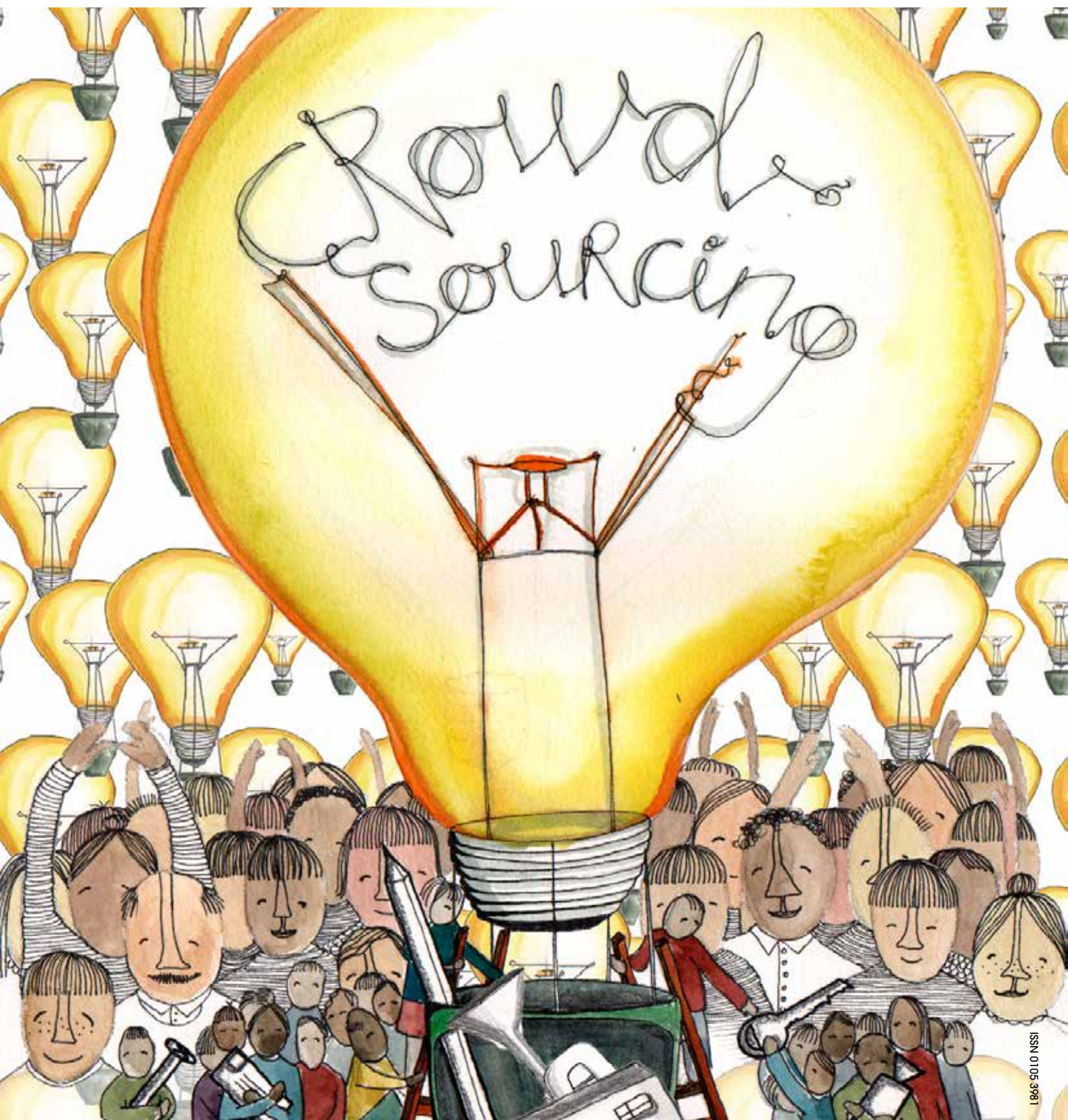


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Futures cannot be predicted. Futures must be selected.

On behalf of the Executive Committee

We are grateful to

Clara Riis Ottosen-Støtt, Master of Arts in English because you kindly agreed to take on this task and made it possible for the first time to publish the journal Futuriblerne in English and Danish. You can contact Clara on clarariis@hotmail.com

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And Graphic Designer and regular contributor **Ken Hommel**, for your dedication and professional work. Ken can be found at <http://hommelgrafik.dk>

Your contributions are highly valued - THANK YOU.

