Data Collection and Information Management for Rural Development



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Financial Services for the Poor

Microfinance: Global Movement

Grameen Bank & Muhammad Yunus – 2006 Nobel Prize

Self-Help Groups (SHGs) - ROSCAs, ASCAs, Village Bank, etc.

- Collect savings during meetings
- Use capital for small loans
- Business, livestock, education, health care, etc.
- Repayment based on peer pressure

<u>Decentralize</u> financial service provision







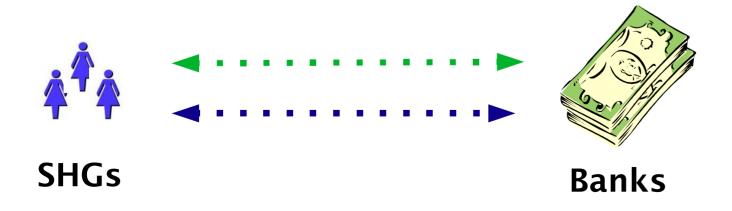
Linking Formal and Informal

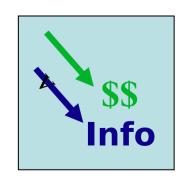
SHGs are being linked to banks

- Access more credit at better rates
- Other services (insurance, investment, savings, etc.)
- ✓ Local intermediation can reduce cost of service.
- ✓ Excellent repayment performance (90-98%)

However, many obstacles Parikh - ICTD 2006

- x Spread across remote rural areas
- x Limited education, infrastructure, financial capacity
- x Documentation practices are inconsistent
- x Difficult to assess credit risk and make decisions





Information can be the Bridge

Information can bridge the divide

- Connect the formal and the informal
- Provide oversight and understanding for SHGs
- Provide credit ratings and risk analysis for banks
- Result: SHGs get better rates for better performance

Can we design a system for SHGs to aggregate data?

- Accessible to users
- Accurate and efficient
- Intermittent power, connectivity
- Generalizes to other applications







Step 1: Understand



Design for Rural Users

Investigate interface design space for rural users

- SHG members and supporting staff
- Some may be semi-literate or illiterate
- Use SHG data collection as sample application

Only previous work was Grisedale et al., CHI 1997

- Data collection for rural health care workers in Rajasthan
- Using Apple Newton

We used laptop / PC for maximum flexibility

Not considering real deployment issues







contextual study



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கலக ஒருங்கிணைப்பாளர் கையொப்பம் Coordinator/

agguai கையப்பம்

மிம் சிர கையிருப்பு எ prototype testing



design iteration ile den re the love

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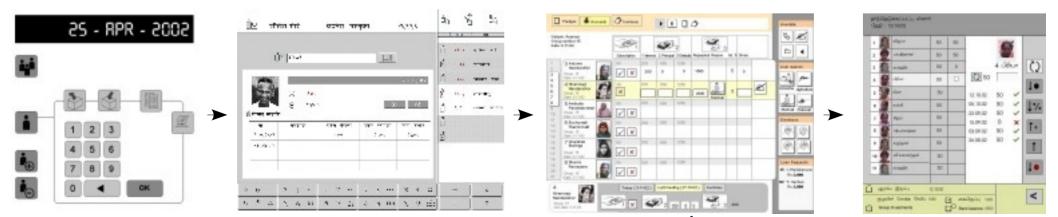
Bank balance 6850

Design Guidelines for Rural Users

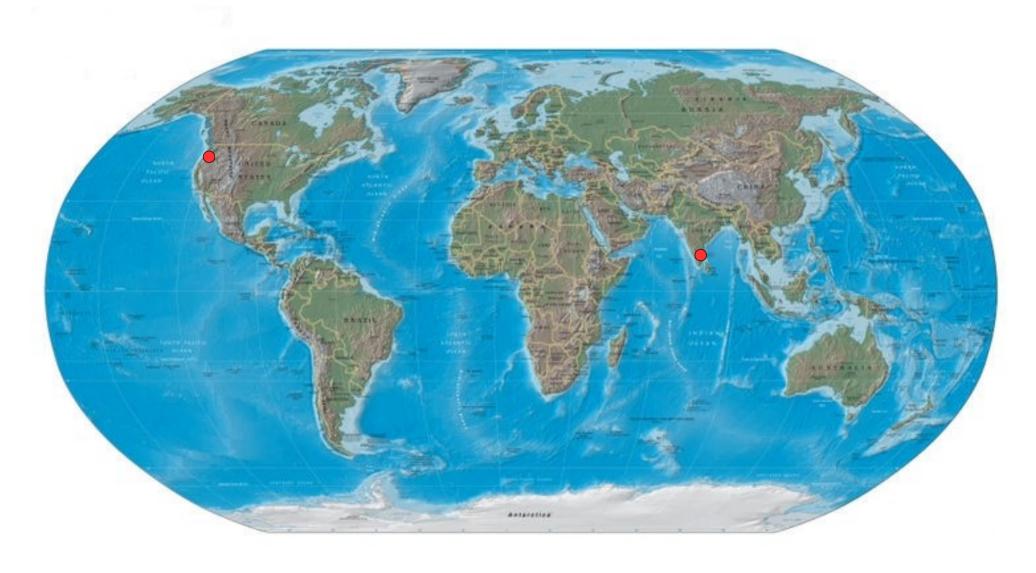
Parikh et al. - ACM CHI 2003, ACM CUU 2003 (Best Paper)

