INDEX

AAQA (Almost All Questions Answered), 122 Accenture, 47 Accessibility education, 64-66, 78, 80 to financial services, 88, 108 health-care services, 30, 31, 55, 59 to ICT, 1–3, 7, 8, 103 Internet, 7, 142 ACCION, 91 Acision, 10 Acumen Fund, 115 Affordability financial services, 93-95, 108, 141 health-care services, 30, 31, 55, 58, 59 Afghanistan, 128, 129 Africa, 11, 54, 61, 62. See also individual countries African Medical and Research Foundation (AMREF), 39 Aga Khan University, 38 Agriculture access to ICT and information, 103 cellular phones, use of, 115, 116, 124, 131

China, 123 data collection by citizens, 123 - 125Digital Green Project, 9, 120, 121 educational videos, use of, 9, 10 experts, role of, 137 India, 13, 122 information kiosks, 114, 115 market arbitrage, 120-123 precision agriculture, 113, 114 resource management, 118 role of ICT, 113, 114, 122 threats and challenges, 111 training, 44 water supplies and usage, 117 weather forecasts, 120 Agrocom, 122 Akula, Vikram, 91, 92 Albania, 72 Alberta Health Services, 52 Alerta, 51, 52 AMREF (African Medical and Research Foundation), 39 Angola, 61, 62 ApproTEC, 17

Aravind Eye Care System, 44, 45, 53, 137, 138 Aravind Hospital, 31 Aravind Teleophthalmology Network, 45 ATMs, 95, 97, 98, 104, 141 Australia, 117 Avian flu, 51 Bangladesh, 88-91 Bangladesh Rural Advancement Committee (BRAC), 91 Banking. See Microfinance Begum, Hajera, 20, 23 BGAN (Broadband Global Area Network), 131 Bill and Melinda Gates Foundation, 54, 98, 106, 123, 124, 140 Bolivia, 104 BoP. See Bottom of global economic pyramid (BoP) Bottom of global economic pyramid (BoP) business potential, 8 education, 61-63. See also Education financial needs of, 88-90. See also Microfinance four billion people at, 1, 3, 7, 8, 30 health care, 29, 30. See also Health-care services household income total, 8 innovation targeted to 2-12 needs of, 3, 8-13 new business models for BoP market, 12-19, 25, 26 and role of ICT, 4, 5, 143 success strategies for BoP market, 19 - 23BRAC (Bangladesh Rural Advancement Committee), 91 BRAC Bank, 91 BRAC University, 91 Brazil, 73, 83, 88 Bridges.org, 15 Brigham and Women's Hospital, 43 Brindley, Bill, 141 Bullard, Ed, 123 Burundi, 30

Business models for BoP market, 12-19, 25, 26 health-care services, 53-56, 58, 59 new models, 138-140 Byrraju Foundation, 44 Cambodia, 23 Cameroon, 87 Canada, 52, 54 Canny, John, 76 CARE, 23 Carnegie Mellon University, 24, 38, 39 Catholic University of Chile, 65, 79 Cellular phones agricultural uses of, 115, 176, 124, 131 banking and microfinance applications, 89, 94-100, 192, 106, 108 educational user of, 65, 66, 75-77, 80 in health circ services, 24, 38, 46-49, 51, 52, 54, 58 infrastructure, 51, 52, 58, 75, 80, 116, 131, 142 in natural disasters, 125 "phone ladies," 20, 23, 89 smartphones, 24, 38, 47-49, 51, 54, 58, 75-77, 99, 100 village phone projects, 20, 23, 89 Celtel, 24 CEMEX, 13 Center for the Study of Financial Innovation (CSFI), 107 Cerino, David, 52, 53 Chile, 65, 66, 73, 79, 127 China cellular phone usage, 97 CORE, 68, 69 health care, 29, 30, 51 resource management, 118 telecommunications, 13 Unlimited Potential Program, 123 Chutani, Sailesh, 48 Classmate PC, 24, 55, 66, 67, 72, 73, 139 Classrooms of Tomorrow, 65-67 Climate change, 111-113, 117, 120, 131, 132

