

# THE WALL STREET JOURNAL.

[CIO JOURNAL.](#)

## Some Good Tech News: Entrepreneurs Leverage Tech for Economic Inclusion

MIT's Inclusive Innovative Challenge seeks out and awards entrepreneurs that are using technology to reinvent the future of work



A man walks through Killian Court at the Massachusetts Institute of Technology in Cambridge, Mass., May 13, 2016.

PHOTO: BRIAN SNYDER/REUTERS

By

*Irving Wladawsky-Berger*

Nov 23, 2018 9:20 am ET

Between the never-ending stream of news linking bad actors to social networks and studies documenting society's growing smartphone addiction, it seems almost wrong today to think that technology can -- ahem -- help make the world a better place.

That's why I am thankful for the annual [Inclusive Innovative Challenge](#), hosted by MIT's Initiative on the Digital Economy. Launched in 2016, the IIC seeks out and

awards entrepreneurs that are leveraging technology advances to reinvent the future of work. That's right. There remains, even in this news cycle, firms committed to tapping technology's ability to connect--and not divide--people and build--and not threaten--jobs and other economic activities.

Or, as the challenge organizers put it:

“The IIC believes that Inclusive Innovation is an economic and moral imperative, and that the key question of our era isn’t what technology is going to do to our economy and society, but what we will do with technology. By identifying and promoting the powerful global community of future of work visionaries, the IIC proactively accelerates the technology-driven solutions enabling greater economic opportunity for working people around the world facing the challenge of rapidly advancing digital progress.”

Entrepreneurs from around the globe compete for awards in four categories: income growth and job creation, skills development and opportunity matching, technology access, and financial inclusion. Approximately 1,500 organizations registered to compete this year, and 500 judges reviewed their applications.

I’m a Fellow of the Initiative on the Digital Economy, and have been a [first round judge](#) for the past three years. I also attended the November 8 event, and was able to personally meet most of the grand prize and regional winners. Let me briefly summarize their accomplishments. They all deserve our recognition.

## **Income Growth and Job Creation**

### [Wefarm](#), *Grand Prize Winner (Africa)*

Wefarm is a free, peer-to-peer knowledge sharing network for the world’s 500 million small-scale farmers who have no access to the internet. “Every day small-scale farmers develop a diverse range of innovative, low-cost solutions in response to the many challenges that they face. But with the majority of farmers living in remote areas without internet access, they cannot share this information with other farmers.” So far, 1.2 million farmers have registered on Wefarm. They’ve exchanged over 190 million SMS messages, asked 2.2 million questions and received 4.8 million answers.

### [Apli](#) (*Latin America*)

Apli is focused on providing flexible work opportunities for millions of part-time and unemployed workers, by connecting them to companies looking for help during times of peak demands. Its AI-enabled job marketplace is able to place candidates and have them start working the same day, instead of having to wait for weeks to be hired.

### [Plastics for Change](#) (*Asia*)

Plastics for Change aims to use mobile and platform technologies to help reduce plastic pollution and create a sustainable livelihood for the urban poor in developing countries. Companies can purchase discarded plastics using its sourcing platform, which provides a source of income for the individuals that collect the plastics.

### [mecasa](#) (*Europe*)

mecasa has developed an online platform that matches trained caretakers in Eastern Europe looking for work, with families in Germany and other wealthier European countries that need in-home care for older and disabled individuals.

### [AnnieCannons](#) (*North America*)

AnnieCannons aims “to transform survivors of human trafficking into software professionals to help them sustain a lifetime free from exploitation.” Their program provides training in data literacy, IT skills, and software development. To qualify to work in AnnieCannons, program graduates must demonstrate that they can deliver top-quality software products and services to their clients.

## **Skills Development and Opportunity Matching**

### [CareAcademy](#), *Grand Prize Winner* (*North America*)

CareAcademy delivers online professional education to caregivers, teaching them how to provide excellent care for older adults and people with disabilities. Caregivers are thus able to continue their education, improve their skills, and advance their careers while better serving their clients and improving their quality of life.

### [Micro:bit](#) (*Europe*)

Micro:bit is a not-for-profit educational foundation that aims to teach digital skills to all children, especially girls and those from disadvantaged groups. It has developed a tiny programmable computer, which costs less than most toys and is designed to make learning easy and fun. Ninety percent of their students say that they now believe that anyone can learn to code.