Two-month iterative design study conducted in a village 32 rural users - farm laborers (10 semi or illiterate)

- ✓ Paper formats are important
- ✓ Local language audio builds trust
- ✓ Numeric input/output is accessible
- Guide the user through the task
- ✓ Realistic icons are better



Step 2: Build

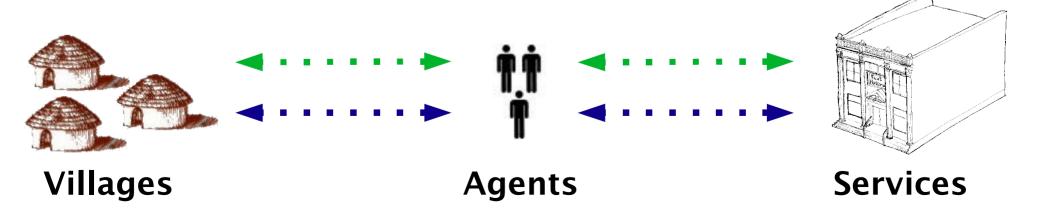


2004-5

1) Agents - Rural Service Providers

Agent Model: Provide services through local intermediaries

- Employ underemployed youth and women
- Convenient for users / clients (travel is hard!)
- Common motif for many services
 - Primary health care
 - Retail supply chains
 - Agriculture
 - Communications, etc.
- In microfinance, {bank, NGO} field staff collect info, repayments & deliver reports



2) Mobile Phones

Mobile phones are the perfect client device

- Exponential growth across developing world
- Numeric Keypad, Speakers & Microphone
- Intermittent network, Battery-operated, Low-cost
- Supports Agent-based service model

Problems and Limitations

- Small screen: adapted WIMP metaphor
- Numeric keypad: text entry is difficult
- Difficult to program applications





source: grameen-info.org

3) Paper User Interfaces

Leverage affordances of paper in digital UIs

XAX, Digital Desk, A-Book, Paper PDA, Cooltown, Books with Voices, etc.

However, thus far these approaches have had limited impact

Rural developing world could be the killer application

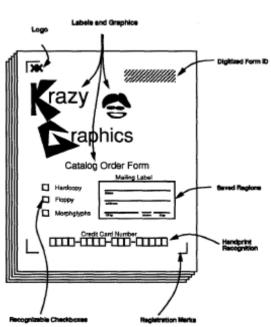
Familiarity with paper formats

Offset high technology cost by performing some operations on paper "client"





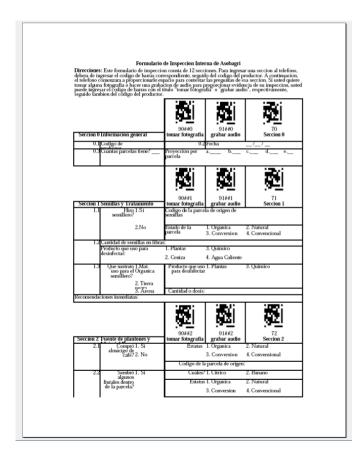




CAM: Application Toolkit for Mobile Phones

Parikh et al. - IEEE Pervasive 2005, WWW 2006

CAMForms interactive paper forms





CAMBrowser mobile phone app to process forms

Formulario de Inspeccion Interna de Asobagri

Direcciones: Este formulario de inspeccion consta de 12 secciones. Para ingresar una seccion al telefono, debera de ingresar el codigo de barras correspondiente, seguido del codigo del productor. A continuacion, el telefono comenzara a proporcionarle espacio para contestar las preguntas de esa seccion. Si usted quiere tomar alguna fotografia o hacer una grabacion de audio para proporcionar evidencia de su inspeccion, usted puede ingresar el codigo de barras con el titulo "tomar fotografia" o "grabar audio", respectivamente, seguido tambien del codigo del productor.