Project Manager, Business Developer and Member of the Executive Committee
Master of Science, **Jonina Nonginthirath**

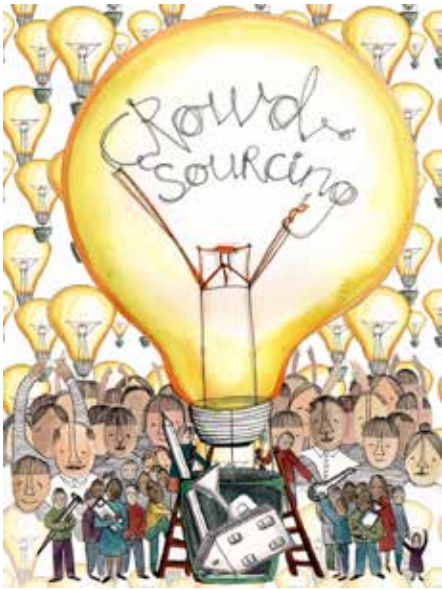
Form Your Future here!

Futuriblerne is a journal of current actions, visions and choices.

This publication signifies a new era in the history of Futuriblerne. Futuriblerne was first published in 1969 by the founder of the Association for Futures Studies Arne Sørensen. This was shortly after the Association had joined the Association Internationale Futuribles and acquired the rights to the name Futuriblerne. In 2009 Futuriblerne went from written to online media. This edition is the first that is published in Danish and English.

Futures cannot be predicted. Futures must be selected.

Editor's letter



The dialogue we have on online social platforms today shape the future faster than we have ever known. Crowdsourcing gives each of us the opportunity to reach out and communicate with people all over the world about vast number of different areas of interest. It challenges the established ways of acting, exploring ideas, creating, investing, seeking out and creating new knowledge. It also opens up new ways of setting the framework for our daily lives and social interactions.

Historically, the development and spread of communication tools have been determining factors in changing the structures of society. The development and spread of the internet has resulted in a direct and speedy access to people across the globe that is unprecedented.

During the last 10 years, we have witnessed a development where online communication platforms like Facebook, Twitter, YouTube etc. are being used for political aims. Individuals use the internet to influence others through personal stories, pictures, videos and texts that are hard to control. People are now able to influence others through very personal, direct, online narratives via mobile phones on a scale not seen before. Crowdsourcing is now commonplace in the flow of news.

In this edition, *FUTURIBLERNE* highlights a number of crowdsourcing initiatives that, each in its own way, challenge the 'ordinary' way of doing things:

Pia Pinkowski and **Susanne Rubæk** introduce us to how crowdsourcing manifests itself in Denmark, and they share their experiences with working with open innovation. We are invited along on their journey to create and publish the first Danish language business book on crowdsourcing: CROWDinnovation.

Tom Britton uses SyndicateRoom to bring together small scale investors, Business Angels and entrepreneurs who need funding for the expansion of their businesses through equity crowdfunding. I have interviewed him about the possibilities offered by equity crowdfunding.

Samia Sarwar explains how young people in Bangladesh receive training and mentoring and work freelance as online IT consultants, taking on coding jobs for companies via CodersTrust.

As a framework for the different practical applications of crowdsourcing, **Andreas D. Christiansen** shares his thoughts on how our behaviour on digital social platforms influences the way others see us when we take part in crowdsourcing.

During my work on this edition of *FUTURIBLERNE*, I have been met by one of the strongest positive forces of crowdsourcing: the trust in the belief that we want to help each other by sharing our knowledge and work, working together to promote the possibilities of crowdsourcing. This has taken place in spite of the fact that we have not had any physical meetings, but only have corresponded via emails and other social media. Thank you so much, all of you who have contributed.

Tina Baltzer, editor

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By Pia Pinkowsky & Susanne Rubæk

Open Innovation and Crowdsourcing in a Danish Context

Crowdsourcing is not a novel way of working together. Inviting others via ‘open calls’ to contribute with either knowledge, man hours or money is nothing new – in the crowd community, they talk about the new cooperative. But the concept of ‘the crowd’ has evolved enormously with the emergence of the online world, because in this age of the internet it has become so much easier to invite, not only the local community, but the entire world to participate.

