

TEXTING PEOPLE OUT OF POVERTY



A bank account is one step on the road to financial stability. A program called Juntos “talks” to its users to ensure that the newly banked actually put their money aside, writes **Laura Shin**

Carmen Hernandez, 34, lives in Dallas with her husband and five children. Her husband works in construction, earning about \$50,000 a year. Hernandez makes party decorations and tailors clothing, making \$800 to \$1,000 a month. In February 2014, the family only had \$300 in savings. That month, Hernandez began using a program called Juntos that sends text messages to her mobile, a basic cell phone. The texts would ask her things like, “Do you want to save more?” If the answer was yes, she would respond with an amount, which would be deposited into her savings account. Or, they might ask if she had an emergency and remind her that she could use her savings. Or, they might just encourage her to continue saving. A year later, the family savings was closing in on \$5,000. “All the messages they send really help me,” said Hernandez, with her 14-year-old son acting as translator. “If I didn’t use it, I

would save less.” The San Carlos, California-based company behind the program, Juntos Finanzas (which goes by Juntos), promotes financial inclusion and helps first-time bank account holders, or the “newly banked,” to manage their money. “Our hope is to increase active client rates and active balances in accounts,” said Katie Nienow, cofounder and vice-president of business development. The company got its start in 2009 at the Institute of Design at Stanford, when a student named Ben Knelman (now CEO) created a simple app to help the school janitors. Initially, a janitor named Karina laughed at the idea that she could save on her \$21,000 salary. But a year later, she had saved \$2,000 by using the app. Juntos went on to win the innovation award for financial inclusion at the 2012 G20 summit in Mexico City.

In a pilot study in Colombia, participants working with Juntos ended up with 50 percent higher balances than the control group. Many users, who already feel connected to their phones-one referred to hers as her baby-end up feeling such a personal connection to the app that they respond with messages like, “I just want to thank you for your help.”

Your motivation has been very useful.” The company now has 200,000 users, obtained through partner financial institutions, in Colombia, Mexico and Tanzania. A team of writers with backgrounds from psychology to design use behavioral economics and on-the-ground research to customize each version to the dialect and culture of that country. Juntos also has a version for users in the United States, which is targeted at recent immigrants who are new to the banking system.

“In recent years, innovations like branchless banking, mobile banking and mobile money have meant that banking services could be provided to the poor at cheaper cost, so access to financial services was becoming a reality for the poor,” said Nienow. But while banks have an easy time getting people to open accounts, customers often immediately let their accounts fall dormant, or unused.

Dormancy rates for the newly banked range from 40 to 90 percent around the world.

People who don't have active accounts may engage in behaviors that put their money at risk. They may keep cash at home, where it might get stolen.

For more information
Website: <http://juntosglobal.com/>
Video: <http://www.sparknews.com/fr/video/juntos-finanzas-positive-financial-impact-sms>

Impact Journalism Day: 45 newspapers unite to bring readers uplifting, solutions-based news

Reading the news on a daily basis can be a depressing affair. Worldwide, readers and audiences repeatedly report that they are put off by how negative the news seems to be. Yet the media’s role is to bring major issues and problems to the foreground and to keep us alert. Must the headlines conform to the age old adage that “when it bleeds, it leads”?

The idea behind Impact Journalism Day is to show that the media also fulfill their role by reporting on inspiring solutions to the world’s problems.

The alliance of 45 newspapers, united by Sparknews, presents a different vision of journalism: problems AND solutions can make the news together. This view, along with the conviction that quality, solutions based news is something readers aspire to have more of, is part of a growing movement in the press to feature stories of hope and change.

Impact Journalism Day is just the beginning. Each edition has seen a steady increase in the number of newspapers and newsrooms onboard, excited to show their commitment to solutions based reporting. Some journalists were initially concerned this content might be naïve or simplistic, but are now eager to participate and



uphold this philosophy in their day to day activities. They are fueled by conviction and also by seeing firsthand that this type of reporting has a measurable impact on the ground.

When the public learns of real solutions, the results can be tremendous. Readers gain greater understanding of the problems and are given the means to engage and the hope to believe that they can become changemakers.

