



Gender Dynamics in Microfinance: The Impact on Northern Ghanaian Smallholder Women Farmers

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Abstract

Gender dynamics in microfinance programmes have been studied for their impact on economic empowerment among rural populations globally, but research specific to smallholder women farmers in Northern Ghana is limited. The analysis draws from existing surveys and interviews conducted with participants in microfinance programmes, emphasising qualitative insights to understand nuanced experiences. The findings underscore the need for tailored interventions that address gender-specific challenges in microfinance programmes to enhance equitable outcomes for smallholder women farmers. Policy makers should advocate for inclusive design of microfinance programmes, ensuring they are responsive to the needs and constraints faced by women farmers in Northern Ghana.

Keywords: *African Geography, Gender Roles, Empowerment Studies, Microfinance, Smallholder Agriculture, Participatory Research, Gender-Transformative Practices*

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