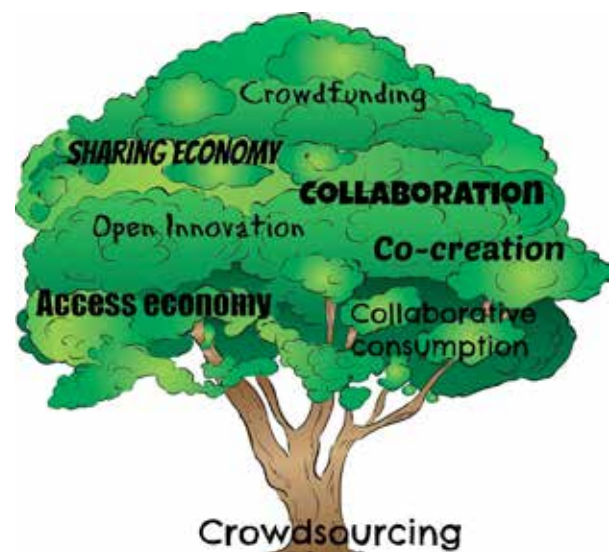
The aim of this article is to give you an overview of the development in general by looking at two specific, Danish cases: crowdsourcing the book CROWDinnovation and the Danish platform “InnovationsBørsen” [The Innovation Exchange].

Crowdsourcing is the new black

Crowdsourcing is a way of thinking about business and an alternative approach to solving concrete problems or dealing with challenges. Crowdsourcing is a useful tool for creating open innovation and dealing with concrete issues. As a term, crowdsourcing can be viewed as a catch-all for terms such as: crowdfunding, sharing economy, collaboration, open innovation, access economy, co-creation, collaborative consumption etc. The common denominator is that individuals, businesses or organisations meet online and are brought together by an ‘open call’, in which people outside your own network work with you to find the best solution.

These open calls may have different objectives. The platforms for the solutions that we seek may be divided into the following three main categories:

- a) The sharing platforms
- b) The service platforms
- c) The development platforms



These concepts are now being materialised on a number of platforms in Denmark. In terms of sharing platforms, there are for instance minbildinbil.dk, airandb.com, bemyeyes.dk and enjoylocally.com. Then we have the service platforms, where you describe the work you need done to your house, car or ?? and receive three quotations, from which you can then pick the one that best suits your need. If a business or organisation needs a solution for a specific problem, they may use the Danish concept Crowdio, which utilizes the crowd as chat specialists on websites.

In the third category, development platforms, we find sites like tagdel.dk, serviceplatformen.dk, KEA's [Copenhagen Business Academy] education platform or InnovationsBørsen, which is described below. These platforms are for dealing with specific challenges that cannot be solved by googling for half an hour. Consequently, your open call will focus on outlining a concrete problem or challenge that you want a solution for.

When you are looking for help with a specific task, challenge or problem on these platforms, the following criteria apply:

- Open calls are specific, detailed and action-oriented
- Open calls are to be defined, prioritised and shared
- Open calls are to be evaluated, assessed and rewarded
- Open calls may not violate the rights of others, and they guarantee yours.

In the story below, we will look at the creation of the book CROWDinnovation and use it as an example of how you may crowdsource a job and use a development platform to achieve a result that one or a few individuals could not have achieved equally well on their own.

The story of crowdsourcing a book

There are many books on the market, particularly international ones, that deal with crowdsourcing. Every last one has been written by one or two writers at the most. Think about that for a moment. A book about crowdsourcing written by only one or two contributors, even though crowdsourcing at its core is about bringing together a lot of input and knowledge from a large number of people. Obviously, we need a book in Danish and English about crowdsourcing that has actually been crowdsourced! And thus the story of the crowdsourced book CROWDinnovation begins.

The book's ambition is made clear from the start: "The goal is to provide the reader with the necessary tools for embracing the next wave of innovation – the crowdsourcing wave. The purpose is to reinterpret the mindset that many of us have about innovation, running a business and the nature of knowledge. Through a series of cases, the reader is introduced to how new types of communities will become crucial to how we will run businesses and innovate in the future. Likewise, focus is on the traditional concept of science, which is challenged in the book. At the same time, the typical reasons for succeeding with crowdsourcing and the typical reasons for not succeeding are pinpointed. In this way, the book lists do's and don'ts based on best practice experiences from the contributors of the book."

Let us make something clear: Crowdsourcing a book has been an exciting journey – but not a quick journey, and definitely not one without bumps along the way. But it has been a fun journey, and the result is outstanding.

From pipe dream to actual book

For incorporating the newest knowledge, the best ideas and the really good solutions, crowdsourcing is unrivalled. This is also the case when writing a book about it. And the recipe should be straight forward. It's just writing up

some text and maybe even producing an appealing little video clip that encourages people from around the world to contribute with input for the book. Right?

But if you want a book that gets published and printed, marketed and featured in the media and so on, and you don't want to pay for publishing it yourself, the journey begins somewhere else entirely: at a publishing company. Or numerous publishing companies if you haven't been published before and are not an established name in the business.

