



SNAPSHOTS ON GENDER

Why women are a good investment for farming

Ghana ranks 140 out of 189 on UNDP's Gender Inequality Index (2017). Yet Ghanaian women rank first for percentage of business owners in the Mastercard Index of Women Entrepreneurs (2018), and it is estimated that women produce around 70–80% of the food in the country. Despite the constraints Ghanaian women face in running households and businesses, they are managing to do just that.

The Market Development (MADE) Programme for Northern Ghana has spent the last five years helping rural women do this even better. Over 40% of MADE's beneficiaries are women smallholder farmers (SHFs). As they are more likely to adopt good agricultural practices, they have higher, better quality yields. What's more, they are valued by agribusinesses because they have higher credit recovery rates (95–99.5%) than men (80–90%), and tend to channel earnings back into their households.¹

Women's expertise in and commitment to farming are increasingly acknowledged by MADE's partner agribusinesses as well as male SHFs. The following

snapshots provide a vital picture of how MADE's work has benefitted women SHFs, Farm Enterprise Advisors (FEAs) and entrepreneurs, and also highlight the challenges that remain in reducing gender inequality in Ghana.

Women SHFs are benefitting from MADE support

For many women working with MADE partner agribusinesses, farming is no longer just a means to survive – it has allowed them to thrive. Declaring that the support they have received has “brought benefits too immense to describe”, female SHFs now view farming as a business. Access to services and information within the framework of MADE's buy-back scheme has helped them boost their production and thus their incomes, which are prioritised for household expenses. This tends to benefit the family and the community, as more income is spent on education and medical needs. Women are becoming more self-reliant and gender norms are changing. As some younger women put it, referring to the support they have received from their husbands, “households that work together are happier and do better”.

¹ Gender Assessment Report June 2019, DFID Market Development (MADE) Programme for Northern Ghana.

Women are still limited by gender roles

In many cases, however, the opportunity for women to take on farming has added to already heavy responsibilities. Women farmers may also continue to face restrictions in accessing information through male FEAs, and may not be able to afford inputs or services to apply their knowledge on good agricultural practices (on the often inferior land they have been allocated to farm). Even where they have overcome such barriers, the perception remains that men are better farmers – though women point out that this is because they haven't been farming as long.

Women entrepreneurs face gender constraints, too

It remains difficult for women entrepreneurs to thrive in business networks traditionally dominated by men. It's more likely that women-headed businesses – and the networks that keep them going – are inherited rather than built from scratch. Alternatively, husband-and-wife teams may run successful businesses. There is a good level of support available for small, female-headed enterprises from multiple government and donor programmes, but it is crucial that donor dependency be avoided, and that potential agribusiness partners understand MADE's approach to market systems development.

Agribusinesses target women farmers

For many MADE partner agribusinesses, it makes great social sense to invest in women SHFs, who are much more likely to reinvest their profits into their households. This can reduce economic stress and conflict between husbands and wives. But women are also more productive, and more reliable than their male counterparts when it comes to paying back their loans. This is a major incentive for businesses to reach out to women farmers – one owner looked at his records and increased his female clientele from 17% to 55% within a year. Others are so impressed by women SHFs that they are willing to pay the higher overheads of working with smaller plots and offer better repayment terms to accommodate them.

Reaching women through groups

Women may be better able to raise capital to purchase inputs and access services such as tractors for ploughing by forming groups. MADE's partners have been quick to facilitate this – and these groups are attractive to male SHFs as well. Other agribusinesses have expanded their support to help women open bank accounts, purchase water pumps on credit and attend numeracy training.

Female FEAs are effective, but few in number

Agribusinesses and farmers alike value female FEAs, and this is not just because more women are taking up farming as a business. MADE partners have indicated that female FEAs are hardworking, patient and serious, and in some cases outperform their male counterparts. The problem for agribusinesses is that qualified, experienced female FEAs are hard to recruit and retain – women make up just 11% of FEAs. Some may have to give up their careers to take on domestic responsibilities, and others may not feel safe or comfortable travelling in rural areas. Overall, MADE's partners have expressed an interest in hiring female FEAs; they may be able to do so by accessing the pool of female agriculture students keen to embark on careers in the sector.

Work on gender sensitisation has paved the way for today's successes

MADE's success – and that of women farmers, FEAs and entrepreneurs – owes much to the conditions for gender and social inclusion created by the Government of Ghana as well as development partners such as USAID, the EU, GIZ and other DFID-funded programmes. Because of changing perceptions about male and female roles within rural communities, women have been able to take advantage of the resources offered by MADE's agribusiness partners. In turn, the income generated by women SHFs has created a virtuous cycle for other women who want to take up farming as a business. A 60-member mixed group of SHFs confirmed their "eyes were not open" earlier. But thanks to gender sensitisation programmes over the years, they now perceive that women can farm for economic reasons, and that men can share tasks around the house. Social change takes time, but the benefits can be far-reaching.



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Find out more about the MADE Programme, our work and our partners:

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