint while helping save on fuel and maintenance expenses that come with rash driving. Logica EMO allows monitoring and reporting of a vehicle’s carbon footprint in real-time. A rating system, based on these records, called the Logica EMO Green Index, is calculated at the back-end. The higher the green index, the better driver a person is, and the more advantages he gets, even in terms of surcharge waivers or reduced toll or parking charges. |
| Sector | Environment, Private |
| Author(s) |  |
| Country | Global Development |
| Website | Read more:[http://site.logica.com/logica+emo:+towards+a+greener+future/400015917](http://site.logica.com/logica%2Bemo%3A%2Btowards%2Ba%2Bgreener%2Bfuture/400015917) |

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| Title | Optiqua EventLab |
| Summary | Optiqua offers a unique real time water quality monitoring solution, or Early Warning System, for water distribution networks. The integrated system is based around Optiqua’s patented MZI Technology, with dedicated electronics, data communication, event detection algorithms and control software. Deployed as a sensor network throughout the water distribution grid, it provides water companies with an economical viable Early Warning System that monitors the entire network online and real time. |
| Sector | Water-Environment |
| Author(s) | Optiqua |
| Country | Singapore |
| Website | Read more:<http://www.optiqua.com/content/blogcategory/17/30/> |

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| Title | Sarvajal – Water ATMs |
| Summary | The ‘’soochak” controller is developed to keep track of all the water produced by the franchisees of Sarvajal. Every filtration unit sends an SMS to inform about the operating conditions, low/high pressure, possible leaks, TDS levels, total water filtered-the works. |
| Sector | Water-Environment |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.sarvajal.com/solutions/><http://www.sarvajal.com/about/> |

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| Title | India Environmental Portal |
| Summary | The portal is a source of government documents and makes them available for public scrutiny. It also provides links to government institutions; and is planning to add names of researchers and institutions, working in environment and most importantly collate information that we can use in our daily lives. The portal is designed for users of environmental information – from the media to students. To start with, more than 300,000 articles and documents are available to researchers – from different sources, but all categorized by author and tagged according to subjects and locations. Each day over 400 new accessions are done, adding to the resources on a timely basis, essential for policy makers and other analysts. All information in the portal is manually tagged with a comprehensive thesaurus of environmental terms, which makes the search for resources more accurate, relevant and contextual. |
| Sector | Environment, Government-Civil |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.indiaenvironmentportal.org.in/> |

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| Title | Maobi |
| Summary | The Moabi is a powerful online tool for tracking information spatially. It is a collaborative mapping system that builds a community of users to share, edit, and discuss issues that could affect the sustainability of critical ecosystems. By linking grassroots civil society working in the field to international organizations based in London, Washington DC, and Beijing, our vision is to build a global community promoting transparency and sustainable resource use in critical ecosystems.Moabi DRC benefits many different groups and individuals interested in REDD+. It complements a suite of satellite monitoring initiatives assessing the current state of Congo forests and calculating future emissions from deforestation and degradation. It will provide on the ground verification of activities such as identifying groups involved in logging activities and mining as well as finding the locations of planned projects such as dam sites and agriculture concessions. It can also help governments understand competing land uses and improve overall land use planning and transparency. |
| Sector | Environment, Forest Conservation |
| Author(s) |  |
| Country |  |
| Website | Read more:<http://drc.moabi.org/about><http://rdc.moabi.org/files/Moabi%20Tutorial%20English.pdf>[http://api.ning.com/files/Q464lcLB8O4iTA4F0CYY5aJC8Ef44z5J\*LMqnq73lKb3vovLylaStsGlhhy6x\*6OgeOV\*7H75r5BntTguWShcJ1rz8f2JOBM/MoabiWBIMeeting051211.pdf](http://api.ning.com/files/Q464lcLB8O4iTA4F0CYY5aJC8Ef44z5J%2ALMqnq73lKb3vovLylaStsGlhhy6x%2A6OgeOV%2A7H75r5BntTguWShcJ1rz8f2JOBM/MoabiWBIMeeting051211.pdf)<http://drc.moabi.org/node/972><http://awsassets.wwf.no/downloads/factsheet___mrv.pdf> |

**E-GOVERNANCE**

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| Title | Mobile Portal – Kingdom of Bahrain |
| Summary  | Given that mobile penetration in Bahrain is amongst the highest in the world, the mobile portal is used as a new channel in the delivery of e-Government services to the citizens and residents of Bahrain. The Portal includes over 45 e-Government services provided either over WAP or by SMS. The mobile portal is integrated with ministries and departments, communicating data and information to users. |
| Sector | Government, e-Government Services |
| Author(s) |  |
| Country | Bahrain |
| Website | Read more:  <http://mobile.bahrain.bh/egov/wap/wml/mobile/common/loadHome.do> |

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| Title | Caribbean Information Society Portal ( CARIB-IS Project ) |
| Summary | Online portal for obtaining and tracking comprehensive information about the ICT developments in all the member Caribbean island nations. Tracking ICT innovations and projects in multiple sectors and different Caribbean nations all at once in one place.  |
| Sector | Government |
| Author(s) | Caribbean Community ( CARICOM) secretariat  |
| Country | Caribbean Islands |
| Website | Read more:<http://www.carib-is.net/ict-projects><http://www.carib-is.net/content/ict-focus-areas><http://www.carib-is.net/content/about-carib-project> |

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| Title | **M-Governance – SPIDER** |
| Summary | Mobile phone applications have the potential to increase citizen participation and deliver faster and more effective government services. Mobile phones can successfully reduce the transaction coasts of delivering government services, stemming corruption and increasing transparency. |
| Sector | Government |
| Author(s) | [i-HUB](http://www.research.ihub.co.ke/pages/governance.php) |
| Country | Kenya |
| Website | Read more:<http://spidercenter.org/projects/m-governance-exploring-conditions-successful-mobile-governance-kenya#overlay-context=projects> |

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| Title | Ever-Alert. EMPED, E-Permit |
| Summary | To virtually integrate far-flung islands, [Lakshadweep Administration](http://www.lakshadweep.nic.in/) has implemented several e-governance projects with focus on delivering services virtually anywhere, as also to usher in transparency, accountability and efficiency in the extension of public services. Information and Communication Technology (ICT) has played a major role in digitally integrating the geographically dispersed islands in respect of several important needs of life.All the offices of the department on the islands and the mainland are connected through NICNET-VSAT facilities. Web-enabled systems have been developed for consumer management, energy billing, complaints management, materials management and human resource management. |
| Sector | e-Governance |
| Author(s) | SATCOM |
| Country | Lakshadweep Islands |
| Website | Read more:<http://www.nic.in/projects?did=S&id=30&pid=2462><http://www.nic.in/projects?did=S&id=30&pid=2465><http://www.nic.in/projects?did=S&id=30&pid=2463><http://www.nic.in/projects?did=S&id=30&pid=2457><http://www.nic.in/projects?did=S&id=30&pid=2460><http://niclakshadweep.nic.in/LakWebForms/frm_SatcomService.aspx><http://www.lakshadweep.nic.in/> |