Because the fact is that most people who want their book to succeed still regard it as more advantageous to have their work published by a publishing company. Just like most musicians also want their music published by a record company. Notwithstanding that the world is rapidly changing and that this, too, will probably change at some point. And so the book was eventually taken up by a publisher. So far so good.

The world of platforms

So, now we were talking. Now we ought to be able to get started with crowdsourcing! Make a catchy description and maybe a video clip that aptly describes the challenge of wanting to collect contributions/crowdsource the contents of the book and slap it on a platform. Or what?

There really are a lot of different platforms for crowdsourcing solutions, and all are characterised by being specialised within a specific area or theme. One example is the American site, Innocentive, which functions as a two-sided platform. Companies upload their technological or scientific challenges, and specialists then suggest solutions. For instance how to collect and store samples on Mars and have them transported home safely. This is an example of a question that NASA has uploaded onto the platform.

A completely different type of platform is Amazon's Mechanical Turk. This is a market place where the two parties can discuss jobs of any size – anything from small translation jobs to project employments lasting several months. This is where you can crowdsource the manpower you need for smaller or larger tasks. It's a kind of employment agency between businesses and what we call freelancers today, but which will be an ever larger part of the workforce in the future.

Subsequently, in order to find the right platform and thereby reaching out to the right crowd for making the book CROWDinnovation, we had to look into many platform. Luckily, this task was made easier by the existence of sites containing lists of platforms divided into themes. But alas, although there were international platforms dedicated to culture and art, and thus also books, a business book like ours just didn't fit in. However, fortune smiled upon our unfortunate book. The Danish site, InnovationsBørsen, had just been launched at the same time, and our 'open call' for contributions for the book looked like it would fit in here. As a result, we were approached by several people who were interested in contributing.

Bit by bit

However, these contributions would not be enough to make a whole book. We needed more. So we had to make use of more than one channel of communication. We then sent out direct invitations to possible contributors (people in and outside Denmark who knew about crowdsourcing) along with an invitation to spread the word in their respective networks. The message about the open call was also put out via the newsletters of the association Danish Crowdsourcing and the social media. In this way, we looked for ideas and contributions for the book in many places, and we were approached by a number of possible contributors.

Having a large number of contributions meant that the book was more likely to contain the newest knowledge and the best inputs. It is very unlikely that a single writer, working on his own, could have collected the same knowledge through traditional channels.

Fortunately the proposed contributions were very diverse. This is one of the great advantages of crowdsourcing. This meant that we were approached by some who wanted to contribute with specialised knowledge about a specific area of the crowdsourcing world, and by others who wanted to focus on the big picture. The simultaneously broad and narrow focus supplied by the contributors ensured that the book would contain both a thorough introduction to the concept of crowdsourcing and all its facets as well as the history of crowdsourcing and a discussion of the future of this new wave of innovation.

At the same time we were also contacted by contributors offering concrete cases, and hereby we could ensure that the book also included a series of practical cases and thus a very concrete introduction to working with crowdsourcing in small as well as large organisations, in the private as well as the public sector.

Scraping the barrel

Not all contributions or ideas for contributions work out. This is a fact that many seem to forget when talking about crowdsourcing. It often takes a lot of ideas and a lot of input and research before the ideas which produce the best result in the end are found.

In spite of our attempts to give a very clear description of the challenge of contributing to the book, some people sent us proposals that did not live up to the standards that we wanted for the book, and contributions that fell outside the scope of the book.



Obviously, it was not precise enough to write the following in the description on the platform, in newsletters and invitations:

“The target audience for this book will be small companies as well as larger ones, in both the public and the private sector, because the rules of innovation as it pertains to involving the crowd in the future may be applied to any business or organisation. You may write about one or more of the topics given below:

- *What is crowdsourcing, and what is the best way to approach it?*
- *How may crowdsourcing create more and better innovation?*
- *What is the future of crowdsourcing?*
- *How do you match the challenge to the crowd?*
- *What are the most important do's and don'ts? Preferably based on specific case stories”*

This just wasn't precise enough for some of the recipients of the message. In hindsight, there should have been only one point, very clearly stated, preferably with an explanatory text or video attached. If you have more than one question that you want answered, then ask the crowd more times, don't ask all the questions at the same time.

It has to be pointed out though, that it will always be a balancing act. Because if we, on the other hand, don't get all the possible contributors to pitch in, we risk cutting ourselves off from ideas that are different or unexpected. Because we did actually receive some ideas that were so good, and that nobody had seen coming, that they had to be included even though the contributor perhaps wasn't a good enough writer to properly communicate the idea. This was then done in collaboration with the editor of the book, so that the most important messages gained a voice equal to the well-written contributions.

