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Five Apps Bringing the Next Billion People Online

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In Indonesia, startup company Ruma is making slow but sure progress in connecting people to the Internet for the first time. But there is a long way to go.

As reported in this page-one article in The Wall Street Journal, the Internet's reach among new users in slowing. While as many as 900 million people are expected to join the world's online population by 2017, that would leave roughly four billion offline, according to a McKinsey & Co. report.

In 2013, Google Executive Chairman Eric Schmidt predicted that the entire world would be online by the end of the decade.

Ruma tries to bring people online one small step at a time, including lessons on how to use a smartphone. An Android app lets users sell credit and accept payments.

Here are some other apps aimed at helping people get more value out of their mobile phones:

M-Pesa: This mobile-payments service in Africa was started in 2007 by Safaricom, a Kenyan subsidiary

of Vodafone Group PLC. Users can send and receive money via text messages, pay bills and purchase airtime. In a region where many people have little or no access to a bank, M-Pesa has become incredibly popular and now reaches more than 18 million users.

SoukTel: Based in the Middle East, SoukTel has several apps to help people in emerging markets access information about jobs and social services. It is best known for JobMatch, a job-search engine that connects people in Jordan, Rwanda, Tunisia and other countries via text message. SoukTel recently teamed up with Facebook and development organizations to launch “Your Money,” or “Su Dinero,” in Colombia to provide basic financial education.

Esoko: Often described as Facebook for farmers, Esoko links them with non-governmental organizations, businesses and government agencies. “Soko” means “market” in Swahili, and the “e” signifies “electronic.” The text messaging and Web-powered service sends weather alerts, produce price information, ads and polls.

Frogtek: With smartphone and tablet software, Frogtek helps mom-and-pop retailers in Latin America and other parts of the developing world track inventory and sales. The information helps retailers who can’t afford a cash register.

Ver Se’ Innovation: The Bangalore, India, app maker specializes in local content and services for India. Ver Se’ offers a classified-ad service that aggregates information on jobs, property and nearby promotions for local markets, and its iPayy service handles small payments for online purchases.

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