	Informacion general	90##0 tomar fotografia	91##0 grabar audio	70 Seccion 0				
	Codigo de	0.2	Fecha	_/_/_				
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1.2	Cantidad de semillas en libras	:						
	Producto que uso para desinfectar:	Plantas Ceniza	Quimico Agua Caliente					
1.3	uso para el Organica semillero? 2. Tierra	Producto que uso para desinfectar	1. Plantas	3. Quimico				
	3. Arena	Cantidad o dosis:						
Recomenda	ciones inmediatas:							
		90##2	91##2	72				
Seccion 2	Fuente de plantones y	tomar fotografia	grabar audio	Seccion 2				
2.1	Compró 1. Si	Estatus	1. Organica	2. Natural				
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		Codigo de la parcela de origen:						
2.2		Cuáles?	1. Citrico	2. Banano				
	algunos frutales dentro	Estatus	1. Organica	2. Natural				
	de la parcela?		3. Conversion	4. Convencional				

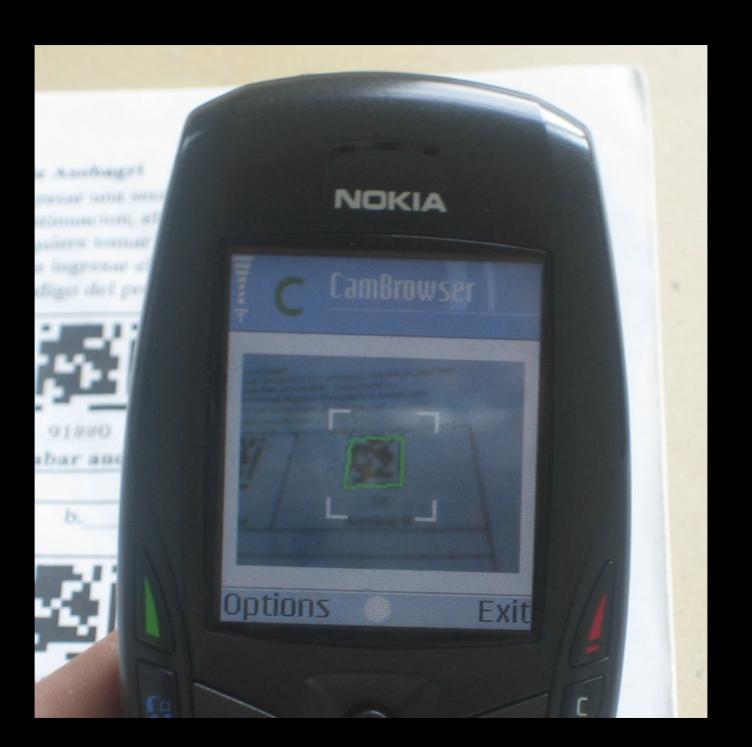
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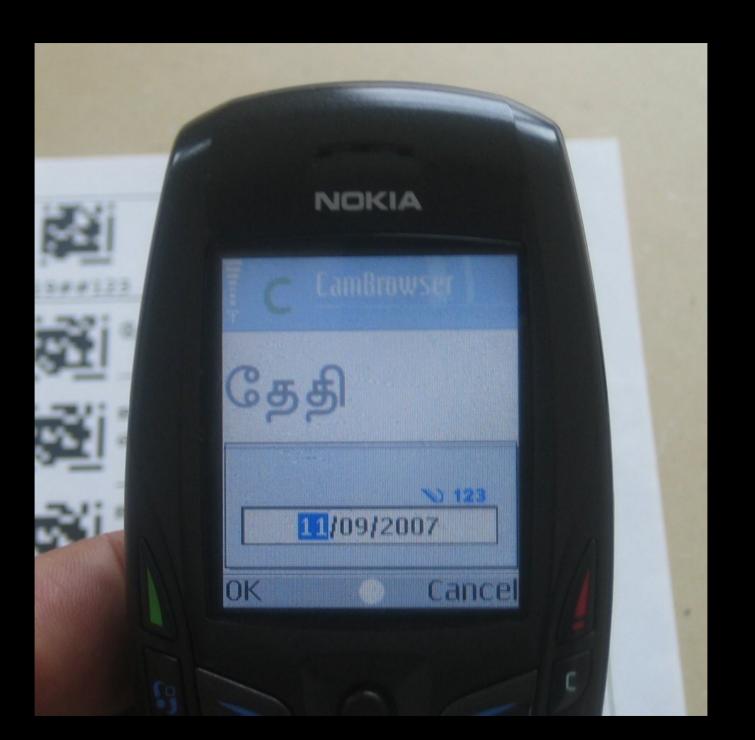
C CamBrowser