Done and dusted

As we are writing this, we are ready to send an (almost) finished manuscript to the publishing house, and the book, CROWDinnovation, is expected to get published in the summer of 2015 if all goes according to plan. This part of the process also involves many people, however, I don't believe the workforce is being crowdsourced by the Danish publishing houses just yet.

Since some of the contributors speak English, large parts of the book have been written in English. So we have also signed a co-publishing deal with an English-language publishing house.

The result of this crowdsourcing journey is a book that would have never been this good if it had been written by just one or two authors. No single person could possibly know everything or enough about a subject in a time where knowledge is produced with exponential speed in a globalised world. And if one or a few people become too immersed in a topic, we risk that their ways of thinking will not be challenged by people who think differently and by differing points of view. This is true whether we are developing a book or a new product, a service or perhaps the way we organise our work.

The purpose of a platform in Danish

As mentioned above, the book CROWDinnovation came into being partly as a result of contributions gathered via the Danish platform InnovationsBørsen. One of the reasons why a non-fiction book like this fits on InnovationsBørsen as a platform is that one of the purposes of creating a Danish language platform was to create a platform where you can communicate with people from a wide range of disciplines. Unlike the American platform Innocentive, there is no expectation that the participants are specialists with a masters' degree in their field. At InnovationstBørsen on the other hand, the intent is that the participants share a common interest in innovation and crowdsourcing.

Theoretically, innovation happens in the intersection between specialised fields of knowledge. Studies of the oldest platform in existence in the US, innocentive.com, show that the final solutions are found in the intersections between different fields. It seems that very few solutions are created by people who have specialised in the same field as those posing the question or invitation to collaborate.

Thus, the individuals or teams who have come up with the solution have either been found in the periphery of the field, have had peripheral knowledge of the field or have made observations from an external view point about the problem or issue. In this way, non-professionals have discovered 'something' previously unnoticed by the specialists, which the specialists are then able to work on because they have been made aware of it.

The case of InnovationsBørsen is thus based on four underlying points:

- a) A Danish language platform used for testing how to use crowdsourcing as a tool for creating open innovation before you, as an individual, business or organisation move into the global market.
- b) A platform designed to increase the network and knowledge available in Danish about crowdsourcing as a tool for innovation.
- c) A platform that is not focussed on particular fields of study or on specialists, but instead works towards facilitating more innovative intersections between different levels of education and fields of study.
- d) Last, but not least, solving concrete issues.

Some final pointers

If you want to crowdsource a solution for a problem that you have – be it a book, a logo, a piece of software or whether or not to transport planetary dust from Mars, here are three brilliant pieces of advice on what to do:

1. Prepare thoroughly. Crowdsourcing is not an easy short cut, just another way of working.
2. Keep it simple. Do not ask the crowd too many questions at the same time. If you do, you will either get no answers, or they will be all over the place.
3. Choose your platform and your crowd well so you may reach a large number of the type of people you wish to get your message to without cutting yourself off from input from unexpected places.

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What is the big deal about crowdfunding?



Interview with Tom Britton,
co-founder and CTO of SyndicateRoom.

Interview by Tina Baltzer



SyndicateRoom is based in the UK. In the UK equity crowdfunding is diversifying investment opportunities and has been backed by changes in regulations in recent years. SyndicateRoom is the first ever equity crowdfunding platform that allows you to invest in companies backed by business angels and professional investors from £1,000. Tom Britton explains the benefits and opportunities for equity crowdfunding.

1) How has crowdfunding developed – the history of joined finances/the 'crowd' used as a term financially?

While the first recorded use of the term crowdfunding occurred in 2006, the principals behind crowdfunding date back to the 1700s. Really though, the modern understanding of crowdfunding stems from the 1970's and the establishment of the Grameen Bank by Muhammad Yunus.

2) Crowdfunding today – what can crowdfunding do that traditional investment methods can not?

Crowdfunding is plugging a major black hole in providing finance for early stage ventures that are not able to access traditional finance. Banks have tightened up to whom they are lending money, with many young, bright companies who deserve the chance not getting it. From an investor's perspective, crowdfunding is offering access to an alternative investment that just a few years ago only an exclusive group of people could access.

3) What is unique about the investment model that SyndicateRoom provides?

We offer our investor network the opportunity to invest in opportunities that are led by experienced investors and investor networks. Essentially, before any investment opportunity is listed on our site, it must first have a lead investor or lead investment group committed to investing in the round. We like to think that it's a perfect match with the experienced head leading the round filled by crowd capital.