Collaboration. See Partnerships and alliances Colombia, 99, 122 Columbia Business School, 99 Community health workers, 38, 47, 50. See also Health-care services Community Technology Skills Program (CTSP), 71 Connectivity technologies, 103 Consultative Group to Assist the Poor (CGAP), 103, 105, 107 CORE (China Open Resources for Education), 68, 69 Costs of banking, 93 of education, 61, 62, 64, 80, 83 health-care services, 4, 5, 33, 34 low-cost innovation, 139 reduction, new business models for, 139, 140 Daley-Harris, Shannon, 3, 62, 88 Dartmouth College, 51 Data collection and analysis, 123-125 Data mining, 52 del Ser, David, 99, 100 Democratic Republic of the Congo, 127 Developers Without Borders, 22 Diagnostic procedures, health-care services, 33, 45-49, 53-55, 58 Digital Green (DG) Project, 9, 120, 121 Digital Study Hall, 77, 78, 82, 137 Disease surveillance and information gathering, 51-53 Disrupting Class: How Disruptive Innovation Will Change the Way the World Learns (Christensen et al.), 64 Disruptive technologies, 13, 26, 57, 64, 83, 135, 136 Drishtree, 115 Earth Institute, 42 Earthquakes. See Natural disasters E-Chasqui, 41

E-Choupals, 13

Edejer, Tessa Tan-Torres, 37

agricultural videos, 9, 10 and BoP, 61-63 challenges, 79-83 collaboration, 70, 76 and computing platforms, 82 content development, issues with, 81, 82 corporate investments in ITC for education, 71-73 costs of, 61, 62, 64, 80, 83 curriculum, 68-70 delivery methods, 73-77 Digital Study Hall, 77, 78, 82, 137 effectiveness of ICT, 78, 79, 84 evaluation metrics, issues with, 81 experts, role of, 137 girls, 62 government support of, 62 health care, 35-40 importance of, 83 mdividualized learning, 68–70 learning versus teaching, 63, 64 mediation of content, 68, 77, 78, 137 mobile phones, use of, 65, 66, 75-77,80 multiple mice, use of, 65, 73-75 overview, 83, 84 problems with, 63-66 public-private partnerships, 79, 80 role of ICT, 63-65, 67 scalability of prototypes, 78, 81, 84 school attendance, 61, 62, 73, 78 shared computing, 9 smartphones, use of, 75-77 social and cultural issues, 80, 81 sustainability, 82, 83 teacher training, 80, 81 teachers, lack of, 61-63, 77, 78 teaching versus learning, 63, 64 universities, 64, 138 unmet expectations of ICT, 67, 68 Education for a Smarter Planet, 73 Education for All (EFA), 62 Eduinnova, 73 Egypt, 72, 115

Education

access to, 64-66, 78, 80

Electronic medical records, 40–43

Emerging Markets, Emerging Models (Karamchandani et al.), 4, 33 Emory University, 53 Ethiopia, 87 Experts, role of, 136, 137

Federal Express, 120 FINCA. 23 First Microfinance Bank, 104 Fisher, Martin, 17 Flannery, Jessica, 100, 101 Flannery, Matt, 100, 101 Fletcher, Daniel, 12 FLUXNET project, 119 FoodNet, 116 The Fortune at the Bottom of the Pyramid (Prahalad), 13 Frandano, Paul, 4, 33 Frogtek, 99, 100 Fundación Carso, 49 Fundación San Alonso Rodríguez (FSAR), 125

Gates, Bill, 22 Gates Foundation. See Bill and Melinda Gates Foundation General Electric (GE), 13-14, 139 Ghana, 11, 72, 123 Global Development Partners, Global Health, 47 Global Health Discover Global Information System (GIS), 113, 115, 128 Global Positioning System (GPS), 113 Global Public Health Intelligence Network (GPHIN), 52 Globe Cash, 97 Google, 71 Google.org, 52 Gore, Al, 37 Governments banking regulations, 94, 105, 140 business partnerships and alliances, 14-16, 57, 58, 109, 114, 115, 123, 136, 138 disaster relief, 125, 128 education, support of, 62 health care, 139 and public infrastructure, 142, 143

GPHIN, 52 Grameen Bank, 11, 20, 23, 89, 90, 92, 109, 140 Grameen Eye Care Hospital, 31 Grameen Foundation, 89, 103 Grameen Koota, 96 Grameen Phone, 89, 122, 123 Grameen Technology Center, 89 Grameen Telecom, 56, 89 Grand Challenge Explorations, 140 GREEN Foundation, 9, 10 Grundfos Group, 118 Grundfos Lieflink, 118 Guatemala, 128, 129 Guinea Bissau, 11 Gyandoot, 115

