

Women, land ownership and access to credit – Salient observations from rural Ghana

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ABSTRACT

Introduction:

The challenges faced by women in acquiring land and accessing credit in Africa is now well documented. In many parts of rural Ghana, women continue to face peculiar challenges in their quest to access land not only for agriculture, but also for development and also to formal sources of credit. This problem is partly due to the fact that in most developing economies like Ghana, land tends to be held largely by men or kingship groups controlled by men. In many places even today, women can only access land through a male relation usually the father or their male sons. In other places, a woman's access to land and land use rights can also be decided by marriage arrangements of a particular community. Examples include through marrying a man from the land owning clan which then gives her some restricted access or right to use of the land. This limited access to land may be curtailed with the breakdown of the marriage relationship.

Like in many other places across the world, most banks and financial institutions tend to provide loans and credit to applicants who are able to provide some form of ownership to property mainly land.

Aim of the study: The study seeks to throw more light on the subject of women and access to credit in Ghana. The work investigates the concept of land and its use as collateral for credit purposes by women folks in rural Ghana. The work goes further to examine the relationship between secure land holding and access to credit among women and youth groups. The work also identifies and explains in detail the conditions for accessing loans and other forms of credit from rural banks in Ghana and then determines whether land is still the leading most acceptable form of securing a loan or facility from banks in rural Ghana.

The work therefore explains in detail the link between gender, land ownership and access to credit and to demonstrate how the requirements for accessing loans from rural banks in Ghana has contributed to improving or worsening the livelihood of women.

The **Specific Objectives** of the work therefore are as follows:

1. Provide an explanation of the relationship between women, land ownership and their access to credit
2. Explain the extent to which land is used as collateral for credit in rural Ghana
3. Explain the requirements for accessing bank loans by women in rural Ghana and
4. Make recommendations to improve access to credit by women in rural Ghana.

Importance of the study: An efficient system for accessing credit has a big role to play in the betterment of lives of the rural people since majority of the people who till the land or use the land are women. In the absence of studies to assess the access to credit by women, this work will fill in the vacuum to help understand the challenges women face in their efforts to their tempts to expand their businesses using credit facilities of financial institutions.

Scope: Findings are based on the analysis of 15 women grouping in farming communities in 5 of the 16 administrative regions of Ghana. The regions are the Northern Region, the North East Region, the Western Region, the Ashanti Region and the Brong Ahafo Region. These regions were selected because they are primarily farming areas and form the bread-basket of the economy. The study is restricted to the period 2017, 2018, 2019, 2020, 2021 and 2022.

Literature - Literature comprises mainly of reports submitted by consultants engaged by the Women's World Banking, the Association of Rural Banks and the University of Ghana Business School. Some published works and some media reports were also reviewed as part of the work.

Methodology and Data used: The study employs a case study approach within a Quantitative and Qualitative data analysis paradigm. The research and its findings and conclusion hinge on robust empirical evidence with analysis of quantitative and qualitative data collated from 15 Women groups selected from the aforementioned regions of the country.

Overall, 119 respondents were selected and interviewed by purposive sampling. The data used in the analysis was further validated by leadership of the various women groups and financial institutions located within the areas of the settlements and farms of the focus groups. To a small extent, some telephone, whatsapp and e-mail correspondence were used. Visits were made to 7 of the womens groups to verify and confirm conflicting data collated from the interviews and telephone conversations therefore, accuracy in both data analysis was not compromised as steps were taken to cross check information from different sources during field visits which ensured limited discrepancies in the final data analyzed.

Presentation of Findings: Findings and results of the study are presented by way of charts and graphs to allow for easy and quick appreciation.

Major observations: Overall, the findings and results show that women in rural Ghana continue to face discriminatory practices in their effort to secure bank loans and facilities for their farming activities and trading businesses and that the formation of cooperative represent the best and surest way for women groups to access loans as it provides the banks and financial institutions some form of security.

Major recommendations: There is need for education of women to understand the benefits of joining cooperatives. There is also need for the GCB Bank the most decentralized commercial bank in Ghana to create satellite offices to send their services even closer to the communities remote from the district capitals where bank branches exit.