4) *What are the trends now – the rise of equity crowdfunding. What is your experience of combining investments from Business Angels and small scale investors – ‘the crowd’? I.e.: How does your investment scheme benefit:*

The startups in need of finances? Our plan ensures that startups have experienced investors and mentors on board while increasing the capital pool from which they can raise funds.

The Business Angels? Business Angels like to spread their risk by investing in a portfolio of companies, they generally do not put up the entire amount of funding round themselves, they much prefer to syndicate their investment with others.

For them our model helps ensure their initial investments are backed by a wider pool of investors and helps close the funding round more quickly than having to seek out and find additional investors themselves.

The small investors? The smaller investors benefit from the experience of the lead investors involved and in knowing that someone who has been in the space for a while is putting their own money into the round, unlike a fund manager who invests on behalf of others.

The financial market? We like to think our model puts more smart capital into the market. We’re helping startups that deserve to be funded, get funded.

Competition in business as such? There are different models for different stages of the businesses’ lifecycle and while we up our game you can bet our competitors will be forced to do the same.

The entrepreneurial business environment in the UK? Small to medium businesses create jobs and add value to the economy. By helping these companies get off the ground or stay afloat, we are doing our part to support the environment. Further, London has become known as the FinTech capital of the world. If we can continue to innovate, I’d like to think we can help keep it that way, even if the Title III of the JOBS Act is released in the US.

Can you mention some of the pitfalls? No matter which platform someone invests on, their capital is at risk, just like in the stock market. The biggest pitfall is the possibility of losing all of one’s investment, particularly given it’s a relatively new field and many may enter the market unprepared.

5) *How have the banks and the big investment funds reacted to the changes in the financial markets that crowdfunding has made?*

Banks are starting to partner up with crowdfunding sites to help companies and people who do not meet their criteria, but are worthy of the investment or loan, to find a supplier. I think it’s a great first step, but ultimately I’d like to see banks investing in companies through these platforms.

6) *How is crowdfunding democratising the financial systems?*

Crowdfunding gives investors options. No longer must you accept the 1% return a bank gives you on your savings account, you can get 6% back from a P2P lender. No longer must you pay someone 2.5% per year, plus an upfront

fee, to put money into risky young companies, you can do it through us. And the same goes for companies. If you don't meet the cookie cutter criteria of a bank, you can now go elsewhere for funding.

7) What does the SyndicateRoom do to create awareness of equity crowdfunding?

We partake in as many investment related conferences as we can, we write about the space for Forbes, we have an online marketing team, and we are now looking at more offline channels. We are members of the UK Crowdfunding Association and with them are working hard to push awareness.

8) Is a part of the explanation of the rise of crowdfunding that it is a symptom of distrust in the traditional market players (banks/ funds) that developed during the financial crisis?

I'm not so sure it was the sense of distrust, rather crowdfunding stemmed from a need. A need to raise finance for entrepreneurs who didn't have the assets or established credit that a bank would normally require, and with this need arose the need of investors looking for better returns than the bank was offering. Call it serendipity as both needs were born out of the crisis.

9) Can crowdfunding and the development of new crowdfunding methods like the Syndicate Room's method help bridge this public distrust in financial markets? Why/why not.

I believe that a vast part of the distrust stems from a lack of clarity between what people thought they were investing in and what it turned out to be. Yes, there were many cases of things being mis-sold, but there was also an over zealotness of investors putting money into products they didn't take the time to understand.

With crowdfunding, the key is clarity and the ability to connect directly with not only the people on the other end of the investment, but also the other people considering making that investment. You'd hope that in a more open environment the truth comes out.

10) What will characterize the future of crowdfunding? E.g. you mentioned the Title III of the JOBS Act – Apart from investments in the US, how will it affect crowdfunding opportunities worldwide? Other trends in Europe, Asia, South America, Africa, Middle East, Russia etc.?

Before jumping into the globalisation of crowdfunding, I believe the next big phase of crowdfunding is around education. I said before that clarity is needed, and part of that clarity will come from investors and entrepreneurs taking the time to really understand what it is they are getting into.

For entrepreneurs there's been a big shout about how to raise funds but less so on what happens after you've raised and how you manage shareholders. For many investors this is a brand new type of asset class which acts differently to pretty much everything they've invested in before.

Back to the trends, crowdfunding in Europe is taking off, and the EU has a set of guidelines for it. We've been approached by potential partners throughout Asia who are looking to bring crowdfunding to their audience, and South America is showing more hunger for it.