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| Title | E-GRAM |
| Summary | Information and communication technology giants Google, Microsoft, Intel and Cisco are being roped in by Gujarat government to power its ambitious e-gram project providing satellite-based broadband connectivity to 13,693 village panchayats. The web portal will host rural digital content on agriculture, education and healthcare. |
| Sector | Rural Government |
| Author(s) | Google, Microsoft, Intel |
| Country | India |
| Website | Read more:<http://panchayat.gujarat.gov.in/panchayatvibhag/english/schemes/e-gram-yojana-4.htm><http://panchayat.gujarat.gov.in/panchayatvibhag/english/schemes/e-gram-yojana-3.htm><http://www.nisg.org/knowledgecenter_docs/B12020003.pdf> |

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| Title | InDG |
| Summary | India Development Gateway (InDG) is a country wide initiative that will target specific country needs in the domain of rural and social development. The Gateway is the National portal of India developed as a single-window access to information and services, with specific objective of reaching the unreached rural communities of India. InDG hopes to bridge the gap between the rural communities and development, by providing links to government, civil society groups/NGOs and private institutions. |
| Sector | Rural e-governance and information on various sectors |
| Author(s) | Centre for Development of Advanced Computing(CDAC), Hyderabad |
| Country | India |
| Website | Read more:<http://www.indg.in/about-c-dac/><http://www.indg.in/india> |

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| Title | PRIPROFILER |
| Summary | The Ministry of Panchayati Raj (MoPR) has undertaken e-Panchayat Mission Mode Project (e-Panchayat MMP) with a view to introduce and strengthen e-Governance in Panchayati Raj Institutions (PRIs) across the country and build associated capacities of the PRIs for effective adoption of the e-Governance initiative. 97,392 villages have been broadband enabled.PRIPROFILER is one of the software applications envisaged as part of Phase II of the e-Panchayat MMP. PRIProfiler aims to manage Panchayat‟s socio-economic, geographical, demographical, public infrastructure and amenities, elected representatives and panchayat official‟s details. Maintaining a comprehensive databases on Panchayat Profile which includes :* Demographical Profiler of Panchayat
* Geographical Profiler of Panchayat
* Educational Facility
* Health Facility
* Infrastructure available
* Election and elected member details
 |
| Sector | Rural E-Governance |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://164.100.72.23/priprofiler/UserLogin.do?method=getLoginForm><https://accountingonline.gov.in/><http://planningonline.gov.in/MainPage.jsp> |

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| Title | e-District |
| Summary | Delivery of “web-enabled” service anytime anywhere access to information and service across the country, NeGP envisions 3 pillars of eGovernance infrastructure. These are **State Wide Area Networks** (SWAN) , **State Data Centre** for secure and fail safe data storage, and **Common Service Centres** (CSCs) as the primary front-ends for service delivery |
| Sector | e-Governance |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://negp.cdacmohali.in/Projects/e-District.aspx>[http://mit.gov.in/sites/upload\_files/dit/files/downloads/eDistGuidelines\_Feb09(rev1).pdf](http://mit.gov.in/sites/upload_files/dit/files/downloads/eDistGuidelines_Feb09%28rev1%29.pdf)<http://edistrict.punjabgovt.gov.in/EDA/negp.aspx><http://www.indiaegov.org/negp.html><http://gorakhpur.nic.in/edist/edist_m.htm> |

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| Title | SMS Based Monitoring System |
| Summary | Bihar government has demonstrated quality monitoring of development goals at the base level and upwards through m-technology known as the SMS based monitoring system. The government functionaries are daily updated on the status of the development programmes implemented at the block level and moreover, it has also triggered a paradigm shift in their accountability towards the programmes. It has checked official lethargy; thus improving and enhancing the performance of government functionaries. |
| Sector | Government Information |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://indiagovernance.gov.in/files/sms.pdf><http://egovreach.in/uploads/presentation/patna/SMS_based_system_PDS.pdf><http://indiagovernance.gov.in/bestpractices.php?id=393> |

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| Title | e-Court (e-DEMS – Document cum Evidence Management System web application) |
| Summary | The High Court in the Indian capital has incorporated ICTs in the judicial system by replacing paper files with a touch screen handbook and an LCD screen. The initiative, first-of-its-kind, has successfully digitized around 5.5 crore papers, and is also considering e-recording of witness statements to avoid procedural delays. |
| Sector | Judicial |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.cdacnoida.in/ascnt2011/e-Governance%5CPaper%5C5.%20Document%20cum%20Evidence%20Management%20System%20for%20Indian%20courts.pdf> |

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| Title | JAANKARI |
| Summary | Empowers citizens to request information from government officials through the provision of telephone and web facilities. The web portal has enabled citizens to file requests from the most remote and underdeveloped parts of the state. No physical movement is required by the applicant, thus saving time on travel and money.Jaankari has increased accessibility of information to citizens and hence, enhanced accountability of the government to the citizens. |
| Sector | Information |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.biharonline.gov.in/rti/Index.aspx?AspxAutoDetectCookieSupport=1><http://indiagovernance.gov.in/bestpractices.php?id=167> |

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| Title | Geo-Informatics for Forest Rights |
| Summary | The Tribal Research and Training Institute (TRTI), Pune has developed a GPS and satellite imagery programme to claim benefits under the Act for the intended population in the state of Maharashtra. There are approximately 0.33 million claimants of Forest Rights in Maharashtra.By leveraging GPS and satellite technology to document and determine the legitimacy of land claims, TRTI has enabled decision makers to take appropriate action based on unbiased evidence. Through persuasive ICT-led evidence, the Maharashtra system provides precursory information to plane table diagrams of land plots, expediting and lowering the cost of the entire process. It also reduces unnecessary conflict and corruption in the field that has historically been connected to issues of land rights. To date, 1.6 lakh cases have been measured by GPS. |
| Sector | Rural Governance |
| Author | TRTI |
| Country | India |
| Website | Read more:<http://indiagovernance.gov.in/files/Geo-informatics_for_forest_rights_final2.pdf><http://indiagovernance.gov.in/bestpractices.php?id=439> |

