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Money can buy happiness, according to a new study by U.B.C. psychologist Elizabeth Dunn. People usually predict that spending on themselves will make them happy, but it doesn't. "I wondered if maybe we just weren't doing it right," says Ms. Dunn. She and her colleagues — grad student Lara Aknin and Harvard researcher Michael Norton conducted a survey on money, happiness and giving. They found greater hap-

pinness among people who give to charity and buy gifts for friends, regardless of income. The researchers measured the happiness of middle-income employees at a Boston-area health industry firm before and after the employees received profit-sharing bonuses of US\$3,000 to US\$8,000. People were happier after spending their windfall, but only if they spent it on others, Ms. Dunn says. *Canwest News Service*

SPEND IT: GIVING BACK



BENOIT FAIVELEY

Social entrepreneur and Canadian Jacob Korenblum is a co-founder of Souktel. With 80% of households in the West Bank owning mobile phones, Souktel seeks to connect people.

Souktel is using cellphones to deliver crucial communications

Meaningful messaging

BY VANESSA FARQUHARSON

LOL! KGTG C U L 8 R" is probably one of the more common text-messages being transmitted between cellphones in North America these days. Since it first became popular about eight years ago, SMS (short message service) has been used mostly by teenagers for last-minute scheduling, clandestine gossiping or as a way to pass the time while standing at the bus stop.

But in other parts of the world, where cellphones are used more often than the Internet or traditional landlines, text-messages are starting to carry a lot of weight: They transmit crucial information about jobs, food supplies and emergency resources.

Souktel, a non-profit organization based out of Ramallah, in the West Bank, is at the forefront of this trend. It uses text-messaging to provide two essential services: connecting local residents with jobs and connecting aid workers with those in need.

Founded by an American, a Palestinian and a Canadian — 28-year-old Jacob Korenblum of Toronto — it just launched its official Web site at www.souktel.org and celebrated its 1,000th customer.

With features like mini-CVs and classified ads, alert systems and condensed surveys, Souktel is helping recent university graduates find work, businesses find employees and charities find families struggling to meet basic needs.

"Our service uses text-messaging — on any old, simple crappy cellphone — to enable people to get information about jobs and

emergency aid," explains Mr. Korenblum, who developed his business model just over three years ago while on the Reynolds Foundation fellowship for social entrepreneurship at Harvard. "From the beginning, it was important to stick with cellphones because Internet usage is quite low here, with no more than 30% of households in the West Bank having access to the Web; 80% have cellphones though, so we honed in on that, developed the technology at MIT and finished the software here."

The reason mobile phones are so prevalent in this region, says Mr. Korenblum, is because the unit cost is about \$15, plus incoming texts are free and most pay-as-you-go packages have no fixed contract, which is preferable for those with no fixed income. To use the Internet, on the other hand, one must either buy a computer and face high import tariffs — it's about US\$1,000 for a laptop or a desktop, on top of a \$40 per month connection charge — or go to an Internet café, where there are a limited number of terminals, restricted hours and, for women, it's usually not an option.

Landlines are also pricey as there are no flat rates, calling cellphones is costly and households may have entire extended families under one roof, which means dozens of people could be vying for a single phone at once. As well, in rural areas, the infrastructure is such that it's easier to put up a cellphone tower than it is to cover an entire region with cables.

"Mobile technology and cellphone-based software is still an emerging market in the world, which is why young people are our main client base," says Mr. Korenblum. "They just get the

technology, plain and simple. It was a bit more challenging trying to get our seed funding because many investors found it difficult to wrap their heads around the concept of a mini-CV or mini-classified ad on a phone. But now we have a track record of success, matching 10 people to a job every week, so we're getting more attention."

To give a better idea of what exactly these mini-CVs and job descriptions would entail, here's an example of a potential SMS exchange between an employer and employee, after both have registered for Souktel's service:

*From Souktel to job applicant:
Where can you work?*

- 1- Nablus
- 2- Jenin
- 3- Bethlehem
- 4- Ramallah
- 5- More

This would be one of a series of questions, which the recipient would answer by typing the appropriate key. In the end, a mini-resumé is formed with all relevant information such as age, skills, education, et cetera, and sent back to Souktel. The employer would eventually receive something like this:

*From Souktel to employer:
Top 3 CVs matching your job ad
1 - 0599245789
2 - 0599661661
3 - 0598745965*

Call 0599245789: Young man seeks farm job in Jenin. Has high school ed; skills in milking machine operation. Can work f/t, all weekdays.