Options

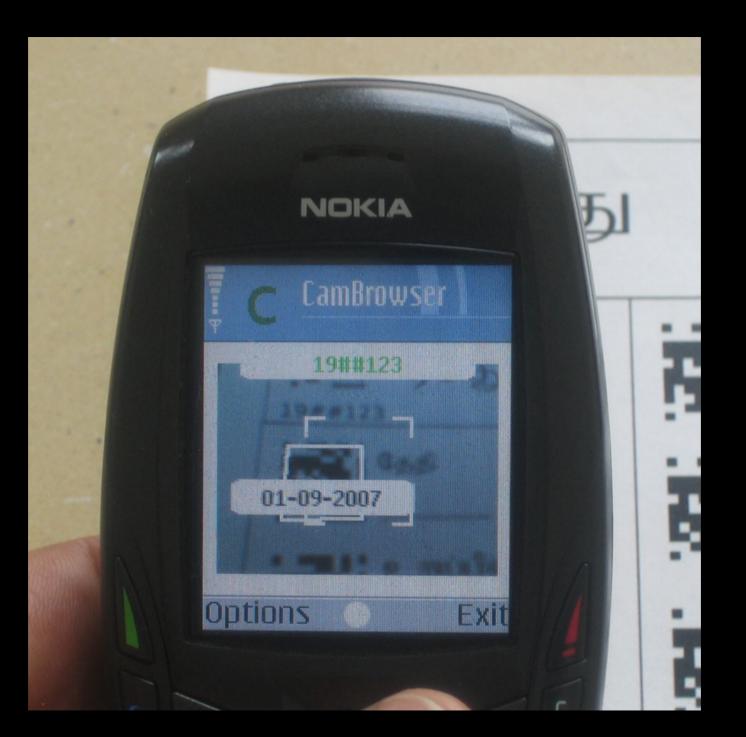
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Exit









CAM: Key Features

Tight linkage to paper practices

- Retain paper as the authoritative local record
- Avoid abstract, menu-driven interaction
- Not optimizing for local labor don't need OCR!

Simple, scripted programming model

Easy to program and use

Multimedia Input & Output

Capture audio and images instead of text

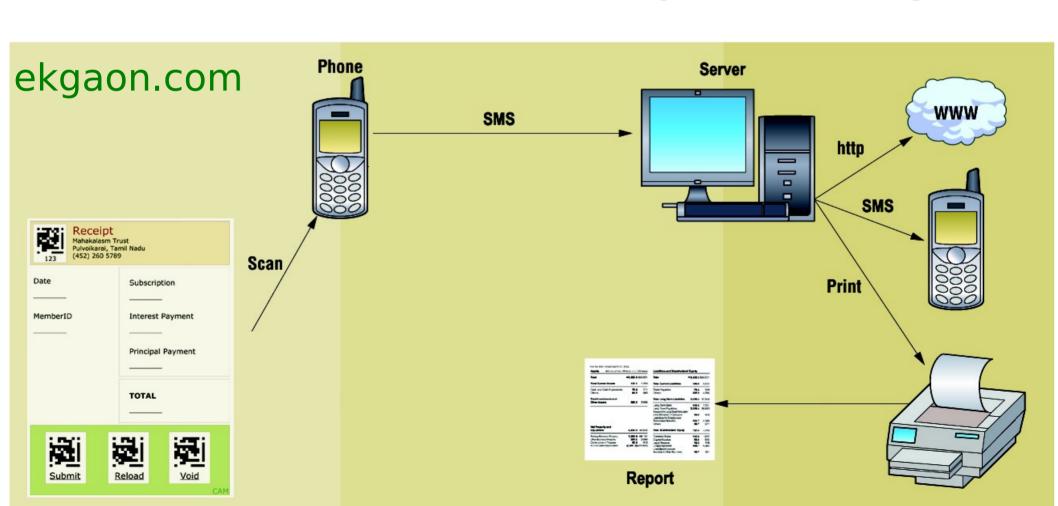
Disconnected Operation

Transfer data using SMS, MMS, Email (and HTTP)

```
<function name="a_click">
    date = input_date("Enter Date" "date.wav");
    amt = input_int("Enter Amount", "amount.wav");
    message_note("Say your name", "sayname.wav");
    record_audio("name.wav");
    email("tap2k@yahoo.com", "a="#amt, "name.wav");
</function>
```