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| Title | e-people |
| Summary | An anticorruption web portal that uses cloud computing, complaint lines,petitions, and discussion forums to reduce corruption andboost citizen engagement in the country. All governmentministries and local government departments, along with448 public-sector organizations are on e-People. The sitereceives over 100,000 hits per day, and over 8,000 complaintswere documented in 2010 alone. When a complaintis made, it is categorized and forwarded to the relevantagency, where the agency has opportunity to respond.Citizens (and foreigners or diasporas, who are also allowedto use the site) can check the status of their complaint andevaluate the response given as well. Users can also view arecord of the complaints sent by others, allowing them tochoose whether to withdraw or submit a similar complaint.This option reduces the amount of petitions going to theagencies while also helping the government assess themagnitude of the problem. |
| Sector | Governance |
| Author(s) |  |
| Country | Korea |
| Website | Read more:<http://www.epeople.go.kr/jsp/user/on/eng/intro02.jsp> |

**E-EDUCATION**

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| Title | BBC Janala |
| Summary  | The service turns the mobile phone into a low-cost learning device for 28 million people previously denied the benefits of English-language education. 19 million reported that they would like to try using their mobile phone to learn English. |
| Sector | Education , Private |
| Author(s) |  |
| Country | Bangladesh |
| Website | Read more:  <http://www.bbcjanala.com/><http://old.bbcjanala.com/> |

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| Title | 'e-Tutor tablet' |
| Summary | Its Cloud-based tablet solution for students. The teacher can easily explain concepts using the digital whiteboard that is set up in the Tablet PC. Using e-Tutor learning tablet the students can access what was taught in the classroom and can also access the collaborative learning platform for discussions on relevant topics taught in the classroom. |
| Sector | Education, Private-Government |
| Author(s) |  |
| Country | India |
| Website | Read more :<http://www.igovernment.in/site/cloud-based-tablet-solution-students-launched> |

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| Title | XO |
| Summary | In the most rural areas, schools often meet only a few days a week. Most learning takes place among the children, or with their parents, many of whom are not literate. Half of the over 500,000 students in OLPC Peru live in rural areas. They are exploring new ways to make laptops an engaging part of life and education, including in the traditional classroom. These young students are learning how to read and type in Spanish, which for many their second language. Elementary students in Khairat, India, have kept their attendance near 100% since their school received XOs. Their teachers run weekly workshops inviting other teachers to come work with their students and share new ideas. |
| Sector | Education, Private-NGO |
| Author(s) |  |
| Country | India,Peru,Madagascar,Afghanistan,Uruguay,Nicaragua.Rwanda,Gaza,Nepal,Kenya,Paraguay |
| Website | Read more :<http://one.laptop.org/> |

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| Title | **Camfed** |
| Summary | Camfed uses EpiSurveyor to collect data on all aspects of bursary and post school programme.This data is obtained from 400 users collecting data from 30 districts, 600 schools and monitoring progress on 6500 supported bursary girls. |
| Sector | Education |
| Author(s) | DataDyne |
| Country | Ghana,Malawi,Tanzania,Zambia and Zimbabwe |
| Website | Read more:<https://www.dropbox.com/s/igkfoj89efw9ouz/Episurveyor_in_the_Education_Sector.pdf><http://www.datadyne.org/episurveyor/casestudies/camfed><http://uk.camfed.org/site/PageServer?pagename=what_index> |
| Title | **Aakash Tablet ($50 Tablet for students)** |
| Summary | The device is revolutionary as the low cost and the features that the device comes loaded with makes it very unique. The government plans to use information technology to educate students. The idea is to provide an affordable tablet to a vast majority of students and integrating ICTs for delivering education pan-India. The low price of the tablet makes a computer device available to students belonging to almost all stratas of society hence bridging the gap with the help of affordable technology. |
| Sector | Education |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.akashtablet.com/features.html><http://www.ubislate.com/><http://datawind.com/><http://www.aakash-tablet.com/> |

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| Title | Raspberry Pi ( $25 tablet for students) |
| Summary | Developing countries are interested in the Raspberry Pi as productivity devices in areas that simply can’t afford the power and hardware needed to run a traditional desktop PC. |
| Sector | Education |
| Author(s) |  |
| Country | UK |
| Website | Read more:<http://www.raspberrypi.org/about><http://www.raspberrypi.org/faqs> |

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| Title | M-Learning |
| Summary | This Nigerian product helps students to connect and do school activities via mobile phone and to enable mobile learning in different fields. mobile learning is the intersection of mobile computing and e-learning: accessible resources wherever you are, strong search capabilities, rich interaction, powerful support for effective learning, and performance based assessment – e-learning independent of location in time and space. |
| Sector | Education |
| Author(s) | Hot LAVA WAP Software |
| Country | Nigeria |
| Website | Read more:<http://adconnectmobile.com/mobile.html><http://paper.ijcsns.org/07_book/200811/20081156.pdf><http://www.mobileactive.org/files/file_uploads/ICTD2010_PG_Nwaocha%20et%20al.pdf><http://www.nou.edu.ng/noun/acde2008/acde_en/papers.pdf/SUB-THEME-VI%20PDF/M-Learning%20An%20Emerging%20Trend%20in%20e-learning%20and%20its%20Application%20in%20Nigeria_OYEKOLA%20HEZEKIAh.pdf> |

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| Title | ABJAD , E – Learning  |
| Summary | ABJAD contributes to the adoption and implementation of mobile learning programs in the Arab world. ABJAD is specialized in providing learning solutions that include e-learning, distance learning, mobile learning and mobile publishing solutions. It dedicates its efforts to increase the learners in the Arab world and Africa by providing technology access and tools to learning resources. |
| Sector | Education |
| Author(s) |  |
| Country | UAE , middle – east |
| Website | Read more:<http://www.abjade.com/MobileSolutions/MobileLearning/WhatisMobilelearning/tabid/82/Default.aspx><http://www.abjade.com/AboutUs/Aboutus/tabid/63/Default.aspx> |

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| Title | Blackboard Mobile Learn+ |
| Summary | Its purpose is to offer students the opportunity to develop and strengthen knowledge, skills and attitudes to give you the ability to learn anywhere and at any time. Every month almost 20 thousand students access Blackboard application across Mexico. |
| Sector | Education |
| Author(s) | Tecnologico de Monterrey – ITESM |
| Country | Mexico |
| Website | Read more:[http://www.itesm.edu/wps/wcm/connect/snc/portal+informativo/por+campus/sinaloa/institucion/llevan+blackboard+al+aprendizaje+m\_vil](http://www.itesm.edu/wps/wcm/connect/snc/portal%2Binformativo/por%2Bcampus/sinaloa/institucion/llevan%2Bblackboard%2Bal%2Baprendizaje%2Bm_vil)<http://www.ruv.itesm.mx/portal/mlearning/aprendizaje/homedoc.htm> |

