

UW student turns phones into banking tools

Posted by [Brier Dudley](#)



UW/ekagon

Women in South India's Madurai region using Parikh's technology, developed at the UW, to record the day's transactions on a mobile phone.

The University of Washington today called out an interesting project by doctoral student [Tapan Parikh](#), who developed technology to use cellphones as simple, low-cost accounting computers.

He's already started a company in India, called [ekgaon](#), that's providing phones to more than 700 microfinance cooperatives through a contract with CARE India.

Microfinance groups typically use paper ledgers, and it's been difficult to shift their accounting to computers because they typically don't have the space, electricity or expertise to run them, the UW news release said.

Using open-source software, Parikh customized Nokia phones so they can be used for accounting. Here's how the release described the [technology](#):

"The phone's camera first takes a picture of a bookkeeping form to identify the document. Then the phone prompts the user in the local language, Tamil, to enter the relevant numbers. Once the last keystroke is entered the information is sent by text message to a central server in India."

Rural farmers in India began using the phones in January. Parikh said in the release:

"Broadly speaking, what I'm trying to do is look at ways that information technology can have an impact on important social, political and economic issues."

Parikh's research was funded by Microsoft Research, Ricoh and Intel, and he was advised by Ed Lazowska, the Bill & Melinda Gates Endowed Professor of Computer Science.

The project also highlights the UW's new emphasis on global health and technology for developing countries, influenced by the [Gates Foundation](#) and its expanding relationship with the school.