Haiti, 23, 42, 127 Hammond, Allen, 4 Harvard University, 52 Health-care services accessibility, 30, 31, 55, 59 administration and management, 40 - 43affordability, 30, 31, 55, 58, 59 BoP market for, 30 business models, 53-56, 58, 59 chronic illnesses, 32 collaboration, 35, 43, 47, 49, 50, 54, 55, 57-59 communicable diseases, 32 community health workers, 38, 47, 50 cost reduction in providing, 4, 5, 33, 34 diagnostic procedures, 33, 45-49, 53-55, 58 disease surveillance and information gathering, 51-53 experts, role of, 136, 137 feedback loops, global and local knowledge, 56, 57 future of, 55-58 health education, 35-40 and impact of ICT, 4, 5 malaria, 11, 12, 32, 37, 39 myths, 34, 35 overview, 58-59 pregnancy, 50, 51 prescriptions, 50

preventive, 32 relevant technologies, 30, 32, 33 research, 140, 141 reverse innovation, 53, 58 smartphones, use of, 24, 38, 47-49, 51, 54, 58 telemedicine, 43-45, 53, 58 tuberculosis (TB), 11, 12, 32, 39, 41 world health, 29-35 Health Gear, 46, 47 Healthline, 38, 39 HealthMap, 52 HealthWatch, 52 Hewlett Packard, 9 Hillman, Arye L., 61 HIV/AIDS, 35-37, 39, 41, 47, 57, 62 Honduras, 125 Huawei, 13 Hurricanes. See Natural disasters IBM, 71, 73 ICampus, 70 ICICI, 95 IDEI (International Development Enterprises of India), 15, 16 IEEE/ACM International Conference on Information and Communication Technologies and Development (ICTD), 22 IIT Chennai, 95 iKisan, 115 iLabs, 69, 70 Illiteracy, 2, 3, 9, 11, 21, 63, 76, 125, 141 Iluyemi, Adesina, 54 Imagine Cup, 22, 117 India agriculture, 115 Aravind Eye Care System, 44, 45, 53, 137, 138 BabyCenter (Johnson & Johnson), 10.11

banking services, 140

cell phones, 75, 97

e-Choupals, 13

cataract surgery, 31, 44

disaster management, 128

education projects, sustainability of, 83

election results, monitoring, 127

glacier melt and water supply, 118

IDEI pedal pumps for small farmers, 15.16 information kiosks, use of, 115 medical emergencies, use of cell phones to diagnose and treat, 46 microfinance, 89, 95, 96 Microsoft requests for proposals, 21, 22 MILLEE project, 76, 77 multiple mice research project, 74, 75 national health insurance, 139 "phone ladies," 20, 23, 89 SKS Microfinance, 91, 92 telecommunications, 13 TIER project, 11 Unilever soap sales in, 13 Vodafone operating companies, 72 India Disaster Resource Network (IDRN), 128 Indian Institute of Technology (IIT), 122 Indonesia, 23, 128–129 Infectious Disease Institute, 57 Information and communication technologies (ICT) action plan for MNCs, 24-26 barriers to success, 7, 8 and bottom of global economic pyramid, 1-5, 19-23, 26. See also Bottom of global economic pyramid (BoP) disruptive technologies. See Disruptive technologies in education, 63-65, 67, 78, 79, 84. See also Education in health-care services, 4, 5. See also Health-care services KioskNet example, 6, 7 in microfinance, 93-101. See also Microfinance new business models for BoP market, 12-19, 25, 26 overview, 26 success strategies, 19-24 Information and Communication Technology and Development (ICTD), 71 Information management, 33, 57, 119, 128, 129 Infrastructure agriculture, 114 business models, 16

Infrastructure (continued) cellular phones, 51, 52, 58, 75, 80, 116, 131, 142 creating, 21-23 developing, 142 disaster alert systems, 126, 127, 131 education, 62, 64, 69, 75, 77, 80.83 electricity, 114 government diversion of funds for, 62 health care, 32, 35, 40, 45, 139, 140 and ICT, 142 insufficient, 1, 6, 12, 40, 45, 126 microfinance, 93, 104, 114, 116, 140 - 142rural areas, 114, 126 Inmarsat, 131 Innovation. See also Disruptive technologies disaster relief, 142, 143 pace of, 135, 141 reverse, 13, 53, 139 targeted to BoP, 8-12 InSTEDD (Innovative Support to Emergencies, Diseases, and Disasters), 52 Intel Classmate PC, 24, 55, 66, 67 73, 139 Community PC, 72 and ICT for education, Teach program, 72 TIER partnership, M World Ahead program, 72 International Development Enterprises of India (IDEI), 15, 16 International Institute of Information Technology, 46 Internet, access to, 7, 142 Internet kiosks, 142 Inventory management systems, disaster relief, 127, 128 Iran, 128, 129 Iraq, 128, 129 IRCD, 54 ITeach, 36