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| Title | Bibliotheca Alexandrina |
| Summary | It’s a world digital library designed, planned and launched by the Arab republic of Egypt. It would be digitizing primary materials from cultures around the globe available on the internet to people everywhere. |
| Sector | Education |
| Author(s) |  |
| Country | Egypt |
| Website | Read more:<http://www.bibalex.org/aboutus/overview_en.aspx> |

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| Title | KHAN ACADEMY |
| Summary | Khan Academy is a not-for-profit education organization that provides free world-class education online to anyone anywhere. The online materials cover subjects ranging from math and finance to history and art. With thousands of bite-sized videos, step-by-step problems and instant data. The Khan academy provides online:Video Library: the library has thousands of videos on various topics.Exercises: An adaptive exercice platform in Math.Data: A data rich dashboard that provides real-time data on student performance to individual students. The instantaneous feedback helps guide each individual student’s learning on a day-to-day basis.  |
| Sector | Education |
| Author(s) | Salman Khan |
| Country | Global Development, organization started in USA |
| Website | Read more:<http://khanacademy.desk.com/><http://www.khanacademy.org/> |

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| Title | GOOGLE Lit TRIPS |
| Summary | Google Lit Trips are free downloadable files that mark the journeys of characters from famous literature on the surface of Google Earth. At each location along the journey there are place marks with pop-up windows containing a variety of resources including relevant media, thought provoking discussion starters, and links to supplementary information about “real world” references made in that particular portion of the story.  |
| Sector | Education, Literature |
| Author(s) | Google Certified Teachers Program, Global impact |
| Country | USA and global development |
| Website | Read more:<http://www.googlelittrips.com/GoogleLit/Getting_Started.html><http://www.googlelittrips.com/GoogleLit/Home.html><http://www.googlelittrips.com/GoogleLit/Downloads_etc_files/Basics%20of%20Viewing%20a%20Google%20Lit%20Trip.pdf> |

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| Title | ck12-Flexbooks |
| Summary | CK-12 Foundation is a non-profit organization with a mission to reduce the cost of textbook materials for the K-12 market both in the U.S. and worldwide. As a leading member of the OER movement, CK-12 is using an open-content, web-based collaborative model termed the "FlexBook." With these free, common core aligned and NSES aligned digital textbooks, CK-12 intends to pioneer the generation and distribution of high quality educational STEM content that will serve both as core text as well as provide an adaptive environment for learning through the FlexBook Platform™. There are almost 20,000 Flexbooks on various subjects available online. |
| Sector | Online Education |
| Author(s) |  |
| Country | USA, global impact |
| Website | Read more:<http://www.ck12.org/about/about-us><http://www.ck12.org/about/><http://www.ck12.org/flexbook/><http://www.ck12.org/about/ca/freetextbooks> |

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| Title | CURRIKI |
| Summary | Curriki’s free platform enables educators to build their own curriculum by assembling Curriki resources, as well as their own, into collections similar to an iTunes playlist.The Curriki repository contains over tens of thousands of free K-12 lessons, untis , assessments and multimedia learning objects across all subject areas. |
| Sector | Online education |
| Author(s) | SUN MICROSYSTEMS |
| Country | USA, Global impact |
| Website | Read more:<http://www.curriki.org/xwiki/bin/view/Main/About><http://www.curriki.org/xwiki/bin/view/Main/About><http://www.curriki.org/xwiki/bin/view/Main/AboutConnecting><http://www.curriki.org/xwiki/bin/view/Main/FAQ> |

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| Title | Digital Study Hall (DSH) |
| Summary | Digital StudyHall seeks to improve education for the poor children in slums and rural areas in India. Digitally recorded live classes by the best grassroots teachers are transmitted on the ‘’Postmanet” and collected on a large distributed database and is distributed on DVDs to poor rural and slum schools.The main aspects of DSH are * A people’s database of everything
* A network of hubs and spokes
* Mediation based pedagogy

Technology for sharing community generated video |
| Sector | Online education platform |
| Author(s) | Washington university |
| Country | India |
| Website | Read more:<http://dsh.cs.washington.edu/><http://pnet2.dyn.cs.washington.edu/> |

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| Title | **CONNEXIONS** |
| Summary | Connexions is a dynamic digital educational ecosystem consisting of an educational content repository and a content management system optimized for the delivery of educational content. Connexions is one of the most popular open education sites in the world. Its more than 17,000 learning objects or modules in its [repository](http://cnx.org/content/) and over 1000 collections (textbooks, journal articles, etc.) are used by over 2 million people per month. Its content services the educational needs of learners of all ages, in nearly every discipline, from math and science to history and English to psychology and sociology. Connexions delivers content for free over the Internet for schools, educators, students, and parents to access 24/7/365. Materials are easily[downloadable](http://cnx.org/help/viewing/downloads) to almost any mobile device for use anywhere, anytime. Schools can also order low cost hard copy sets of the materials (textbooks). |
| Sector | Education |
| Authro(s) | RHAPTOS Open Source Software |
| Countruy | USA, global impact |
| Website | Read more:<http://cnx.org/aboutus/><http://cnx.org/aboutus/overview><http://cnx.org/aboutus/overview/repository><http://cnx.org/content/#subject/Mathematics and Statistics> |

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| Title | **MIT OpenCourseWare** |
| Summary | Free lecture notes, exams, and videos from MIT. No registration required. MIT OpenCourseWare is a free publication of MIT course materials that reflects almost all the undergraduate and graduate subjects taught at MIT. MIT completed the initial publication of virtually the entire curriculum, over 1,800 courses in 33 academic disciplines. Going forward, the OCW team is updating existing courses and adding new content and services to the site. |
| Sector | Online Education Database |
| Author(s) | MIT |
| Country | USA,Global Impact |
| Website | Read more:<http://ocw.mit.edu/courses/> |

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| Title | **iEARN** |
| Summary | iEARN is a non-profit organization made up of over 30,000 schools and youth organizations in more than 130 countries. iEARN empowers teachers and young people to work together online using the Internet and other new communications technologies. Over 2,000,000 students each day are engaged in collaborative project work worldwide |
| Sector | Education |
| Author(s) |  |
| Country | Spain |
| Website | Read more:<http://www.iearn.org/about><http://www.iearn.org/impact><http://media.iearn.org/><http://www.iearn.org/> |