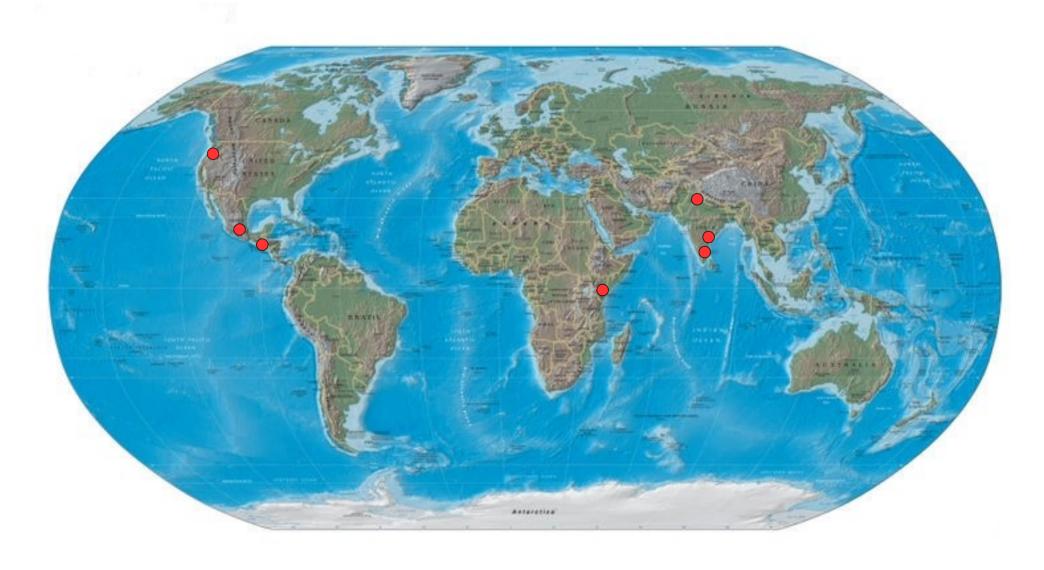
CAM: Data Flow in Microfinance

Framework for SHG data collection and reporting
Increased transparency within SHG
Improved documentation when applying for loans
Provide new services to members (e.g. flexible savings)





Step 3: Evaluate



CAM: Usability Evaluation

Parikh et al. - ACM CHI 2006

Task: Record transactions during SHG meetings

- Users: 14 field agents from NGO
- 7th grade to college educated
- Simulated and in situ testing

Results:

- Learnable: Learned within 1-3 sessions
- Efficient: 30 secs per form, 8-10 mins per meeting
- Accurate: Error rate < 1% (0% for in situ tests)
- Users performed significantly better with audio







CAM: Impact in Microfinance

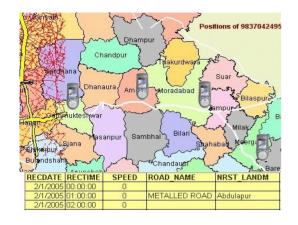
Commercialized by ekgaon technologies pvt.ltd 2 NGOs / 17 agents / 700 SHGs / 10000 members In active use in Tamil Nadu since October 2006





ekgaon.com

Beyond Microfinance



Supply Chain Javid and Parikh - ICTD 2006

- Monitor inventory at rural warehouses
- Plan collection & distribution
- Tested in Uttar Pradesh, India



Public Health DeRenzi et al. - ACM CHI 2008

- Automate clinical protocols
- Reduce training, improve adherence
- Tested in Tanzania



Agriculture Schwartzman and Parikh - Mobea 2007

- Monitor cultivation using pictures, audio
- Provide extension and certification
- Pilot w/ 1000 coffee farmers in Mexico

Understand, Build, Evaluate



Agriculture: Digital ICS

Schwartzman et al. - MobEA Workshop at WWW 2007

Internal control system for agri-cooperatives

Maintain quality, certifications (organic, fair trade)

Pilot w/ over 1000 small farmers in Oaxaca, Mexico

Inspection Evaluation Report Generation

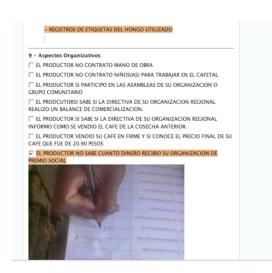
Inspectors use **mobile phones** to monitor farms

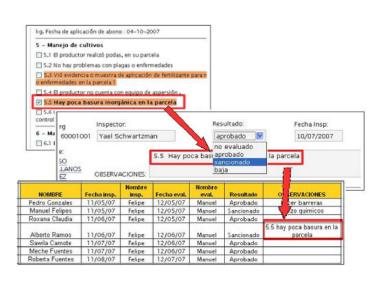
Evaluators use a **web application** to give feedback

Generate **reports** for extension and certification











OpenRosa Consortium

Building mobile tools for public health Standards-based (XForms), Open Source

Applications
Disease Surveillance
Clinical Protocols
Clinical Trials
Household Surveys
Birth and Death
Support CHWs

Organizations OpenMRS EpiHandy EpiSurveyor Berkeley Washington **MIT** Cell Life (South Africa) MRC (South Africa) IRD (Pakistan) Dimagi D-Tree

Future Work: Trust & Ownership

Rural users may never "own" technology

How do different identification technologies, interaction mediums and social contexts impact trust in computing?

Can we facilitate distant personal / business relationships?



