**Problem and context**

Women in Ghana are faced with many challenges when attempting to access education. Traditional education has been denied to girls and women for a variety of reasons: cost of education, cultural norms, loss of labor, child marriages, safety and sanitation. The introduction of mobile phones and internet accessibility in conjunction with mobile phone accessible material developed explicitly for women has the potential to break down the barriers to education. Data suggests there are five primary reasons that widen the gender digital divide and create barriers to women accessing mobile phones. Cost is the greatest impediment to owning a mobile phone for both men and women. Aside from cost, women identify other equally important barriers: inadequate literacy, safety and security concerns, low or no digital literacy, and lack of awareness of the relevancy of mobile technology. GSMA outlines an additional underlying barrier of “social norms’, which influences women’s role, status, empowerment, access to education and income in society, and consequently, their relationship with mobile technology. The role of social norms cannot be overlooked in any application of solutions to mobile technology accessibility. Teach By Tech addresses each challenge in our business education design. Ignoring or inadequately addressing women’s lower access to mobile technology, risks excluding them from increasingly digitized societies and opportunities in economies of the future.

**Solution**

Teach By Tech has been offering its hybrid model (50% face to face instruction/ 50% instruction via mobile phones) of education to refugees in the Denver metro area. We have been running 9-week financial literacy courses with an emphasis on digital literacy. We have established benchmarks and objectives for our course. Data has been collected to prove success. Both short term and long-term goals have been created to measure success.

We are working to expand our hybrid education program into Ghana. Once our program begins it will take 12 weeks to achieve results and evidence. In the past year, Teach By Tech has developed an important partnership with the Dolly Foundation in Ghana’s central region. Through this partnership we have been able to develop business education curriculum specific to the needs of Ghanaian women that will enhance their digital literacy proficiency, improve upon traditional literacy and expand their economic opportunities. This partnership offers Teach By Tech access to several female associations, two foundation branches in Kumasi and Assin Foso and over 150 women who desire opportunities to access business education and digital literacy proficiencies. The partnership will allow us access to community leaders who can assist in identifying participants for our course and help in classifying specific community needs that we can address in our curriculum. The hybrid model used by Teach By Tech has several advantages for women. One, it overcomes barriers of time and travel, which prevent many women from beginning or completing education courses. Two, it introduces women to new technology and the benefits of mobile phones and digital tools. Three, it allows women an opportunity for repetition as needed by the individual. Four, it aids in building a community of women and provides networking opportunities. Short term goals for success include starting or expanding a business, proficiency with a mobile phone, adopting a savings plan and using a savings group, bank or mobile money. Long term goals include asset acquisition, schooling for children, improved access to healthcare and hygiene and participation in community governance.

**Project Objectives and Activities:**

To initiate the project, the Teach By Tech will work with Dolly Foundation members to meet and deliberate with the District Social Welfare officer to pinpoint the villages of interest and identify female community leaders. We will then meet with male and female community leaders to identify and prioritize all long-range goals and the community problems preventing the achievement of those goals. The community leaders will also assist in developing criteria and selecting women to our business education program The target group for our course is women ages 17-34 who are semi-literate to illiterate.

**Objective 1: Build Women’s Business Education skill set.**

The aim of this training is to build skills among Ghanaian women who wish to start or expand small businesses. We will work with community leaders to select 100 female participants. Participants who complete our initial project will be trained as mentors, so that they can provide support to future participants. This network creates a community of women who recognize the value of business education and digital literacy and who can further disseminate this knowledge to more women.

**Activity 1.1. Business education workshops and cohorts.** Each cohort will have 9-17 women meeting once a week, for 2 ½-3hours over a 12-week period. As many as 6 different cohorts can occur over the 12-week period. Workshops will cover topics from basic accounting, to savings plan, marketing, business development, customer service and competition. Each session will include real world scenarios and hands on application of concepts.

**Activity 1.2. Business Plan development.** Participants will use concepts from modules to develop business plans for beginning or expanding a business. The business plan must include evaluation of need/competition for goods or service, understanding of accounting and bookkeeping, a marketing plan, justification for pricing of goods in relation to cost of materials and demand, development of a budget and short and long-term goals for the business.

**Activity 1.3** We will conduct a workshop on microfinance and microcredit. Upon completion of business education course, participants will work with partner organizations to secure finances for business expansion or development.

**Objective 2: Build Women’s Digital Literacy skill set.**

The aim of this training is to provide women with concrete support in mastering the 1st three stages of digital literacy: traditional literacy (reading, writing, numeracy), basic mobile literacy (use of voice over phone) and mobile technical literacy (Use of features such as calendar, calculator, camera and text-SMS, in addition to voice). We also aim to introduce and develop competency in participants of stages four and five of digital literacy: Mobile Internet Literacy (Ability to search for content via internet browser and apps and advanced Mobile Internet Literacy (Access, create, navigate, and consume online content on a range of digital devices.[[1]](#footnote-1)

**Activity 2.1** Participants will learn basic functions of a mobile phone. Each week participants will receive videos downloaded directly to their mobile phones. If participants do not own a mobile phone one will be provided. The videos can be watched as often as necessary for the participants. Throughout the week, participants receive text messages asking questions about the material and engaging the learners. This also develops a sense of community as participants share answers and observations with one another.

**Activity 2.2** Introduce participants to safe internet searching practices. Discuss potential of online harassment and methods to protect individuals from harmful practices. Training will also look at apps to be used utilized for continued learning and business development.

1. GSMA. “Accelerating Digital Literacy: Empowering Women to Use the Mobile Internet.” 2015.p, 5 [↑](#footnote-ref-1)