Jenker, Eva, 61 Johnson & Johnson BabyCenter, 10, 11

Karamchandani, Ashish, 4, 33 Karnani, Aneel, 40 Katz, Robert S., 12 Keenan, Jeffrey, 3, 62, 88 Kenya, 17, 24, 39, 72, 89, 94, 98, 115-116, 118, 124, 127 Kenya Agricultural Commodity Exchange (KACE), 116 Kenyatta National Hospital, 39 Keshav, Srinivasan, 6, 7 KickStart, 17, 18 KidSmart, 73 KioskNet, 6, 7 Kiosks, 6, 7, 114, 115 Kiva, 100-102, 141 Kosovo, 126 Kramer, William J., 12 Kubzansky, Michael 4, 33 Lankan Softva - Foundation, 126 Lawrence Berkeley National Laboratory, 119 Lebinon, 128, 129 Lesotho, 41 Uberia, 128, 129 LifeStraw, 119 Mahindra, 13 Malaria, 11, 12, 32, 37, 39 Malawi, 41 Mali, 17 Margie, Paul, 125 Massachusetts Institute of Technology (MIT) DakNet, 6 flood warning system, 124, 125 iCampus project, 70 One Laptop per Child project, 67 OpenCourseWare, 68, 69 research, 24 MentorPlace program, 73 Mexico, 48, 49, 53, 100, 106 Meyer, Paul, 51

mHealth Alliance, 54, 140

Michigan State University, 49

mHealth Initiative, 49 mHealth Summit, 54 Mibanco, 104 Microfinance access to financial services, 88, 108 affordability, 93-95, 108, 141 background, 90 banks and bankers, role of, 136-138 barriers to, 92-94 capital, connecting with need, 93, 94, 100 - 102, 108challenges, 107, 108 and costs of banking, 93 criticisms of, 107 financial needs of BoP, 88-90 forms of, 90, 91 franchise models, 102 future of, 105-107 Kiva, 100-102 management information systems, 102 - 104microcredit, 88 microfinance institutions (MFIs), 90, 92, 93, 96, 100, 101, 104, 106-108 mobile phones, use of, 89, 94-100, 102, 106, 108 M-Pesa, 24, 94, 98, 108, 109, 118 138, 140 overview, 108, 109 predatory lending, 87 public-private partnerships, 108 research efforts, 141 role of ICT, 93-101 smart cards, use of 94-97, 108 smartphones, 99, 100 unbanked people, 24, 87, 140 Microfinance Gateway, 105 Microfinance informational systems (MIS), 92 Microsoft artificial intelligence systems for health-care workers, 49 Community Technology Skills Program (CTSP), 71 courseware repositories, 69 disaster relief work, 126 emerging markets, research and development on, 21-23 External Research and Program Group, 45,46 Imagine Cup, 22, 117 low-cost innovation, 139

Mischief Mouse, 139 Multipoint Server, 139 Partners in Learning (PiL) Program, 71 partnerships and alliances, 10, 11, 139.140 Technology for Emerging Markets research group, 22, 23 Unlimited Potential initiative, 139 Microsoft China, 123 Microsoft Health Solutions Group, 52.53 Microsoft Live Alerts, 117 Microsoft Research access, research on, 24 Digital Inclusion Program, 39, 65, 76 funding for projects, 12, 46, 140 iCampus project, 70 mHealth, 54, 140 natural resource data management, 119 requests for proposals, 21 Technology for Emerging Markets (TEM) lab, 77 Microsoft Research India, 9, 24 MIFOS, 89, 103 MILLEE (Mobile and Immersive Learning for Literacy in Emerging Economies), 76 Millennium Development Goals, 37, 88 Millennium Promise, 42 Millennium Villages, 42 Mobile Active.org, 116 Mobisante, 48, 141 Moon, Nick, 17 Motorola, 47 Moukas, Alex, 10 M-Pesa, 24, 94, 98, 108, 109, 118, 138, 140 MTN (Mobile Telephone Networks), 47 Muli-Musiime, Dr., 39 Multinational corporations (MNCs) action plan for, 24-26 education initiatives, 71-73 health-care services, 52, 58 new business models for BoP market, 12-19, 25, 26 partnerships and collaborations, 14-19, 25, 26, 57, 138, 139. See also Partnerships and alliances role of in providing ICTs to BoP, 3