Future Work: Support Local Creators



Empower local people to build their own solutions

Physical tools for content creation and application development

Paper formats, visual and tangible programming

Final Thoughts

Design for real people & problems

Attracts diverse & energetic students

Impact sustains credibility & collaboration







Thanks for all the Fish

Yaw Anokwa, Brian DeRenzi, Paul Javid, Neil Patel, Yael Schwartzman, Anil Gupta, Vijay Pratap Singh Aditya, Kaushik Ghosh, Apala Chavan, Sarit Arora, Puneet Syal, K. Sasikumar, Muthu Velayutham, Gaetano Borriello, Neal Lesh, Kentaro Toyama, ekgaon technologies, CCD, Mahakalasm, Asobagri, CEPCO, D-Tree, Dimagi, Cell Life, IHRDC, Jataan, HLFPPT, Media Lab Asia, HFI, UW CSE, UW MLC, Intel Research, MSR India, Ricoh Innovations, Transfair, David Bonderman, SEEP, IDRC, ekgaon and everyone else I've had the pleasure to work with.













paper prototyping



ekgaon technologies

ekgaon was founded in 2002 and works in providing technical, managerial and strategic support to community-led initiatives around India and the world. Currently we are based in New Delhi with a field office in Madurai, Tamil Nadu.

http://www.ekgaon.com

Other Partners and Supporters

Covenant Centre for Development
Mahakalasm SHG Federations
CARE India
Deutsche Gesellschaft for Technische Zusammenarbeit (GTZ)
Small Enterprise Education and Promotion Network (SEEP)
International Development Research Centre (IDRC)
Sarai New Media Initiative
Ricoh Innovations
Microsoft Research
Intel Education Program

Knownet-Grin

Knowledge Network for Grassroot Innovators: A Honey Bee Project

- Honey Bee shares grassroots knowledge and innovation
- Publishes 7 regional magazines about agricultural practices and other innovations
- Interested in new ways to share content and facilitate communication
- Developed multi-media distributed database and communications application
- Networked using asynchronous CD-based updates
- Implemented at kiosks in Gujarat, Madhya Pradesh, Maharashtra and Tamil Nadu