The employer would then phone the applicant to set up an

interview in person and the two of them would take it from there.

Souktel's AidLink system works in a similar fashion, with agencies setting up SMS mailing lists of all the cellphone numbers they need to contact. They can then create alerts to send to everyone in a certain area, such as:

Emergency food baskets ready for all new mothers in North and Central Region. Come to main mosque at 3 p.m. on Tue with ID card. Call Suha at 0599-221667 if need more info.

For the most part, Souktel's text-messages are sent out in complete but simple sentences, but they have adopted a few popular SMS abbreviations that convey as much information as possible in as little space.

"What's interesting is that it's actually creating a new lexicon of abbreviated Arabic words," says Mr. Korenblum. "Chat and SMS has given birth to this new trend of writing Arabic with English letters, and the numbers 2 and 3 replace things as well."

Souktel is still a relatively young organization but has already weathered its fair share of turmoil: The election of Hamas in 2006 and its subsequent fall the next year, a rare and unexpected snowstorm this January, which shut down most of the West Bank for three days; and the recent violent attacks in Gaza.

"Doing business in a conflict or post-conflict zone, there'll be sudden spikes in volume of people using our service during crucial times," says Mr. Korenblum. "We're definitely an emergency-response enabler, so we have to make sure we're up and running consistently throughout every-

thing that comes up."

Although based in Ramallah, with smaller offices in Canada and the United States, Souktel has just completed a round of pilot testing in Central Asia and is now making its service available on an international level.

"We're really excited about that," says Mr. Korenblum. "It's difficult, though, because we see a lot of for-profit applications with this technology and we're eager to explore some of those avenues, but we also see extremely socially valuable options that maybe aren't so profitable. Everyone always says if you have something good, it must be scaled up as broadly and quickly as possible, but I think we have to be very careful about that."

"I see a lot of businesses go wrong by exporting their model into a completely different culture and society," he adds. "So we need to be very intentional and careful, making sure whatever we do is a good idea for that specific market and demographic. A silver bullet for the Middle East may not be the same thing for another region."

Either way, the success of Souktel is a sure sign that the future of text-messaging — not just as a quick form of communication, but as a crucial one — is looking strong, and it's something those in the developing world should take note of.

"We're helping to revive an economy that's suffering because of violence," Mr. Korenblum says. "That's something no one from any political background can quarrel with — it's enabling economic growth to help make a society productive."

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Bankers building bridges

BY DUNCAN MAVIN

In February, 2007, a group of Canadian bankers changed out of their pinstripes and into shorts and T-shirts and trekked through the jungle in El Salvador to a small clearing on the side of a hill.

The team from Bank of Nova Scotia runs one of the bank's most fruitful business lines in Central America and the Caribbean, providing multi-million-dollar financing to build luxury

ocean front-villas for the rich and famous.

But their mission on this project was focused entirely on the other end of the housing scale: The bankers had come to build homes for local families who strive to make a living farming amid the scrub, three-hours walk from the nearest town and a 90-minute drive from the capital San Salvador.

In more than 85C heat, the 40-strong team shovelled concrete and put up seven tin-

and-wood homes to replace the crumbling shacks that were there previously, before sitting down to a cold beer and a meal prepared by the new homeowners.

In stark contrast to the millionaires' mansions they usually finance, the homes built by the bankers over one weekend cost about \$1,500 each and look out over a tangle of jungle. The volunteers completed their task on their own time and their own cost.

"I don't think any of us thought it was life-changing, but we looked back and thought what a great thing to do," says

Kevin Clark, senior vice-president of international corporate and commercial banking at Scotiabank.

If the main payoff is the feel-good factor, but the charitable work also helped relationships with local clients who were impressed by the bank's commitment to locals, Mr. Clark says.

The bankers followed up on their first mission in 2007 — when they were helped by Argentinian charity Un Techo Para Mi Pais — by working on a project in Panama last month.

About 30 Scotiabank employees helped Habitat for

Humanity volunteers build a home for families of the Kuna Nega tribe, an indigenous people from islands off the Atlantic coast of Panama.

But what was really rewarding, says Mr. Clark, was working on a school for local children.

"We built benches for the outdoors, put screening on the windows, tiles in the kitchen, painted the concrete basketball court. At the end of it all, the local kids performed a tribal dance and gave hand-made gifts," says Mr. Clark. "It was awesome."

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Bank of Nova Scotia team.