Multinational corporations (MNCs) (continued) success stories, 24 success strategies for BoP market, 19 - 23Multiple mice, 9, 23, 65, 73–75 M-vironment framework, 116 NASA, 113 National Geographic Society, 36 National Institutes of Health (NIH), 54, 140 National Library of Medicine, 43 National Oceanic and Atmospheric Administration (NOAA), 113 National Science Foundation, 11, 76, 140 Natural disasters, 112, 125-132 Natural resources, 112, 113, 118-120, 131, 132, 140, 141 Near Field Communication (NFC), 106 Netbooks, 2 NetHope, 128-131, 141 The Next 4 Billion (Hammond et al.), 3, 8, 12, 19, 30 Nigeria, 50, 51 Nikolic, Boris, 54 Nokia Siemens Networks, 36 Nongovernmental organizations (NGOs) biases, overcoming, 141 and microfinance, 96, 108, 109 partnerships and alliance, with, 5, 14-16, 19, 20, 25, 26, 138, 139. See also Partnerships and alliances role of in providing ICTs to BoP, 3 Nonprofit organizations, business partnerships and alliances, 14-19 Nussbaum, Miguel, 65, 66 NxOpinion, 49 Obama, Barack, 40 Oji, Ejike, 51 One for Three, 73 One Laptop per Child (OLPC), 2, 7, 67

One Laptop per Child (OLPC), 2, 7, 67 Open Medical Record System (Open MRS), 43 OpenCourseWare, 68, 69 Oportunidades, 106 *Our Day to End Poverty* (Daley-Harris et al.), 3, 62, 88 Pakenham-Walsh, N., 39 Pakistan, 38, 102, 104, 127-129 Pal, Joyojeet, 74, 75 Partners in Health (PIH), 41-43 Partners in Learning (PiL) Program, 71 Partnerships and alliances education projects, 70, 76 future of, 142, 143 health-care services, 35, 43, 47, 49, 50, 54, 55, 57-59 and new business models, 14-19, 25, 26 public-private partnerships, 14, 79, 80, 108 role of, 138, 139 Patrimonio Hoy, 13 Pawar, Udai Singh, 74, Pedersen, Mark, 99 Peru, 41, 51, 52, 56, 104 Pfizer, 57, 58 Philippines, 11, 23, 89, 97, 127 Pirai Dignal, 73 Population growth, 111, 112 Poverty, 3. See also Bottom of global economic pyramid (BoP) PowerUp program, 73 Praekelt Foundation, 36 Prahalad, C. K., 4, 13 Pregnancy, 50, 51 Prescriptions, 50 Prodem, 104 Project Masiluleke, 36 Public-private partnerships. See also Partnerships and alliances education, 79, 80 microfinance, 108 national health insurance in India, 139 new business models, 14

Qatar, 72 Qualcomm, Inc., 76 Quinnian Health, 50

Radio, 116, 125 Reading Companion, 73 Refugees, 126 Regenstrief Institute, 43 Research and development (R&D), 24, 25, 140, 141 Reverse innovation, 13, 53, 58, 139 Richard, William, 48 Robertson Research Institute, 49 Rockefeller Foundation, 54, 123 Romania, 72 Rosenfeld, Roni, 38, 39 Rwanda, 23, 41, 47, 124 Sachs, Jeffrey, 30 Safaricom, 24, 116, 118, 140 Safariphone, 98 Sahana, 126, 127 Sahni, Urvashi, 76 SARS. 51 Scalability education projects, 78, 81, 84 environmental technologies, 120, 121 School attendance, 61, 62, 73, 78. See also Education SchoolNet, 79 SciScope, 119 Self-Help Group (SHG) bank linkage model, 96 Senegal, 89 Shared computing, 9. See also Multiple mice Sherwani, Jahanzeb, 38 Short messaging service (SIAS), 35–37, 97, 115-117, 122, 138, 141 SKS Education, 92 SKS Microfinance, 97, 92, 96, 103 Slim, Carlos, 49 Smart cards, 94-97, 108, 118, 139 Smart Money, 97 Smart Operational Agriculture Kit (SOAK), 117, 118 Smartphones. See also Cellular phones banking and microfinance applications, 99.100 in education, 75-77 in health-care services, 24, 38, 47-49, 51, 54, 58 SMS Sokoni, 115, 116 SOAK (Smart Operational Agriculture Kit), 117, 118 Social and cultural issues in education, 80.81 Social enterprises, 14-15, 16, 19 Social entrepreneurs, 14