Every reader can and does make a difference. Last year’s articles helped contribute to the growth of the projects featured, via an increase in awareness, volunteering, orders, investments, donations or even via replication in new countries.

Now it’s your turn to be part of the movement! Show the media that this kind of news matters. Tell your friends and family about

Impact Journalism Day, buy an extra copy for your children or your colleagues, share the articles you like on the web and be part of the conversation on Twitter and Facebook.

You can take part in our selfie contest by posting a photo of yourself and this newspaper via Twitter (#ImpactJournalism and add the @thenationnews or the Facebook page of our founding partner, AXA (facebook.com/AXAPeopleProtectors).

Help the innovators and entrepreneurs featured in these stories to overcome the challenges they face by joining a brainstorming session (beta.makesense.org/ijd).

And suggest projects we might consider for next year’s Impact Journalism Day (www.sparknews.com/ijd). Enjoy your read!

Christian de Boisredon and the Sparknews Team.

Christian is the founder of Sparknews and an Ashoka Fellow.

For more information: impact@sparknews.com

with the world's leading newspapers

POWERING VILLAGES, EMPOWERING LIVES

An unpaved, dusty road lined with bushes and shrubs leads to a sprawling campus and a large classroom filled with solar panels and equipment. Here, Geeta Devi, a 45-year-old woman in a red sequined sari and a silver nose ring, was recently explaining a complicated-looking circuit to a group of awestruck women standing around a worktable piled high with circuits and lanterns.

Devi is a solar engineer. Or, to be precise, a "barefoot" solar engineer, one of hundreds of women in their late thirties and forties (most of them grandmothers) from some of the most remote corners of India, trained by the Barefoot College to build solar panels and provide their off-grid villages with power.

Apart from lighting up villages, the program has also become an important tool for empowering rural women, many of whom are illiterate. Devi's life has undergone a sea change. From her formerly unremarkable existence, tending the fields, livestock and her family, she is now financially independent thanks to her role teaching at the college, where she earns a small monthly salary. She is respected in her community, a person whose opinions are sought after. "Today, I matter," she said.

Barefoot College was founded in the early 1970s by social activist Sanjit "Bunker" Roy, and it has been teaching solar electrification since 1989. It works out of Tilonia, a small, somnolent village of faded green fields and chocolate-box hillocks, in the desert state of Rajasthan, around 100 kilometers from the state capital, Jaipur. Starting with local women and panning out to the rest of India, today the Barefoot imprint reaches 64 other countries as well. It has an off-site campus in Sierra Leone, a brand new one in Zanzibar, and more planned in South Sudan, Tanzania, Burkina Faso, Senegal, Liberia and Guatemala. "The policy of the Barefoot College, in the words of Mahatma Gandhi, is to reach every last man or woman," Roy said.

In India's Barefoot College, rural women learn to make and maintain solar panels, bringing clean power to their villages and creating employment for the previously unskilled, writes **Nilanjana Bhowmick**.



* At Barefoot College in Tilonia, India, rural women learn to make and maintain solar panels.

Photo Credits: Lars Boland/Varial

Most of the teaching still happens in Tilonia. Every year, the college trains 100 women from India and 80 from Asia, Africa and Latin America, in two batches for six months each. The Indian government recognized the course in 2008 and covers the students' training and travel costs. The Ministry of External Affairs pays around 150,000 rupees (US\$2,500) plus travel costs for each international grandmother, while the Ministry of New and Renewable Energy pays roughly 70,000 rupees for each domestic trainee.

Funding from private individuals and foundations helps to pay for solar equipment and other costs.

Each grandmother learns how to make, assemble, maintain and repair solar panels. When time allows, they also learn to make sanitary napkins, mosquito nets

village and are not interested in looking for jobs in the city," he pointed out. "They just want to live closer to the land, their children and animals, and pass on their skills to the younger generation."