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| Title | **Sakshat** |
| Summary | The Mission aims at digitizing learning and educational content and converting them into e-content to widen the access of the learners, by making it freely available to the student community at no cost |
| Sector | Rural Education |
| Author(s) |  |
| Country | India |
| Website | Read more:<http://www.sakshat.ac.in/><http://www.sakshat.ac.in/aspx/frmSpokenTutorial.aspx><http://www.sakshat.ac.in/PDF/Missiondocument.pdf><http://www.egyankosh.ac.in/> |

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| Title | University of the People ( Free education for all ) – World’s first Tuition Free Online University |
| Summary | University of the People (UoPeople) is the world’s tuition-free, non-profit, online academic institution dedicated to opening access to higher education globally. Based on the principles of e-learning and peer-to-peer learning, coupled with open-source technology and Open Educational Resources, UoPeople is designed to provide access to undergraduate degree programs for qualified individuals, despite financial, geographic or societal constraints. |
| Sector | Online Education |
| Author(s) | UN Global Alliance for Information and Communication Technology and Development ( GAID ) |
| Country | Global Development |
| Website | Read more:<http://www.uopeople.org/groups/tuition-free-education> |

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| Title | Javelin |
| Summary | Javelin is the most logical and cost-effective way Africa can solve its problem of students' access to digital and re-usable content to enhance education in the lower level schools. It certainly provides a level playing field and guarantees equity and inclusiveness for hinterland schools with network and power infrastructural challenges.Rather than waiting for high-speed lines to become practical, Arrow Network Systems developed Javelin, a low-cost system to save Web sites on local servers at each school. The servers give quick, easy access to information. Javelin combines the use of long/wide reach UHF data radios and caching/mirroring software to store educational Web sites on a local server for instant access. The school's server is pre-loaded with hundreds of educational websites and installed in the school with the UHF radio link. (Javelin allows the inclusion of new sites to be mirrored through a request module.) It occasionally interrogates the mirrored sites and slowly downloads any changes to the sites; similarly, e-mails are slowly retrieved/forwarded using the UHF link, allowing students to work at LAN speeds in sending and receiving e-mails. Meanwhile, slower data radios connect students and teachers to e-mail and periodically refresh their educational resources.Schools with no connectivity at all may still refresh the resources in other schools or Internet kiosks. |
| Sector | Rural Education , E-learning |
| Author(s) | Arrow Networks |
| Country | Ghana |
| Website | Read more:<http://www.arrownetworks.net/javelin.html> |

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| Title | Way Back Machine – the Internet Archive |
| Summary | Browse through over 150 billion web pages archived from 1996 to a few months ago. To start surfing the Wayback, type in the web address of a site or page where you would like to start, and press enter. Then select from the archived dates available. The resulting pages point to other archived pages at as close a date as possible. Keyword searching is not currently supported.The Internet Archive is building a digital library of Internet sites and other cultural artifacts in digital form. Like a paper library, it provides free access to researchers, historians, scholars, and the general public. |
| Sector | Online education resources |
| Author(s) | Web Archive |
| Country | Global Development , Global Impact |
| Website | Read more:<http://archive.org/web/web.php><http://archive.org/stats/> |

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| Title  | MoMaths |
| Summary | The MoMath App can be downloaded on cellular, and children can get theory, exercise and test on a given curriculum. It even offers connectivity to the class, the teacher and students from other schools. That part might not be essential for elementary school, but if it is there, it could be useful, especially for nomade students.The Nokia Momaths service includes:• maths theory descriptions;• maths exercises;• maths tests;• individual progress reports;• comparative usage and attainment; and• competitions.Teachers can use this wide library of maths content andexercises to support their teaching, for homework, forrevision and for additional practice. Teachers can alsokeep track of learners who are using the service andhow they are doing with their exercises.Learners can use Momaths to practice mathematicalexercises and compare their progress with otherlearners in their class, province or country.To access the service, learners can:• use their own mobile phones;• borrow a mobile phone from a friend or familymember;• use a mobile phone provided by their school;• use the internet Nokia Momaths website. |
| Sector | Mobile Learning |
| Author(s) | Nokia, SAFIPA |
| Country | South Africa |
| Website | Read more:<https://projects.developer.nokia.com/Momaths><http://www.nokiaconnect.co.za/news-release/48/mobile-learning-empowering-learners> |

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| Title | Talking Book |
| Summary | The firm that has developed the Talking Book claims the following :“We have developed a content management application called Audio Content Manager that enables our partner organizations to manage their recordings on a computer. Similar to iTunes, you can think of this application like the computer’s main interface to the Talking Book.Our partners first record their messages and then import the audio files from a variety of formats (such as .wav, .mp3, and so on) into the Audio Content Manager. They can then organize recordings by language and category (e.g. “livestock diseases” or “malaria prevention”) and decide which recordings should be loaded onto each Talking Book they own. This enables our partners to customize the devices with the specific messages they want to share in the appropriate language.After getting a Talking Book back from the field, our partners simply connect the device to their computer and usage statistics from each recording are automatically synched with their computer for them to review. Audio Content Manager enables them to see meaningful information (such as play count and a user’s rating) for each Talking Book. This information helps them know which recordings are most popular and which recordings they should try to improve.Our development team has created Audio Content Manager using open source software. This application uses Open Source libraries and implements open standards, such as Dublin Core metadata fields and the DAISY DTB (Digital Talking Book) specification. DAISY DTB is a widely accepted standard for encoding audio books for visually impaired people.” |
| Sector | Mobile Education |
| Auhtor(s) |  |
| Country | Ghana |
| Website | Read more:<http://www.literacybridge.org/talking-book/><http://www.literacybridge.org/about/> |

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| Title | Aprendizaje Movil |
| Summary | The **Mobile Learning** is seen as the convergence of "e-Learning" and the use of mobile technology, allowing the integration of three key elements of flexibility in time, space and place, with the intention of strengthening the capacity of interaction and support in the process of teaching and learning, and communication in the various processes of the educational model. The **Mobile Learning** provides new opportunities for student success by aligning the real needs of working life with the development of technological and managerial skills. The flexibility of access to materials and content from anywhere-just when you need to reference and / or application, benefits are highly valued in a highly competitive and dynamic economy by the new generation of executives and professionals. |
| Sector | Mobile Learning |
| Author(s) |  |
| Country | Mexico |
| Website | Read more:<http://www.ruv.itesm.mx/portal/mlearning/><http://prod49ws.itesm.mx/index.php> |