### [Lynk](#) (*Africa*)

Lynk is an online platform that helps Kenyan artisans showcase and promote their products and services. Lynk strives to create a thriving online commerce industry for artisans to help them grow their incomes and advanced their careers, - first in Kenya and over time in other developing countries.

### [iMerit](#) (*Asia*)

iMerit hires and trains economically challenged people so they can provide data services to customers around the world. Their team of trained, in-house data experts enriches and annotates the data that powers algorithms in machines learning, computer vision and other data-driven applications. To date, iMerit has provided data services to over 100 global enterprises.

### [Sumá](#) (*Latin America*)

Sumá provides a marketing platform for family farmers in Brazil that directly connects them with food buyers. It aims to align the requirements of farmers with those of restaurants and other regular food buyers, so that for example, food buyers can adjust their menus based on the seasonal availability of farm products.

## **Technology Access**

### [Solar Freeze](#), *Grand Prize Winner* (*Africa*)

Solar Freeze is addressing a serious problem faced by farmers in developing countries: 45% of the food they grow spoils due to lack of cold storage, which is virtually non-existent due to the high cost of the equipment and spotty electricity. “Solar Freeze is a one stop, turnkey portable off-grid toolkit for localized food production containing a complete ecosystem of smart farm technologies to enhance agricultural productivity.”

### [Levee](#) (*Latin America*)

Levee, a Brazilian startup, estimates that over one billion people in emerging economies are currently seeking work but don't have access to technologies that can help them do so. To address this important problem, Levee helps people find and connect to new or better jobs using advanced technologies like machine learning, geolocation and mobile messaging.

### [SOLshare](#) (*Asia*)

SOLshare, a Bangladeshi startup, has created a revolutionary approach to bring sustainable, affordable energy for low income rural people. It's developed peer-to-peer, decentralized microgrids that deliver solar power to households and businesses, and enables them to earn money by selling their excess electricity

### [Apps Without Code](#) (*North America*)

Apps Without Code “is a global education platform, teaching entrepreneurs how to build profitable app businesses (web apps, mobile apps, etc.) without writing any code.” To date, over 200 entrepreneurs from 14 different countries have graduated from its Bootcamp. Many have licensed their apps to big companies like Coca-Cola.

### [BLITAB](#) (*Europe*)

BLITAB has developed the first ever Braille tablet, enabling blind users to access online, digital information. The tablet uses a novel actuating technology to create tactile text and graphics in real time. BLITAB's technology converts any document into Braille text, using little smart dots (“tixels”) which rise immediately from the surface and then fall down again when text changes.

## Financial Inclusion

### [ftcash](#), *Grand Prize Winner (Asia)*

ftcash is a fast growing fintech venture aimed at empowering Indian small-businesses and micro-merchants through loans and digital payments. Merchants are able to start receiving digital payments in less than 5 minutes. In addition, ftcash provides loans to underserved small merchants based on the analysis of their credit-worthiness using its proprietary algorithms.

### [Fig Tech](#) (*North America*)

Fig Tech offers individuals with low credit scores an alternative to the pricey payday loans that they often have to turn to when facing an unexpected financial emergency. Fig Tech gives such individuals a chance to prove that they're more credit-worthy than their existing score indicates. Borrowers apply online for a loan, which Fig Tech then evaluates using up-to-date financial information such as current bank statements and expense records.

### [Wala](#) (*Africa*)

Wala aims to integrate the unbanked and underbanked in emerging markets into the world's digital economy through their financial service platform and zero-fee app. Using Wala's platform, people can send money to friends and family instantly, pay a variety of bills, and soon make deposits and withdrawals and transact at stores.

### [Trezeo](#) (*Europe*)

Trezeo is focused on providing financial certainty and stability to self-employed workers, including the growing number of such workers in the gig economy. Trezeo helps self-employed workers smooth out their income and build savings, as well as providing them access to emergency funds.

### [RedeDots](#) (*Latin America*)

RedeDots is a social network community of almost 250,000 people that came together to help each other a few years ago when Brazil was suffering from very high unemployment. The community included people with different areas of expertise, including designers, masons, doctors, lawyers and architects. Community members can use the RedeDots platform to open digital stores and services sites at affordable costs, and thus start earning a living.

*Irving Wladawsky-Berger worked at IBM for 37 years and has been a strategic advisor to Citigroup, HBO and Mastercard. He is affiliated with MIT and Imperial College, and is a regular contributor to CIO Journal.*