The international students study in the old campus, about a kilometer from the new one. Joselyn Mateo Diaz, a 41-year-old grandmother from the Dominican Republic, traveled all the way to India this spring to learn how to solar power her village. Her neighboring village was recently electrified. "The government forgot about us," said the ever-smiling Diaz. "My only wish is to study with my grandchild at night."

And soon she will. Diaz, who taught herself to read, has no problem following the lessons as they are carried out in basic English and through color-coded circuits and sign language. Back home, the villagers will pay a nominal monthly stipend to cover her services as well as components and spare parts for the panels.

"We kept the Barefoot model simple so it could be managed, controlled and owned by the community themselves," Roy said.

Globally, 1.3 billion people are off-grid. Of these, more than 300 million live in India, where the national electrification rate is 75 percent and rural electrification lags behind at 67 percent. More worryingly, around 800 million Indians are still dependent on carbon-emitting and polluting fuels.

For more information

Website: <http://www.barefootcollege.org/>
Video: <http://www.sparknews.com/en/video/barefoot-college-helps-women-become-solar-engineers>

Read more on www.thenationonlineeng.net

Incredible Edible

A handful of volunteers in an English town planted rhubarb and broccoli on public land, along with the seeds for a worldwide movement, writes **Anna Polonyi**



Chives growing in front of the community college, one of the city's dozen or so public growing spots.

Photo Credits: Anna Polonyi

Plant first, ask later. This is what a handful of volunteers in an ordinary town in northern England did, and from it sprang a worldwide grow-it-yourself revolution. "We don't like to call it guerrilla gardening, because that reminds us of macho warfare. We'd rather call it naughty but nice" said the chair, Mary Clear.

Electricity from your garden

Solar panels on our roofs will soon be a thing of the past, says Markus Weingartner. That's why the part-time Swiss inventor builds solar furniture. Writes **Christian Zürcher, Tages-Anzeiger, Niederglatt (Switzerland)**

The table in a garden not far from Zurich looks like many a garden table: chromium steel, simple design.

But there's a difference: one leg houses a cable that plugs into a power point.

The table leaf is black and turns out to be of glass, covering a set of solar panels. "My solar table - an energy-producing piece of furniture," says Markus Weingartner, an engineer and creator of solar furniture. The table generates 280 kilowatt-hours of electricity a year, enough to cover 30 per cent of a person's energy consumption or to power an e-bike for 70 kilometres every day.

An electrical engineer by profession, Weingartner changed track 10 years ago and founded a business for solar installations. In 2013, he designed his solar table. Unlike rooftop panels, the electricity generated is fed directly into the private grid via a power point. "Ten years from now we won't be seeing a lot of solar panels on small roofs anymore," he says, because for an individual, installing

rooftop panels will become less and less viable. Weingartner, who also builds solar panels for flower pots and side tables, sees a niche market for his solar furniture:

"Ecology-minded people can do something for the environment without needing to obtain a building permit and having to spend 30,000 francs on a solar installation."

That's his vision, anyway. The reality is different: He has sold some 30 solar tables so far but he needs to sell at least 300 to cover his expenses. His experiences are not encouraging:

"People stop, have a look, say 'Wow, what a super idea' and amble off." So, is the willingness to invest in renewable energy overestimated or eroded by double standards?

Weingartner wouldn't put it that harshly, but says: "It's what people do that counts, not what they say."

For more information

Website: <http://energiemoebel.ch/>

PREVENT LAND CONFLICT WITH VILLAGE MAP

Geared with a GPS (Global Positioning System), three village communities in the Sambas Regency, West Kalimantan created their village maps. By creating maps, they wanted to prevent land conflicts and avoid the threat of land claiming. Three villages are; Lela, Tri Mandayan, and Sebagu in Teluk Keramat Sub-District, Sambas.

BLOOD DONORS

A web- and mobile-based application in the Philippines seeks to bring together blood donors and patients to finally address the problem of the lack of blood donors and incompatibility for some desperate patients.

RIDERS FOR HEALTH

There is no denial that the World Health Organisation (WHO), the United Nations (UN) and many other non-governmental organisations (NGOs) as well as various parastatals have engaged in endless struggles to provide health care for mothers and children across less privileged communities in Africa.

