

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

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**Key words:** Access to land; Land distribution; Security of tenure; access to credit

## **SUMMARY**

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.

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FIG Working Week 2024

Your World, Our World: Resilient Environment and Sustainable Resource Management for all  
Accra, Ghana, 19–24 May 2024