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Land, Credit, and Voice: Structural Barriers Facing Smallholder Women Farmers under the Feed Ghana Programme

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Abstract

Smallholder women farmers in Ghana occupy a paradoxical position: they numerically dominate the agricultural labour force yet are systematically excluded from the three most consequential productive resources: land, credit, and institutional voice that determine agricultural success. The Feed Ghana Programme (FGP, 2025–2028), Ghana's flagship agricultural transformation initiative, identifies women as a priority group and articulates gender-inclusive commitments across its framework, yet its operational architecture leaves the structural barriers underpinning women's exclusion substantively intact. Drawing on a feminist political ecology framework and a mixed-methods research design encompassing systematic policy analysis, focus group discussions (FGDs) with smallholder women farmers, and key informant interviews (KIIs) with programme and policy stakeholders, this article provides a theoretically grounded and empirically substantiated analysis of how land access, financial exclusion, and exclusion from decision-making combine to produce a mutually reinforcing system of structural disadvantage, termed here a 'triple exclusion' that cannot be addressed through women's nominal inclusion in programme documentation alone. Findings reveal that customary land tenure arrangements deprive women of the foundational asset upon which all other programme access is predicated; collateral-based credit architectures render financial instruments inaccessible precisely to those they nominally target; and male-dominated governance structures ensure that women's practical knowledge and strategic interests are systematically excluded from programme design and implementation decisions. Benchmarked against the African Union's Malabo Declaration, UN Women's Gender-Responsive Budgeting standards, the CGIAR Gender Typology, and the FAO's Gender and Agrifood Systems Programme, the FGP falls systematically short of the binding commitments necessary to close the gender gap in Ghanaian agriculture. The article argues that addressing triple exclusion requires not incremental adjustments but gender-transformative structural reform and concludes with theoretically grounded and practically oriented recommendations for programme reform, ActionAid Ghana's advocacy agenda, and future research.

1. Introduction

Access to land, credit, and institutional voice constitutes the foundational triad of agricultural agency. Without land, farmers cannot invest in permanent improvements, access formal contracts, or qualify for irrigation and mechanization services. Without credit, they cannot bridge seasonal income gaps, purchase quality inputs, or absorb climate shocks. Without voice in governance, they cannot shape the policies and programme priorities that determine how land and credit are allocated. For smallholder women farmers in sub-Saharan Africa, exclusion from all three domains is not exceptional but structurally routine - a compounding system of disadvantage reproduced across generations through customary tenure arrangements, collateral-based financial architectures, and patriarchal governance cultures (Doss, 2023; Meinzen-Dick et al., 2019; Njuki et al., 2022). Understanding how this triple exclusion is reproduced within and potentially reinforced by contemporary agricultural development programmes is the central problem this article addresses.

Ghana presents an acute case. Women constitute approximately 44.1 percent of the national agricultural workforce and 58.4 percent in rural areas - more than double the national average, yet control less than two percent of titled agricultural land, access formal agricultural credit at significantly lower rates than men, and remain systematically underrepresented in agricultural governance bodies from the village to the national level (Ghana Statistical Service, 2021; Doss et al., 2015). These are not marginal disadvantages amenable to minor policy adjustments; they are structural features of Ghana's agricultural political economy that have persisted across successive development initiatives, including the Planting for Food and Jobs programme (2017–2020), which similarly adopted gender-inclusive language without embedding the institutional mechanisms necessary to achieve gender-equitable outcomes (Yeboah et al., 2022).

The Feed Ghana Programme (FGP, 2025-2028), launched by Ghana's Ministry of Food and Agriculture (MoFA) in May 2025, represents the government's most ambitious agricultural transformation initiative to date. The programme explicitly identifies women, youth, and persons with disabilities as priority groups, references 'gender' forty-nine times across its framework, and commits to gender-disaggregated monitoring and women's participation in training, value chains, and financing. ActionAid Ghana (AAG), whose Country Strategy Paper VII (2023-2028) - Active Citizenship for Social Justice centres women's access to productive resources as a programmatic priority, commissioned a gendered analysis of the FGP to assess the depth and operability of these commitments. This article presents findings from that assessment, focusing specifically on the three structural barrier domains that the literature consistently identifies as most consequential for women's agricultural outcomes: land, credit, and voice.

The article makes four interrelated scholarly contributions. To begin with, it develops the concept of 'triple exclusion' as a theoretical tool for analyzing how land, credit, and voice barriers are not merely additive but mutually constitutive, each reinforcing the others in ways that make partial programme interventions insufficient. Without land, women cannot access credit; without credit, they cannot develop the land documentation and improvements that support tenure claims; without voice, neither land rights nor financial inclusion can be systematically institutionalized. Secondly, it extends the feminist political ecology framework (Elmhirst, 2011; Rocheleau et al., 1996) to the analysis of agricultural programme design, demonstrating that resource access barriers in contemporary Ghana reflect structural power relations that require transformative and not technical responses. In alignment with these, it applies a multi-framework benchmarking approach across four international gender frameworks to generate evidence-based evaluative conclusions grounded in standards Ghana has already formally endorsed. Finally, it generates concrete and actionable advocacy recommendations aligned with the specific institutional windows available in the FGP's ongoing design process.

