



Gender Disparities in Microfinance Access Among Ghanaian Smallholder Farmers: A Policy Analysis in the Volta Region

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Abstract

Ghana's Volta Region is home to a significant number of smallholder farmers who rely on microfinance services for agricultural investments and income generation. A mixed-method approach combining qualitative interviews with quantitative data analysis was employed to gather insights from both male and female smallholder farmers in the region. The analysis revealed that women face substantial barriers in accessing microfinance services, including higher interest rates and inadequate collateral requirements, which limit their financial inclusion compared to men. Gender disparities in microfinance access among smallholder farmers are pronounced and have significant implications for agricultural development and economic empowerment within the region. Policy recommendations include reducing interest rates on microfinance loans specifically targeted at women, providing gender-sensitive training programmes, and increasing awareness campaigns about available financial services.

Keywords: *Sub-Saharan, African, qualitative, research, stratified, sampling, empowerment, gender-bias*

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