



Qualcomm Submission to UN ECOSOC

1. Name of the approach/ tool/initiative

For the last five years, [QualcommWireless Reach](#)TM and Grameen Foundation have been collaborating with Indonesian organizations to evaluate, test and build the foundation for the *Mobile Microfranchising* and *Inclusive Business Tools* programs. The initiatives combine the power of microfinance and mobile technology with the benefits of expanding access to communications – generating broad positive economic and social returns that can bolster an entire community.

2. Description (methodology, techniques and strategies used)

In Jakarta, the capital city of the world's fourth most populous nation, program participants, most of whom are women, are using mobile technology to access unique business opportunities and gain the skills needed to lift themselves out of poverty. The core concept of the *Mobile Microfranchising* program is simple, effective and sustainable: a local small-business entrepreneur uses a microfinance loan to purchase a pre-packaged kit that includes a mobile phone and then re-sells the "airtime minutes" to neighbors. The mobile phone then serves as a platform for providing additional applications and services to further increase their revenues and profits. The *Inclusive Business Tools* consist of a multi-tier suite of data services that can be accessed via two distribution channels: (1) via Ruma Entrepreneurs, a human network of mostly women who own and operate mobile microfranchise businesses, and (2) through commercially available phones and the mass market.

3. Implementation methodologies

The *Jual Pulsa*, or Top Up, application is a service that allows the poor and poorest to become entrepreneurs by selling airtime from all operators to customers. It works through a simple interface and benefits end users by saving them travel time to the nearest store to purchase the traditional airtime cards. Entrepreneurs sell airtime credits in a wide variety of denominations and product formats, and operators are able to make a 20 percent profit from each transaction.

The *Kerja Lokal*, or Local Work application is a service that connects the poor to informal sector job opportunities, thus increasing the chances of stable income for families. *Kerja Lokal* is deployed over a data connection (i.e. Twitter, Facebook and/or a mobile website). Customers who use this service are often factory workers, drivers, maids, security personnel and others who currently have no central source for aggregated job information. They are now able to receive a daily message with job listings that meet their location preference and their specified job category.

The *Market Intelligence* application enables businesses to better understand the needs and interests of low income consumers, while providing additional income for some of the world's poorest people. Companies and organizations can use the *Market Intelligence* tool to survey Ruma's network of microentrepreneurs, including low income consumers and

retailers – a traditionally challenging demographic to reach and study to discover their likes, dislikes and price points.

TaroWorks, an android based mobile tool that integrates with the Salesforce.com platform, consists of several key capabilities: mobile data collection, integration of Grameen Foundation's Progress out of Poverty Index®, and robust field force management tools. Field agents can use *TaroWorks* without connectivity and can sync data when access is available. This tool allows organizations to actively track, manage, and support their remote and rural field staff, and also can assign specific jobs and tasks to field personnel through the mobile phone.

4. What is innovative about this approach/tool/initiative?

The *Mobile Microfranchising* and *Inclusive Business Tools* deliver new and innovative products, information services and business opportunities that are tailored to the needs of the poor and poorest with the objective of increasing their incomes. This is important because the poorest are often overlooked by economic development programs that perceive them as being too difficult and costly to serve in a sustainable way. Through this program, Grameen Foundation and Wireless Reach believe this model is scalable and sustainable and have worked to develop projects that provide business and learning opportunities that increase bargaining power and income for the poorest entrepreneurs.

To ensure long-term support for the expanding network of entrepreneurs, Grameen Foundation and Wireless Reach incubated Ruma, an Indonesian social enterprise whose name translates to mean “your micro-business partner.” Ruma operates as an implementing partner to help poor micro-entrepreneurs to first become electronic airtime resellers, and then to expand their businesses with new products and services that will further increase their income. The project demonstrates an innovative micro-franchise model that is market-oriented, locally run and builds on the strength of microfinance, a leading poverty alleviation strategy.

By designing programs to accelerate women's ownership of mobile phones and provide life changing services for women in the developing world, Wireless Reach is working to help stimulate the economic ecosystem and close the mobile phone gender gap. In Southeast Asia, the mobile phone gender gap is higher than other parts of the developing world with 37 percent fewer women owning a mobile phone than her male counterpart.

5. Evidence of results and impact

As of March 2013, more than 15,000 Ruma entrepreneurs have served more than 1.5 million unique customers. More than 82 percent of the businesses are owned by women and 100 percent of Ruma entrepreneurs are profitable. An estimated 47 percent of the entrepreneurs who stay in the portfolio for more than four months have moved above the poverty line, which the World Bank defines as US\$2.50 per day.

5. Costs associated with the development and implementation of the activity

Below is a chart that displays historical funding from Wireless Reach

Historical Funding						
2007	2008	2009	2010	2011	2012	2013
\$150,000	\$975,000	\$1,000,000	\$395,000	\$550,000	\$500,000	\$375,000
Partner Contributions						
2007	2008	2009	2010	2011	2012	2013
\$750,000	\$550,000	\$225,000	\$250,000	\$1,170,000	\$1,750,000	\$2,125,000

7. Contact information.

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