All of this is great, but the world seems to be waiting for what is going to happen in the US with Title III of the JOBS Act. My guess is that there will be a huge uptake of equity crowdfunding as soon as the JOBS Act takes effect, but I don't think there is going to be the massive impact on a global scale that people are expecting because, for what seems to be a first in a while, the rest of the world is ahead of the US in this type of innovation. Just my 2 cents, though.

Tina Baltzer

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By Samia Sarwar



Freelance coders

Creating an online international community of expert coding freelancers through micro-finance

Expensive education systems and the absence of student loans in developing countries often constrain the growth of young people and contribute to the cycle of poverty. As a result, significant talent remains untapped and potential for economical and social growth is lost.

The average wage for an unskilled worker in a developing country is around five hundred dollars a month, while eighty percent of the world's youth live in families that have an income of less than fifty dollars a day. This only covers the essentials like food and rent, with no money left for higher education or further training. Hence, more than two hundred million young people remain unemployed or in unskilled jobs with no opportunity to educate themselves.

The possibilities of online assignment platforms

Online jobs create alternative opportunities to reach the new generation. Examples include oDesk and Elance that gives freelancers in third world countries the opportunity to bid on assignments around the world. At current growth rates, McKinsey Global Institute expects that these portals will create 160 million jobs or 11 percent of the approximately 1.46 billion service jobs worldwide in 2020. This coincides with a labor shortage in the West and increasingly better internet access in developing countries.

Currently, the world's "minimum wage" for programmers on freelancing portals is approximately 2500 dollars a month, and the demand is growing. The challenge, therefore, is to improve the qualifications of young people so that they can bid for the jobs on freelance portals. If they manage to land jobs at 2,500 dollars a month, it is tantamount to a fivefold increase in their monthly income

Who will be responsible for the training?

Now that the opportunity is there, the issue becomes how to access the online job opportunities and prepare for them. A potential programmer will require financing and training so that they can be included in the global online labour market. Also, sufficient time and resources will need to be allocated to build up a credible and confident profile on the web enabling them to earn online.

Traditionally, a state educational institution has been the solution to the local market. This was functioning during the transition from an agricultural society to an industrial society. However, this type of educational system is often costly and often fruitless in developing countries that have not been able to secure a qualified labour supply in the global labour market.

The solution

CodersTrust is a microfinancing platform backed by the Danish development fund, DANIDA, that connects aspiring programmers in the developing world with institutions willing to microfinance or fund their education. Then, the CodersTrust curriculum creates a personalized plan combining training, education, and experience to optimize earnings and career trajectory. CodersTrust provides online learning materials and assignments, which corresponds to the student's level of performance in a single organized education programme with theoretical lessons, mandatory exams and freelance assignments.

The CodersTrust Approach

The CodersTrust curriculum takes place over the span of 6 months, preparing the students for everything from tackling basic front end web designing to top level back end programming jobs. At the 3 month mark, the students are well prepared to enter the online job portals and begin bidding for basic web designing jobs. This allows them to develop an understanding of the market and how to interact with potential employers.

CodersTrust mentors are selected based on their technical, theoretical and practical knowledge. They are experienced programmers, who also have several years of experience as freelancers and entrepreneurs. They not only teach the students how to code, but also how to expertly bid for jobs, give top notch interviews and interact with employers.

Furthermore, CodersTrust recognizes the importance of having English language skills and has developed the application in such a way that students are selected not only based on technical and behavioural skills, but also their language skills. If a student is very promising technically and behaviourally, but lacks in language skills, CodersTrust has also developed partnerships with the local British Councils for free English classes to improve their English skills.

In total, the curriculum is set up in such a way that students not only learn how to code, but also how to become expert freelancers interacting with employers from around the world!

Also, the CodersTrust students are not with the programme for those 6 months only. They continue to receive ongoing support for the next 2.5 years.

If they are unable to successfully bid for jobs, the CodersTrust mentors will work closely with them to identify the problem, give them voluntary opportunities to overcome any lacking in their skills and provide a community of support.

The CodersTrust students will remain on as alumni, employees and brand ambassadors under the CodersTrust umbrella, within which they can network, learn from each other and have the opportunity to give back to the community.

The Social Impact

The final social impact of CodersTrust is profound. Each student that completes the CodersTrust curriculum and joins the online freelancing community has the potential to earn significantly more than their current salary. This enables the students to give back to their families and their greater community.

They will have the ability to spend on healthcare and better food, and they will have money for personal training, as well as sufficient funds for education for their children or other family members and spendable income for leisure activities.

