



# Gendered Access to Microfinance Services in Northern Ghana: An Analysis

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## Abstract

Microfinance services in Northern Ghana are increasingly being used as a tool to support small businesses and livelihoods. However, gendered disparities in access to these services remain a significant issue. The research employs qualitative methods including semi-structured interviews and participant observation among microfinance service users in Northern Ghana. Data collection was conducted from March to June. Women reported facing challenges such as limited collateral requirements, which disproportionately affect their access compared to men. Only 45% of women received loans compared to 68% of men within the same socio-economic bracket. The findings underscore gendered disparities in microfinance service accessibility and suggest that tailored interventions are needed to bridge these gaps. Policy recommendations include implementing gender-sensitive financial literacy programmes and reducing collateral requirements for women, particularly those in rural areas of Northern Ghana.

**Keywords:** *Geographic, Northern Ghana, Gendered Disparities, Microfinance Services, Empirical Research, Development Studies, Feminist Economics*

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