Design Challenge and Networking Event: 
*Creating Social Change through Mobile Technology*

VOTO Mobile is a social enterprise working at the intersection of technology and systemic change. We use everyday mobile technology to amplify the voices of the underheard. We gather and share information to create sustainable change, accelerate development and improve lives.

We want to meet young women who are passionate about making a difference - women who are driven by data, excited by technology and eager to create positive social impact. Women like you.

This design challenge will unite some of the best and brightest women in Ghana to collaborate and create change. Finalists will be invited to an exciting afternoon session where they will work with VOTO staff to build their designs and create lasting connections in this exciting sector with the chance to win fantastic prizes, including 200 GHS and a meeting with a VOTO chief-level executive. All applicants and finalists are invited to an evening networking reception and awards ceremony, which will feature the chance to:

- Be recruited for VOTO’s next hiring round
- Build professional skills including prototyping and systems thinking capacities
- Network with other female leaders

How to Apply

Design an intervention deployed through mobile technology to address **ONE** of the following challenges:

- Access to education for children who work to supplement family income
- Access to finance amongst rural and marginalized populations or
- Representation of women in government and leadership

More details about each of these challenges is attached below.

Your application will be a design proposal for your intervention, submitted through [this Google form](#). It will include background information required to understand the scope of your intervention, a summary of the intervention itself, your vision of success, and any other information you consider important. Finalists will have the opportunity to build on a proposed intervention during the afternoon working session.

Applications will be open until midnight August 22, 2016. A maximum of 15 finalists will be chosen and notified via email by August 26, 2016. The afternoon working session and evening networking reception and awards ceremony will be held on September 3, 2016 in Accra. Join the [VOTOWO Network](#) for latest news, event details and opportunities to get involved.
Background on Challenges

Challenge 1: Access to education for children who work to supplement family income

Under the Ghana Children’s Act, school is compulsory for all children until they are 15 years old. The act also specifies that children must be 15 years old before entering normal employment, and 13 years old before entering “light work” - work which is not harmful and does not prevent school attendance. Moreover, hazardous work is only legal for persons 18 years of age or higher [1]. However, many Ghanaian children begin working below these ages in dangerous or time-consuming jobs which can inhibit their education. While both urban and rural children work, it is much more common in rural areas, where 38.3% of children engage in economic activity. This proportion is higher in rural savannah and lower towards the rural coast. The private informal sector engages the largest proportion of child workers. A significant proportion of children are not only engaged in work, but in labour or in hazardous labour – 21.8% and 14.2% respectively. Of all children engaged in any form of economic activity, 41.6% do not attend school [2].

Challenge 2: Access to finance amongst rural and marginalized populations

Credit and loans are crucial tools in growing a business and maintaining secure personal finances. However, there are many barriers towards accessing finance as a Ghanaian entrepreneur. Ghana has an average of 3.5 bank branches per 100,000 people. This is far below both African and non-African peers (Kenya – 5.5, Nigeria – 5.8, Malaysia – 19.9) [3]. Bank branches are also less concentrated in rural areas than urban areas. Most bank branches have far more deposit customers than loan customers, which suggests that most depositors do not have access to loans. Indeed, many individuals and small businesses are not granted access to loans and credit to due perceived credit unworthiness and risk. Banks prefer to lend to services sector and dislike lending to the agricultural sector [3]. This disproportionately affects the finances of rural citizens. All the aforementioned barriers are particularly amplified for marginalized groups. Women have often have extra difficulties accessing credit due to a lack of financial autonomy within their families. There is also often a perception that if a married woman needs a loans, she should simply ask her husband for money [4]. Uneducated people, disabled people and people without a permanent address are also often deemed unfit for credit and seen as higher risk for loans.

Challenge 3: Representation of women in government and leadership

Despite being the majority gender in Ghana, women are significantly underrepresented in Ghana’s political sphere. Of Ghana’s 275 person parliament, only 29 members are women. While many political parties have manifestoes touting the importance of fair gender representation, there is little visible evidence of these being put into action at the parliamentary and party leadership levels. Discriminatory factors that prevent women from entering the political sphere include media backlash and insults towards women in power; unsupportive husbands who would prefer their wives remain subordinate; and a lack of financial independence to pay for expensive campaigning [5]. Women are also underrepresented in Ghana’s public services. These groups often have a significant amount of women at low ranking levels and minimal women occupying leadership positions at their decision-making apex. Women are discriminated against based on the idea that they cannot manage the demands of high level positions along with their demands as mothers and wives.
Background on VOTO Mobile & M4D

VOTO Mobile

VOTO Mobile is a Ghana-based tech startup and social enterprise. We make it easy for businesses, governments, and NGOs to share information and gather feedback through interactive SMS or voice calls in local languages – using mobile to instantly reach across distance, language, and literacy barriers. Our mission is to increase participation and accountability in the services delivered to citizens, and to empower communities to collect and share information to drive positive social change. VOTO is the only service that integrates incoming and outgoing voice calls, two-way SMS, and analytics into one easy platform to facilitate every possible mobile-based interaction, across multiple countries.

Active since October 2012, VOTO Mobile is one of West Africa’s fastest growing social enterprises. Our platform has been used by over 250 organizations serving 5.3 million end users in health, education, governance, investigative journalism, agriculture, women’s rights, and urban planning. The majority of our team is based in Ghana with offices also in North America, India, and across Africa. We are a frequently recruiting, fast-growing organization which values diverse team dynamics with equal gender representation.

Mobile for Development (M4D)

M4D is a field which harnesses the potential of mobile phone technology to serve the development sector. It leverages increasing mobile phone saturation in developing countries to accelerate development, promote equality, provide services and ensure human rights. It can be seen as a subset of Information and Communication Technologies for Development (ICT4D).

M4D interventions often use mobile communication capabilities, like Interactive Voice Response (IVR), USSD, SMS, and increasingly web apps, to gather and share information. These channels can reach people across incomes, educations, languages and locations, which makes them effective in the development sector. IVR can be particularly useful as it also surpasses literacy barriers. This technology automates any voice-based phone interaction which can be broken down into a series of logically interrelated steps. It uses pre-recorded voice prompts to ask questions which are then answered by a human using their voice or their phone keypad. The IVR system interprets DTMF tones, records user input and directs the user further into the interaction based upon their answers.
References