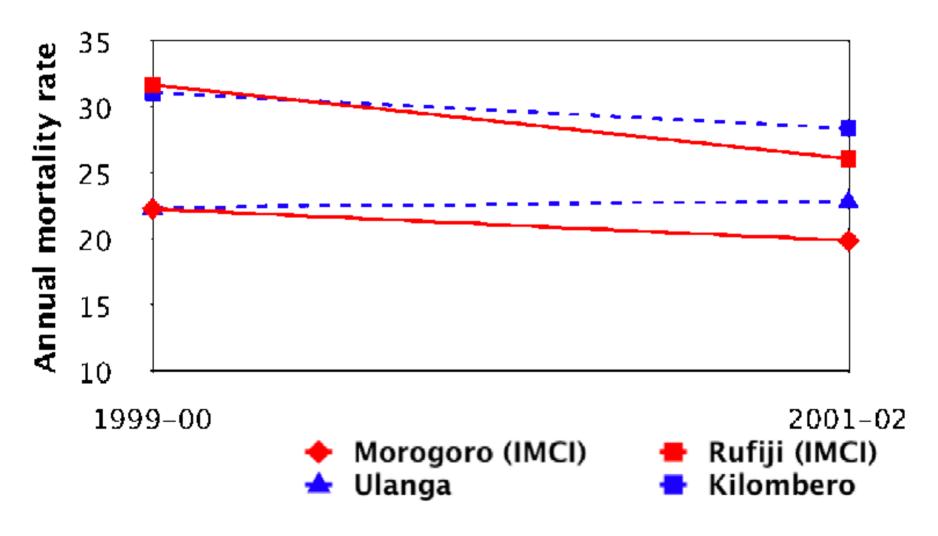




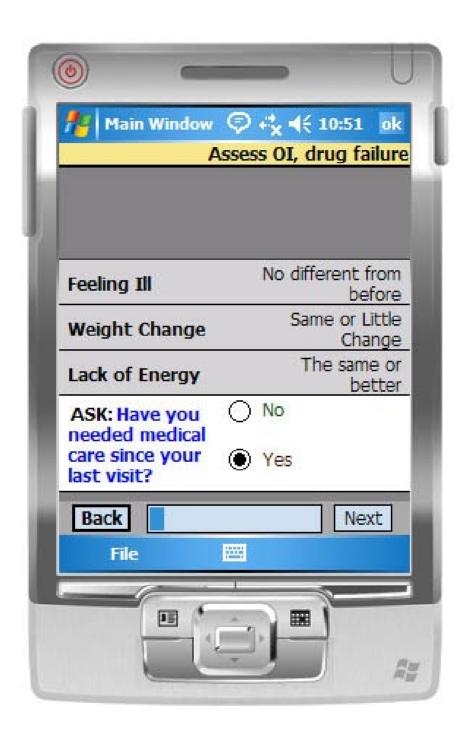


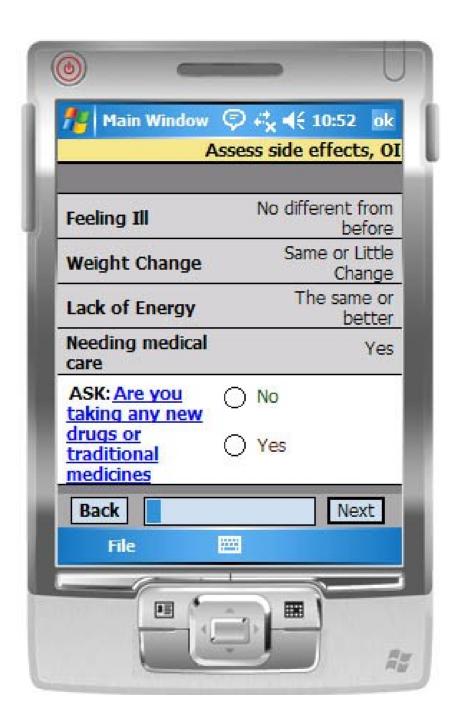
IMCI: Reducing Mortality

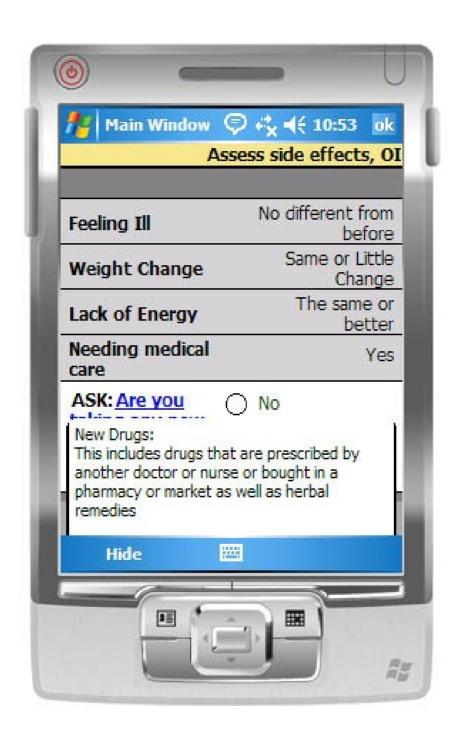
Under five mortality was 13% less in two districts implementing IMCI

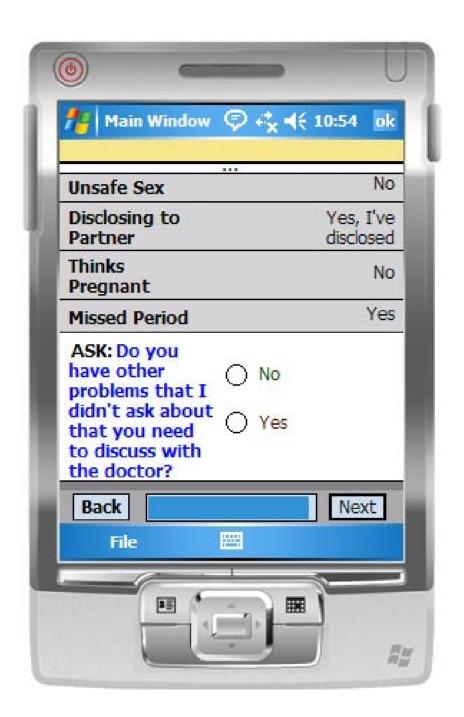


Source: Armstrong et al., 2004











3 billion people in the rural developing world need the same <u>information</u> we do

- ✓ <u>Business</u>: new opportunities
- ✓ Finance: capital to invest
- ✓ Government: services & programs
- ✓ Health: informed, consistent care
- ✓ <u>Education</u>: personal advancement









3 billion people in the rural developing world have different <u>limitations</u> and <u>capabilities</u>

- x Money: to buy technology
- x Education: to use technology
- x <u>Infrastructure</u>: power, connectivity
- ✓ Time: lots of available labor
- Community: lots of relations









Outline

- 1 Background: Microfinance
- 2 Contextual Design for Rural Users
- 3 CAM: Data Collection for Mobile Phones
- 4 Evaluation: Usability, Breadth, Impact
- 5 Future Work
- 6 Conclusions

Problems with Mobile Uls

User Interface

- Adapted point-and-click metaphor
- Textentry is difficult; limited use of other media

Mobile UI research has largely focused on improving display of web content on small screens

 WEST, PowerBrowser, Wingman, Digestor, AppLens, Summary Thumbnails, Collapse-to-zoom, etc.