SORT (Strategy for Off-site Rapid Triage), 53 South Africa, 36, 72, 104, 127 South Korea, 142 South to South Science, 37 Speech recognition systems, 38, 73 Speerstra, Karen, 3, 62, 88 Sri Lanka, 126, 128, 129 Srinivas, M. B., 46 Standard Bank, 104 Stanford University, 140 State Bank of India, 140 Steffen, Alex, 37 Sterling, Bruce, 37 Sub-Saharan Africa, 54, 61, 62 Sudan, 128, 129 Sumatra, 126 Suraksha, 76 Sustainability education initiatives, 82, 83 private sector, importance of, 15 and social enterprises, 19 Suzlon, 13 Swine flu, 51-53 SWISS Experiment, 119 Tanzania, 17, 98, 124 Teach program, 72 Teachers. See also Education

lack of, 61-63, 77-78 teaching versus learning, 63-64 training, 80-81 Technological utopianism, 143 Technology for Microfinance Initiative, 89 TechnoServe (Technology in the Service of Mankind), 123, 124 TechSoup, 22 Telecentre.org, 22 Telecom Technology Channel, 47 Telemedicine, 43-45, 53, 58 Telemicroscopy, 47 Text to Change program, 37 3G mobile networks, 131 TIER (Technology and Infrastructure for Emerging Regions), 10, 11 Tongia, Rahul, 38 Toyama, Kentaro, 7, 74, 75, 143 Tran, Julia T., 12

Tsunamis. See Natural disasters

Tuberculosis (TB), 11, 12, 32, 39, 41 Tunisia, 89 Turkey, 72 Uganda, 23, 37, 57, 97, 104, 116, 139 Unbanked people, 24, 87, 140 UNESCO (United Nations Educational, Scientific, and Cultural Organization), 61, 62, 79 UNICEF, 50, 51 Unilever, 13 United Kingdom, 98 United Nations, 14, 54, 63 United Nations Development Programme (UNDP), 42, 128 United Nations Educational, Scientific, and Cultural Organization (UNESCO), 61, 62, 79 United Nations High Commissioner for Refugees (UNHCR), 126 Universal Primary Education (UPE), 63 University of Botswana, 47 University of Buenos Aires, 24, 47 University of California, Berkeley, 10-12, 24, 47, 75, 76, 119, 14 University of Washington, 140 University of Wisconsin, 44 Univicity, 141 Unlimited Potential Program, 123 U.S. Department of Agriculture, 113 User interfaces, 11, 21, 95 Ushahidi, 127

Van der Gaag, Jacques, 32 Van Zanen, Steven, 10 Velti, 10 Venezuela, 91 VERCON (Virtual Extension and Research Community Network), 115
Vestergaard Frandsen, 119
Vietnam, 51
Village Phone project, 20, 23, 89
Virtual Nursing School, 39
Vodafone, 71, 72, 98
Vodafone Foundation, 54
Vodafone Group, 24
Voxiva, 47, 50-52, 56, 141
Vscan, 139

W. K. Kellogg Foundation, 123 Walker, Courtland, 12 Warana Unwired, 142 Warana Wired, 115 Washington University, 48, 141 Water supplies and usage, 117-119, 125, 131 Weather forceasts, 103, 117, 120, 122 Web 2.0, 54, 58 Western Union, 98, 108 Wiri, 6, 11, 46, 54 WiLDNet, 11 Women's World Banking, 99 World Ahead program, 72 World Bank, 14, 62, 87, 90 World health, 29-35. See also Health-care services World Health Organization (WHO), 40, 54 World Wildlife Fund, 112 Worldspace satellite radio, 116

Yunus, Muhammad, 20, 30, 89, 90

Zar, David, 48