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| Title | EnableM, PREP-NLT |
| Summary | Part of the highly successful NOKIA LIFE TOOLS project, the Exam Prep section spread across 10 months, gives useful learning content, likely questions, summary and glossary of the lessons covered under CBSE/ICSE and State Board syllabus of the states covered by NLT. Covering 18 state boards besides the Central Board syllabi, this SMS program is available in 12 languages. A following of 3 million subscribers is testimony to the usefulness and popularity of the product. |
| Sector | M-Learning |
| Author(s) | Nokia Life Tools Projects |
| Country | India |
| Website | Read more:<http://www.enablem.com/PrepNlt.aspx><http://www.enablem.com/AboutUs.aspx> |

**E-TRANSPORT**

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| Title | Apontador Traffic |
| Summary  | Third largest city in the world has 6 million vehicles occupy Sao Paulo’s streets every day. Traffic jams make citizens spend more than 4 hours in traffic every day. The app allows the user to access images from traffic cameras and to receive traffic alerts pertaining to the user’s position. The app helps organize traffic. |
| Sector | Mobile Application, Private |
| Author(s) |  |
| Country | Sao Paulo |
| Website | Read more:  <http://maplink.com.br/noticias/sao-paulo-sp><http://maplink.com.br/rodovias/sao-paulo-sp><http://maplink.com.br/corredores/sao-paulo-sp/todos><http://www.apontador.com.br/mobile/aplicativo-celular-apontador> |
| Title | **Roadify** |
| Summary | Roadify takes transit schedules, service alerts, delays and other official data and adds a layer of crowdsourced commentary about local transit conditions from riders.Roadify gives:- Official transit schedules with real-time arrivals- Both licensed PDF maps & street view- Official service alerts & changes- Ability to give & receive updates from other riders- Twitter integration for every line- A list of nearby available parking through a parking spot exchange systemCheck favorite routes in one app and give updates on the go. Roadify makes it easy to find when the train, subway, bus or ferry is coming without having to download a bunch of expensive apps. |
| Sector | Intelligent transport |
| Author(s) | Roadify |
| Country | US, Global Impact |
| Website | Read more:<http://www.roadify.com/><http://www.roadify.com/about.html> |

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| Title | KMB  |
| Summary | KMB mobile app was launched in March 2011; it is one of the most favorite applications in Hong Kong. The app embedded 800 bus routes data with offline bus route search and also the online update. It utilized the GPS technology, 3G, wifi and location notification. The app provides more rapid, more convenient and more accurate bus route information to users, anytime and anywhere. |
| Sector | Public Transport , Private |
| Author(s) |  |
| Country | Hong Kong |
| Website | Read more:<http://www.mobilesoft.com.hk/#fragment-1><http://www.mobilesoft.com.hk/?page_id=23> |

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| Title | Gemalto ( e-Driver’s license ) |
| Summary | The e-Driver’s License project aims to reduce the incidence of car-related calamity by alerting officials to the driver’s history.Inside the e-licence is a microprocessor that stores the driver’s data - vehicle registration number, the owner’s identity, insurance details, and pollution control certification status. It also contains security features that can help curb car theft - a big contributing factor to car accidents. |
| Sector | Transport Department |
| Author(s) | Gemalto |
| Country | India |
| Website | Read more:<http://www.gemalto.com/php/pr_view.php?id=772><http://www.gemalto.com/index.html> |

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| Title | MASABI - Mobile Ticketing Solution ( m-Ticketing ) |
| Summary | The application allows travelers to securely purchase and display rail tickets on both smart phones and most mass-market handsets. The tickets are then displayed in the app as a barcode or human readable ticket which can be scanned or checked visually. With the application, consumers can buy their tickets anywhere at any time; completely bypassing queues at ticket offices.Masabi is the leading developer of mobile ticketing technology for the transport sector. Its award-winning ‘Ticket Machine in Your Pocket’ applications signal the end of ticket queues by allowing passengers to quickly and securely buy and display tickets on almost any mobile phone, not just smart phones. The company’s technology allows transport operators to transform their passengers’ travel experience while also dramatically expanding sales capacity without significantly increasing costs.Masabi works in partnership with major transport systems integrators, including thetrainline.com and Atos, and is deployed with leading transport operators including Virgin Trains, Cross Country Trains, First TransPennine Express, First Hull Trains, Chiltern Railways and many others. |
| Sector | Transport |
| Author(s) | Masabi, Atos |
| Country | U.K. – Global Impact |
| Website | Read more:<http://www.masabi.com/passengers/what-are-mtickets/><http://www.masabi.com/passengers/how-mtickets-work/><http://www.masabi.com/about-us/company-information/><http://www.masabi.com/operators/services-platform/> |

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| Title | INRIX – Map Link |
| Summary | INRIX Traffic takes into account every traffic factor, including traffic congestion, road construction, accidents, events, police activity, and historical traffic patterns to give you the most complete traffic data available. With personalized traffic from INRIX® Traffic, you can make informed driving decisions – like the best time to leave and which route to take. Fastest Routes: Easily decide which route is the best choice to get around today’s traffic based on data from nearly 100 million drivers.**INRIX traffic features:*** **Real Time Traffic:** This isn’t guesswork. Real Time Traffic enables you to make smarter decisions and avoid traffic delays. Our traffic insights are obtained by utilizing the INRIX® traffic network – the largest one in the world.
* **Traffic Impacting Incidents:** Often times, traffic causing events simply can’t be predicted. With INRIX®, you receive critical information about traffic incidents on your route such as accidents, police activity, construction, and events.
* **Traffic Forecasting:** Don’t jump in the car without being fully informed. Since you can view traffic information up to twelve hours into the future, you’ll know the best time to leave.
* **Report Incidents:** Be a part of our network. Help your fellow drivers by sharing incidents you encounter along your route with the INRIX® driving community and report when the traffic color is wrong.
* **Follow Me:** Tell us where you are and we’ll get you there faster. You can set the map to center on your current location.
* **Real Time Best Route:** You know your favorite routes, but we’ll always help you pick the best one. Determine your best route to work or home by comparing travel times and traffic conditions.
* **INRIX® Arrival Time:** Get personalized traffic and travel times to home and work based on current and forecasted traffic conditions. INRIX® Traffic takes the E out of ETA!
* **Share Arrival Time:** Keep everyone in the know, and manage expectations. You can quickly and easily share your arrival time to home or work with contacts of your choice.
* **Live Traffic Alerts:** Fewer traffic surprises, a little more peace of mind. Receive live traffic alerts notifying you of traffic impacting incidents based on your location and personal preferences.
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| Sector | Intelligent Transport |
| Author(s) | Inrix – Map link |
| Country | US, Brazil |
| Website | Read more:<http://www.inrixtraffic.com/><http://www.inrix.com/companyoverview.asp><http://www.inrix.com/mobile.asp> |