Programming Model

- Proprietary APIs and programming environments
- Web-based applications require online connection











ICTD: An Emerging Area

TIER Group, UC Berkeley

- Long-distance wireless, DTN
- Mobile educational software

Digital Studyhall, Princeton / UW / MSR

- Video for education
- Postmanet physical networking

Emerging Markets, MSR India

- Design for semi-literate users
- Multiple mice for education

One Laptop Per Child (OLPC)

Laptops for education

Other Efforts

MSR funded 17/162 proposals







Contributions



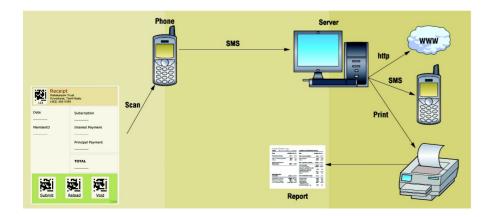
Design Lessons for Rural Users

- importance of paper
- local language audio
- numeric i/o



CAM Toolkit

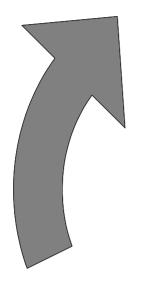
- paper user interface
- multimedia i/o
- scripted & asynchronous



CAM Evaluation

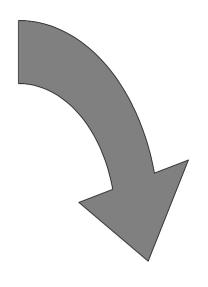
- usability
- generalizability
- real-world impact

Understand Context





ACM CUU 2003 ICTD 2006,2007 IEEE Pervasive

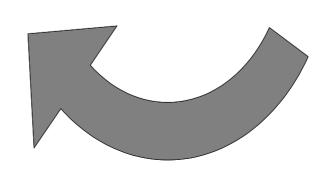


Build Solutions

Evaluate Results



ACM CHI 2006 ICTD 2006 ACM CHI 2008



WWW 2006 IEEE Pervasive MobEA 2007

E-Z Rural Computing

Easy to Use: Max outreach

Easy to Teach: Word of mouth

Easy to Access: Travel is hard

Easy to Share: Amortize high costs

Easy to Create: Local ownership

Easy to Adapt: Localization essential

Overview & Methodology



Understand Context

A highly 'embedded' approach to designing, developing and evaluating technology



Build Solution

CAM: a mobile phone toolkit for distributed data collection in the rural developing world, and several applications using it



Evaluate Impact

<u>Microfinance</u> – actively used in India

<u>Agriculture</u> – pilot in Guatemala and Mexico

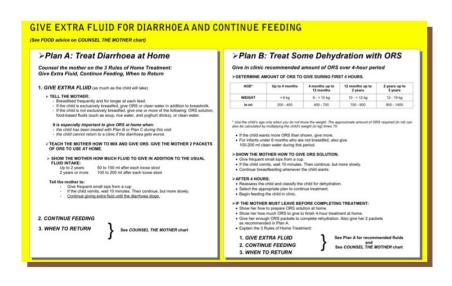
Public Health - tested in Tanzania

Public Health: e-IMCI

Integrated Management of Childhood Illness (IMCI)

Use of IMCI protocol can significantly reduce child mortality (Armstrong, 2004)

Automate using mobile device to reduce training, improve adherence







e-IMCI: Improving Adherence

DeRenzi et al. - ACM CHI 2008 (to appear)

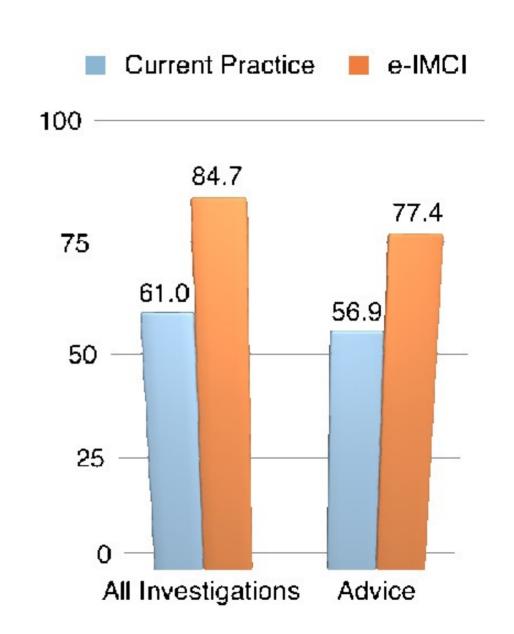
Tested with IHRDC in Mtwara, Tanzania

Measured adherence to the IMCI protocol

Observed 27 e-IMCI sessions, 24 paper-based sessions

Use of e-IMCI can significantly improve adherence compared to current practice

Preferred by all users



Long-term Vision



Equitable Economic Development

Environmental Sustainability

Freedom & Political Stability

Information Technology

Decentralization