THE DOG THAT CAN SMELL DIABETICS

'Izzy' is a German shepherd, a very special one: he has been trained to smell, 20 minutes in advance, when his master is about to have a hypo-glycaemic crisis, lose consciousness and slip into a coma. He can smell a particular odour, undetectable by humans, which signals a change in blood sugar levels.

The idea is to claim public property and plant it with food that can then be picked up by anybody who walks by. Incredible



Safermom team at work.

Photo Credit: SaferMom

A SMARTER SMARTPHONE

A young Dutch designer reinvents the mobile phone (and experiments with everything else), **Writes Nina Siegal**

When Dave Hakkens' camera broke during a vacation in 2012, the Dutch design student took it apart to see what had gone wrong.

The lens motor had died. Contacting the manufacturer, he learned that he couldn't replace that single element. "I realized that that's how it always goes with electronics," he said. "When something is broken you can't fix it anymore; you just have to buy a new one. I felt like I'd like to find something to change that."

For his graduation project he decided to upgrade another ubiquitous piece of electronics, the smartphone. His concept was a modular telephone that would allow people to replace individual components separately. He called the idea "Phonebloks" and posted a video explaining the idea in 2013.

Within 24 hours, the video had gone viral. In less than two months, Hakkens engaged 800,000 people in a Thunderclap campaign to promote the idea to millions more. His phone and email were buzzing with offers. Then Google called; its developers had been secretly working on a similar modular smartphone.

Google offered him a job, he said. But he turned it down, and instead made a deal that Google would open up their product development to the public and allow him and his community of modular phone backers to become part of the process.

"I guess my mind works more from what's the best for the world, and not what makes you the most profit," he said. "The idea right now is to keep things open and free, because that way everybody gets smarter and everybody wins."

For more information

Website: <https://phonebloks.com/en>
Video: <http://www.sparknews.com/fr/video/phonebloks-one-year-already>

Seeing for two

The app "Be My Eyes" allows sighted volunteers to help blind people all over the world, just by using their smartphones, **Writes Justin Cremer**

The free iPhone app Be My Eyes connects blind users with sighted volunteers. When a blind user needs help, he accesses the app and Be My Eyes rings up the first available volunteer. The two are connected over the blind user's video camera and the sighted user lends her eyes for a task that usually takes just a minute or two, such as checking the expiry date on food.

It's a process that app cofounder Hans Jørgen Wiberg refers to as micro-volunteering. "A lot of people want to do something good but they are busy," he said. "With this app, they have an opportunity to help out if they have time." Nearly 200,000 sighted users have signed up, with connections in 80 different languages.

Be My Eyes also has 18,000 registered blind users. One of them is Copenhagen native Kamila Ryding, who said that she typically uses the app once or twice a week, primarily for help in identifying household goods.

She said that Be My Eyes keeps her from feeling like a burden to her family and friends. "I like to have a friend be a friend and not a helper."

But blind people aren't the only beneficiaries; volunteers also have much to gain. One sighted user posted on Facebook, "This is the first app that has ever affected me on such an emotional level... I feel like I'm getting more out of this app than the person who called me."

For more information

Website: <http://www.bemyeyes.org/>
Video: <http://www.sparknews.com/fr/video/be-my-eyes-smartphone-app-help-blind-people>

For more stories check,
www.thenationonlineng.net

Safermom: Using technology to reduce maternal and infant mortality

Justice Ilevbare writes on a technology based initiative tagged; Safermom put in place to addresses the issues relating to maternal healthcare care crisis in Nigeria by using interactive and low cost personalized text/voice messages.

The joy of Mrs. Ariyo, knew no bound when she delivered her baby few years ago. Before her new bundle of joy, she had suffered repeated loss during childbirth - a situation which earned her several name tags from her in-laws.

Today, the story is different. Mrs. Ariyo, an Ekiti-based mother and several others are beneficiaries of SaferMom initiative - a platform that addresses the issues relating to maternal healthcare care crisis in Nigeria by using interactive and low cost personalized text/voice messages.