The online nature of the course makes it possible for many women to take part in the course. CodersTrust is currently operating in Bangladesh where it is common for women to stay at home with the children despite completing very high levels of education. The disadvantage of becoming housewives is that they have to completely give up their earning power.

In this instance, the online environment is very suitable, as it allows individuals to learn and work in their own time and maintain earning power. To deal with those members who need to learn from home, such as women or distance learners, the entire CodersTrust curriculum is available online so that no one is discouraged from their potential to learn and earn!

Samia Sarwar

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You are who I say you are



How crowdsourcing is going to shape your digital identity

By Andreas D. Christiansen

As the readers of this publication will know by now, crowdsourcing, the act of enlisting a crowd of people to solve a problem defined by the owners of a system, is applied to an increasing variety of domains.

While content curation and crypto currencies are some of the topics that have garnered most of the attention of the mainstream media in recent years, what is particularly interesting to me, is the application of crowdsourcing in relation to our digital identity.

If you observe the digital identity, i.e. the accumulated information available about an individual online, of most people, it mainly consists of a social profile containing information they have created about themselves. Sometimes the social profile contains a lot of information, other times a little, however, it is always controlled by the owner of the profile, and as such it is biased.

Privacy advocates fiercely argue that we should all own the information about ourselves. Of course this position is understandable considering, the damage that a false smear campaign turning up on Google can do to the prospect of someone's life, but make no mistake; individual control over identity comes at a huge cost. It is like an online shop not having to be submitted to reviews - in this day and age unthinkable and inefficient.

I believe we will look back on 2015 in a couple of years and say, "What? You didn't have open peer reviews of people in your network and the people you did transactions with? How could you trust each other?"

The explanation for this is the effect of unravelling privacy. Within a population of individuals, some will have favourable attributes that do not show. These individuals will stand to gain economically or socially if they can credibly signal these attributes to the rest of the population.

Let us say that I am always true to my word. If I tell you this, you would have no reason to believe me. However if my network agreed, without being liable to repercussions by disagreeing, that I am always true to my word, then it would mean something else, i.e. it would be a credible signal.

Hence, the individuals who believe they will stand to gain from allowing their networks to review them openly, will make negative assumptions about those who do not allow their networks to review them. Eventually, this unravelling effect will coerce everyone into letting their networks review them.

Consider the unravelling effect as it pertains to data across human interactions and personality aspects: Some would benefit from disclosing their willpower, how hard they work or that they never waste time on Facebook.

Others would benefit from disclosing the kindness and empathy that the people around them notice when interacting with them.

When booking a table at a restaurant, your booking would depend on your history of showing up for previous bookings, or whether you are a timely person in general.

There would be people whom you would not be allowed to contact because they require you to have a certain amount of crowdsourced social capital before they are willing to interact with you.

You are rated as a customer throughout the day, and your digital identity is implicitly shaped by all of your transactions.

There are a variety of technological innovations that enable these scenarios. The main catalyst is the falling cost of technology for crowdsourcing digital identities and allowing individuals to credibly signal their type. Leaving out the technological barriers, summarizing and conveying the data in a contextually relevant and concise way also raises a number of challenges, but the scenarios listed above are not far-fetched. The taxi company Uber, for example, rates its customers' behaviour, and this is practised by a number of other companies as well. The change seems to be that the rating you have received will have increasingly permanent consequences, and that sources of data about you in general are transferred as proxies for your behaviour across domains. You like rappers on Facebook; you get to pay a higher insurance premium due to the correlation between insurance fraud and listening to rap music.

The danger becomes a completely discriminative society in which your capital and social capital, which in line with the unravelling effect you have chosen to disclose, controls your life. On the plus side though, you will not have to spend time with people you do not like or work for a boss who is not a good leader, because it will be clear from his digital identity that he is not a good leader.

The company that I created a year ago, Praise (go to praise.com to try it out), is enabling credible low cost signalling within the area of personality. This means that your friends create your public personality profile in a democratic way, where everyone has one vote. While the prospect of being reviewed, or in this case "praised" anonymously by one's network, is scary to some people, others create a profile without batting an eye.

As we quantify through crowdsourcing the digital identities and personalities of other people, we have to be mindful of the consequences. By creating a digital identity which is an authentic reflection of the individual and having algorithms making life-altering decisions based on that identity, we may end up creating a deterministic world that limits the individual's potential and creativity.

I believe however, that companies like Praice will tremendously improve the allocation of talent and enable people to find compatible partners, roommates, or even friends. I find this opportunity incredibly exciting, and I can see how it is going to affect positive change in the world, both directly through the gains in efficiency and utility as well as indirectly through "nudging" people to be "good".

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