Access to capital and Market Queens

Access to capital remains a major constraint for women in Ghanaian markets. Female traders are more likely to be affected by the lack of capital and only 54.4% of women compared to 78.3% of men hold a bank account. 84.3% of women surveyed were vulnerably employed. They also face time and mobility constraints due to their domestic and reproductive roles. While women benefit from legal protection under Ghanaian legislation such as the right to own land, women’s equal access to work, markets and capital remain a structural challenge.

“Market queens” in Ghana stand out in certain value chains. These are a minority of women’s wholesalers who have overcome major gender barriers and have the power to set and control prices by controlling supply and distribution. They also create employment, provide credit to buyers and invest in market infrastructures. Finally, they manage to improve smallholders’ incomes, market standards and food security. (FIG2.)

FIGURE 1. HOUSE AND LAND OWNERSHIP, BY GENDER (2014)
TAKING ACTION

Targeting and inclusion of women in food markets in both formal and informal markets is necessary as they dominate small-scale agricultural production of most commodities. The Ghana example shows how integrating “market queens” in analysis may open up space for more inclusive markets. Enhancing women participation in value chains, increasing access to gender sensitive entities (government, services etc.). On the other hand, institutions must improve their capacities to collect, analyze and report on key gender figures. Engaging with the informal sector and “market queens” will allow WFP to implement projects that support and encourage women’s economic empowerment more efficiently and effectively.

Land Lease access and land ownership are also major challenges as well. Exploring new ways to improve access to land through new initiatives such as land sharing, can improve community involvement and reduce cost. For Ghana, women are significantly less likely than their male counterparts to own a house or land on their own. The inheritance system plays a defining role in women’s ability and right to own land. Gaps need to be addressed to improve women’s economic empowerment. In Ghana, the Ministry of Gender, Children and Social Protection offered land lease and promoted land sharing. Initiative of this kind should be reinforced (FIG1.).

TO GO FURTHER:
Gender and Market Initiative: Empowering West African Women through Market-based Food Assistance:
https://resources.vam.wfp.org/node/106

FOR THE LATEST INFO ON GHANA:
http://www1.wfp.org/countries/ghana

SOURCE(S):
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