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| Title | Taxi Guard / Taxista Vigilante |
| Summary | Is a citizen involvement program driven by the State Government which gives a communication device to workers who are driving those closest to the needs of the population, so that through a digital camera phone submit reports of accidents, damage to public works such as potholes, water leaks and complaints of alleged criminal acts, among others, for immediate attention by the authorities. |
| Sector | Public reporting |
| Author(s) |  |
| Country | Mexico |
| Website | Read more:<http://www.chiapas.gob.mx/taxista-vigilante><http://www.fpchiapas.gob.mx/transparencia/inicio/> |

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| Title | Electronic Road Pricing System- CEPAS SMART CARD |
| Summary | The use of a national e-purse standard CEPAS (Common E-PurseApplication Specification) further enabled the development of a single transport card which can be used on both public transport and private transport i.e. road pricing and parking. It incorporated the requirements ofa banking e-purse as well as that for transit ticketing and road pricing, among other applications. One of the most important features of the CEPAS technology was the AutoLoad option to increase purse balance by aspecified amount when the debit amount is greater than purse balance, provided the card is linked to a bank account or credit card. This eliminates the need to go to a specific top-up terminal.Developed in-house by the [LTA](http://en.wikipedia.org/wiki/Land_Transport_Authority) (Land Transport Authority ) Singapore, SeP ( System for e-Payments) is built on the Singapore Standard for Contactless ePurse Application ([CEPAS](http://en.wikipedia.org/wiki/CEPAS)) which allows any smart card that complies with the standard to be used with the system and in a wide variety of payment application.With SeP, commuters will be able to use cards issued by any card issuer for transit purposes as long as the card complies with the[CEPAS](http://en.wikipedia.org/wiki/CEPAS) standard and includes the transit application. Commuters can eventually use [CEPAS](http://en.wikipedia.org/wiki/CEPAS)-compliant cards for Electronic Road Pricing (ERP) payments in vehicles fitted with the new generation In-vehicle Unit (IU), Electronic Parking System (EPS) carparks and other electronic payment systems that support the CEPAS standard.**Details about the ERP system** :The ERP system uses dedicated short-range communications(DSRC) and Automatic Number Plate Reader (ANPR)technology for enforcement. Vehicles are charged whiletraveling at full highway speeds. All vehicles registered inSingapore are required to have a transponder with a prepaid“stored value smart card” inserted. The smart cardsare available through various banks and can be replenishedonline, by telephone, at kiosks, and at ATMs. A newgeneration smart card was introduced in 2006 and canbe used to pay transit fare, parking, and at various retailstores, with the intent of increasing the card’s utility to theholders. Vehicles without an active transponder detectedface a SGD $70 (US $50) fi ne, while those with insuffi -cient smart card funds are charged an administrative feeof SGD $8 (US $6). This automated enforcement keepsviolations at less than one percent. The introduction ofERP was accompanied with new park-and-ride lots, expandedtransit service into the CBD, and a 30 percentdecrease in CBD parking rates. |
| Sector | Intelligent Transport System |
| Auhtor(s) | LTA ( Land Transport Authority ) |
| Country | Singapore |
| Website | Read more:<http://ltaacademy.lta.gov.sg/doc/J09Nov-p53Prakasam_E-Payment.pdf><http://www.onemotoring.com.sg/publish/onemotoring/en.html><http://www.ezlink.com.sg/ez-link-card/where-to-use.><http://www.standards.org.sg/files/Vol13no3art4.htm> |

**E-JOURNALISM**

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| Title | YouReporter |
| Summary  | YouReporter is the platform of choice that gives a voice to anyone with a mobile phone, and thus a chance to shape society's views on current issues. The stories are submitted to RIA Novosti directly from mobile phones or computers using MMS. Over 25 stories are contributed daily since its launch in April, 2010 |
| Sector | Mobile Application, Private |
| Author(s) |  |
| Country | Russia |
| Website | Read more:  <http://youreporter.ru/><http://en.rian.ru/agency_news/20110629/164923565.html><http://en.rian.ru/search/?query=YouReporter&x=0&y=0><http://en.rian.ru/> |

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| Title | Ghana Decides |
| Summary  | The project was created by the Ghana Journalist's Association for the Elections in December 2008. Mobile phone users were invited to subscribe prior to the elections. After the elections, they received SMS messages as soon as the Electoral Commission certified the results, giving them accurate information instead of rumors |
| Sector | Government |
| Author(s) |  |
| Country | Ghana |
| Website | Read more:  <http://www.mobilecontent.com.gh/partners.php> |

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| Title | Ushahidi |
| Summary | Ushahidi is a platform used as a tool to easily crowdsource information using multiple channels, including SMS, email, Twitter and the web. The site has grown to become an important resource for citizen journalists in times of crisis like the Haiti earthquake. Ushahidi Liberia provides free customized mapping technology and ongoing tech support to humanitarian and development actors tracking conflict, peace building and the 2011 electoral process in Liberia. By offering individual maps for partner organizations and aggregated public maps on issues of national concern, Ushahidi Liberia aims to connect people across civil society, government and the media using a common platform for information sharing.  |
| Sector | Media, Private |
| Author(s) |  |
| Country | Kenya , Liberia,Sudan etc. Global reach. |
| Website | Read more:<http://ushahidi.com/><http://ushahidi.com/products/ushahidi-platform><http://www.liberia2011.ushahidi.com/><http://www.ushahidiliberia.com/> |

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| Title | Nagorik Kontho |
| Summary | This Web Portal is an internet-based platform that is equipped to receive citizens' opinions and reports via a range of options using mobile phones and the web. Citizens can now participate in quality of service reporting by sending their text, video, or voice messages from mobile phones, or directly uploading them to the portal via webThe target audience of the web portal are :* Different public service providers (municipalities, upazilla parishads, directorates, local government offices, hospitals,etc.
* Journalist & Media (local and national level )
* Clients of the specific services (citizens and communities, for example, civil society members, youth groups, cultural organizations, academics, etc)
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| Sector | Information |
| Author(s) |  |
| Country | Bangladesh |
| Website | Read more:<http://www.nagorikkontho.org/portal/about><http://www.nagorikkontho.org/portal/reports/submit><http://www.nagorikkontho.org/portal/> |