With just about two years of its establishment, SaferMom already have not less than 2,500 subscribers on the platform, "we have registered 2,500 subscribers to our platform, some which are fathers or relatives in case the mother has no access to a mobile phone," Lanre Adeloje, CEO of SaferMom said.

SaferMom basically engages mothers with vital health information in form of SMS and personalized voice call to improve maternal and child health. Apart from pregnancy follow ups, tracking of immunization, nutrition guides, child

health and safety tips, SaferMom also send messages that help disprove superstitious believes to women.

Adeloje and his team are poised to eradicate the cases of maternal, neonatal and child mortality using mobile health technology in underserved communities in Nigeria, expressed satisfaction of the success recorded so far since the introduction of the SaferMom initiative, "the testimonies we receive have been one of the best thing that happened to us and also our driving force. Maternal and child health illiteracy is considerably high in Nigeria," he added.

The team which comprise of experts of Physiologists, public Health practitioners, Physicians, Designers, programmers came together to reduce this phenomenon, presently works in South West Nigeria with hope to make it a pan Nigeria project with time.

For Adeloje and his team, the idea to introduce the SaferMom initiative is more than just hype but the passion to provide a solution to the scourge ravaging poor women in the society. A passion driven by the result of a research, "Our research shows that most solutions available aren't targeted at mothers below the poverty line but rather with mothers with smart phones or internet enabled phones. Our innovative and unique solution allows mothers to access our platform irrespective of the kind of phone they use or their location," Adeloje said.

He added, "As we speak, a mother had just lost her life due to complication related to pregnancy and child birth according to reports by World Health Organization. In a core village in Northern Nigeria, an unskilled health practitioner is probably battling with a life of a child which has little or hope of surviving.

"These are few realities of a country that loses about 40,000 mothers and 260,000 new born babies yearly due to preventable health challenges. With about 50% of total population of Nigeria living in low income communities, access to comprehensive

"Our research shows that most solutions available aren't targeted at mothers below the poverty line but rather with mothers with smart phones or internet enabled phones. Our innovative and unique solution allows mothers to access our platform irrespective of the kind of phone they use or their location,"

healthcare is a luxury. Many new and expectant mothers travel for several hours away to access healthcare thereby reducing antenatal care by 40% in the developing world.

"Many new mothers fail to present their babies for immunization routine for several reasons ranging from distance barrier, contrary religious believes, high transportation cost, negligence and illiteracy. In slum areas where health facilities are present, wards are densely populated due to poor schedules, disease burdens on health workers mainly due to communicable diseases such as TB, Malaria and HIV/AIDS.

"A skilled medical attendant has to deal with about 20,000 patients with varying degrees of ailment in very harsh conditions. In some communities, modern medical healthcare is seen as abomination. Women are barred from receiving modern health care thereby seeking native approaches which may be unsafe and hazardous to health.

"Our focus basically is to help as many mothers by providing key health care information through their pregnancy

phases to child developmental stages which is key to their survival."

Eventhough it has recorded some successes, Adeloje outlined a number of challenges to include:

- * Messages fail due to network subscriptions used by mothers
- * Not all mothers still has access to a Mobile phones
- * Since mothers receive our contents via their phones, their phone is not always charged (might take 2 or more days before gets charged again)
- * Registering more mothers to ensure national scale is still a huge task
- * Raising funds, getting professional translators of our contents to local languages, getting more volunteers to register more mothers among others.

Amongst others, the SaferMom allows pregnant mothers to constantly listen to targeted NGOs, corporate firms working towards MDGs. Other programs of the team include; tracking of vaccination, education on breastfeeding, safe health/family campaigns and follow up of pregnant or nursing mothers.

SaferMom also allows health workers to track/follow up health behaviours of pre and post-natal activities of mothers and receive feedbacks immediately.

Additionally, SaferMom helps to provide information and reminders to mothers and entire family on hygiene, family health and preventive health tips and with just a click, rural dwellers/mother's health can be reached and accessed.

In an emergency situation, SaferMom is used to reach rural communities in just a fracture of minute.

For more information www.safermoon.org

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