**Rural mobile Connectivity**

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| Title | Lite-Site |
| Summary | Access to mobile communications is credited with boosting local economies, but almost a quarter of the world’s population doesn’t have affordable access to wireless voice and data services. Altobridge Ltd. Developed a low-cost solar-powered wireless system called lite-site that aims to tackle 3 big barriers to extending wireless service to remote areas: high capital costs, high operating costs and high transmission costs.Each base station in Altobridge’s system uses only 90 watts of power, making it possible for stations to operate solely on solar energy. And by compressing data transfers, the system needs only about a quarter of the satellite brand-width normally required, reducing transmission costs. Altibridge is a leading provider of 2G/3G; use of lite-site enables mobile network operators to bring mobile connectivity to remote communities at very low costs.  |
| Sector | Mobile Communication |
| Author(s) | Altobridge |
| Country | Malaysia, Mongolia, Indonesia, Níger, Tonga, Oman, Kenya |
| Website | Read more:<http://www.altobridge.com/solutions/altobridge-lite-site%E2%84%A2/><http://www.altobridge.com/solutions/altobridge-lite-site%E2%84%A2/features-benefits/> |

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| Title | MzansiSMS |
| Summary  | The MzansiSMS not only aims to provide low-cost SMS to poorer South Africans, but also creates new income streams for vendors who sell MzansiSMS credit. Between 40% and 50% of all the revenue collected is shared with MzansiSMS vendors. MzansiSMS is thus an empowerment vehicle enabling anyone with a cellphone to start selling MzansiSMS credit. |
| Sector | Mobile Communication, Private |
| Author(s) |  |
| Country | South Africa |
| Website | Read more:  <http://www.mzansisms.co.za/learn><http://www.mzansisms.co.za/> |

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| Title | **Jokko Inititative - RapidSMS** |
| Summary | Jokko makes it possible to communicate with a network of people by sending a text message the communications systems that utilizes a functionally dubbed ‘SMSForum’ that allows the community members to access a server in the Tostan office by sending their text to a magic number. This number feeds directly into the server which then forwards the SMS to a group of community members’ phones. |
| Sector | Communication |
| Author(s) |  |
| Country | Senegal |
| Website | Read more:<http://mobileactive.org/how-tostan-using-mobiles-literacy-and-community-empowerment> |

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| Title | Spoken Web |
| Summary | Spoken Web (a.k.a World Wide Telecom Web or Telecom Web) is a technology to enable the illiterate and the underprivileged with the power of information by using mobile phones (since its well known that mobile phone penetration is much more than computer/internet penetration in developing countries and ~70% of the people of the world don't/can't access internet). This is a system for creating and accessing 'VoiceSites' (analogous to WebSites), VoiLinks (analogous to hyperlinks) etc. to potentially create a 'spoken' network of information. A VoiceSite can be accessed through any phone (even a landline) without a need to own a computer or knowing how to read and write. Spoken Web has been deployed through several pilots in different parts of the world with tens of thousands of users using the system.Though primarily meant for the under-served in population in emerging economies, it has several applications for the developed world as well. |
| Sector | Remote Coomunication |
| Author(s) | IBM |
| Country | India |
| Website | `Read more:<http://researcher.watson.ibm.com/researcher/view_project.php?id=2997&i=y><http://www.ilri.org/ilrinews/index.php/archives/3579><http://southasia.oneworld.net/ictsfordevelopment/web-on-voice-for-rural-india/> |

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| Title | Souktel |
| Summary | Souktel is a cell phone-based service that uses SMS and voice-menu technology to link young people with jobs and connect aid agencies with people who need help. Founded by Palestinian, Canadian and American graduate fellows at Harvard University and M.I.T. , Souktel has been changing lives across the developing world  |
| Sector | Communication |
| Author(s) |  |
| Country | Global Development |
| Website | Read more:<http://www.souktel.org/about.html><http://www.souktel.ps/ar/seeker><http://www.souktel.org/jobmatch.html> |

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| Title | IESC GeekCorps – Desert PC |
| Summary | The Desert PC provides affordable internet and information access to Mali's remote communities.Geekcorps Mali created the Desert PC, which is a sealed, fanless system based on VIA Technologies' Mini-ITX form factor. The Desert PC has a heatpipe and external fan that allows for passive and active cooling. Geekcorps Mali replaced the magnetic hard disk with a solid state disk to eliminate moving parts, and customized its own Linux distribution, Kunnafonix, to minimize the number of disk writes. The Desert PC normally consumes only 35 watts or less of power, one-sixth of the electricity required for a regular computer. To solve the problem of costly internet, the team disabled graphics and installed low band to reduce data transmission consumption to 5-to-20 percent of traditional use. That reduced the cost of internet service (which is billed per kilobyte) by 80-to-95 percent, to approximately $30 per month. Since its installation, the Desert PC has drawn considerable interest from the press and private enterprise, including a partnership with VIA Technologies. |
| Sector | Rural communication and education |
| Author(s) | IESC, USAID |
| Country | Mali |
| Website | Read more:<http://www.youtube.com/watch?v=APJ67L484Qk&feature=player_embedded><http://www.iesc.org/geekcorps><http://www.iesc.org/ict-examples-of-our-work.aspx> |

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| Title | TxTeagle – AIE platform |
| Summary | A large, global, and reasonably educated workforce remains underused because of poverty and isolation, especially in rural areas. With the rapid penetration of telecommunications in developing economies, Txteagle believes this situation can change.Txteagle is a mobile phone-based SMS server application that takes tasks fromcorporate clients (such as Nokia and Google), breaks them down into multiple microtasks, and sends them out for completion to registered users. Targeted users are the rural poor in developing economies, who, through their mobilephones, supplement their incomes with these microtasks.A key enabling factor in txteagle’s business model is its Accuracy Inference Engine (AIE), which, once tasks have been broken into microtasks, can monitor user performance. The AIE platform is a set of computational routines that candynamically predict which available workers will be most likely to complete the given task successfully, correctly infer when the job has been satisfactorily completed, and differentially pay workers in proportion to their level of contribution, all to within a 99 percent confidence interval of accuracy. The firm also uses a database that monitors and records user performance. |
| Sector | Rural employment through communication |
| Author(s) |  |
| Country | Global Impact |
| Website | Read more:<http://wikimobidex.org/index.php?title=Txteagle><http://www.hks.harvard.edu/netgov/files/talks/docs/2008-09-15_seminar_eagle_mobile_phones.pdf><http://www.infocomminvestments.com/wp-content/uploads/2011/08/29-august-2011.pdf> |

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| Title | JANA |
| Summary | With access to 2.1 billion consumers in over 80 countries, Jana’s proprietary technology platform provides the ability to quickly reach the “next billion” consumers in urban and rural areas around the globe. With a unique and relevant incentive structure of mobile phone airtime compensation, Jana is able to highly engage with respondents in geographies that have traditionally proven difficult. |
| Sector | Surveys |
| Author(s) |  |
| Country | Global Impact |
| Website | Read more:<http://jana.com/research/><http://jana.com/research/sample/><http://jana.com/marketing/mobile-couponing/><http://jana.com/research/omnibus/> |