The research gap that this article addresses lies in the absence of systematic, theoretically grounded empirical analysis of how three structural barrier domains of land, credit, and voice combine to produce women's exclusion within the specific institutional architecture of the FGP. Key findings confirm that the FGP's gender commitments are operationally insufficient across all three domains. Consistent with literature documenting the rhetoric-practice gap in gender mainstreaming (Kabeer, 2021; Njuki et al.,

2022; Quisumbing et al., 2023) but extending this literature by demonstrating the specific mechanisms through which insufficiency is reproduced within each domain and across their interaction. The feminist political ecology framework was chosen for its capacity to foreground power relations, intersecting identities, and institutional dynamics in resource access analysis - dimensions that purely policy-analytic approaches systematically underweigh. The article's originality lies in its integration of the triple exclusion concept, multi-framework benchmarking, and feminist political ecology into a unified analytical framework applied to Ghana's most significant recent agricultural programme.

The article proceeds as follows: Section 2 reviews feminist political ecology theory and the literature on land rights, agricultural credit, and women's voice in sub-Saharan Africa, establishing the analytical framework. Section 3 describes the research methodology. Section 4 presents findings across the three structural barrier domains and their interactions. Section 5 discusses the implications of triple exclusion and institutional recommendations. Section 6 concludes.

2. Theoretical Framework and Literature Review

2.1 Feminist Political Ecology and the Triple Exclusion Framework

Feminist political ecology (FPE), developed by Rocheleau et al. (1996) and extended through subsequent decades of scholarship (Elmhirst, 2011; Sultana, 2021), provides the overarching theoretical architecture for this analysis. FPE insists that access to and control over natural and productive resources is shaped not by market dynamics or technical efficiency but by intersecting social relations of gender, class, ethnicity, and geographic location that determine who can claim resources, under what conditions, and through which institutional channels. Applied to agricultural programme analysis, FPE directs attention to three interconnected concerns: the gendered dimensions of resource access criteria embedded in programme design; the systematic undervaluation of women's ecological and agricultural knowledge in technocratic development frameworks; and the institutional and governance dynamics that sustain women's exclusion even when formal legal frameworks nominally include them.

Building on FPE's resource access analytics and Kabeer's (2021) elaboration of deep structural reform, this article introduces the concept of triple exclusion to describe the compounding, mutually reinforcing nature of women's exclusion from land, credit, and voice in Ghana's agricultural sector. Triple exclusion is not simply the co-occurrence of three distinct barriers; it describes a recursive structural dynamic in which exclusion from each domain actively reproduces and deepens exclusion from the others. Land insecurity prevents women from offering collateral for formal credit; financial exclusion prevents women from investing in improvements that might support informal tenure claims; exclusion from governance prevents women from challenging the criteria of farm size, land documentation, and commercial potential that operationalize their exclusion within programme delivery systems. Quisumbing et al. (2023) observe that gender gaps in agricultural programmes are 'self-reinforcing across domains,' but do not theorize the specific mechanisms of this reinforcement. The triple exclusion concept provides that

theorization and specifies the implication: addressing any single domain without addressing the others is insufficient to break the recursive dynamic.

This framework also draws on recent intersectionality scholarship in development contexts (Koopman, 2022; Razavi et al., 2021) to recognize that triple exclusion is experienced differentially across the women farmer population. Rural women with smaller landholdings, lower literacy levels, and greater unpaid care burdens face more acute compounding disadvantage than peri-urban women with diversified livelihoods or women in matrilineal tenure systems with stronger customary claims. Youth women farmers face distinct barriers related to the primacy of seniority in land inheritance. Women with disabilities face additional mobility constraints that intensify their exclusion from Farmer Service Center (FSC) services. Any programme claiming to address gender-based structural barriers must engage with this internal differentiation rather than treating women as a homogeneous category.

2.2 Land Rights: The Foundational Exclusion

Land is the foundational productive resource in smallholder agriculture, and women's secure access to and control over land is the single most significant determinant of their agricultural investment, productivity, and income (Doss, 2023; Meinzen-Dick et al., 2019). In sub-Saharan Africa, women's land rights are systematically weaker than men's across all tenure systems - statutory, customary, and informal, with women typically accessing land through derivative, insecure rights contingent on marital or familial relationships rather than through independent ownership or long-term tenancy (Ampaire et al., 2022; Meinzen-Dick et al., 2019).

In Ghana, customary land tenure governing the majority of agricultural land operates through both patrilineal and matrilineal systems that, despite their apparent structural differences, converge in practice in systematically disadvantaging women's independent land access (Doss et al., 2015). In patrilineal systems predominant in northern Ghana, land passes through the male line, and women access land as wives or daughters-in-law in arrangements revocable upon spousal death, divorce, or relocation. In matrilineal systems in southern and central Ghana, inheritance passes through the female line but typically to male matrilineal heirs (brothers and nephews) leaving women in similarly insecure positions. Nationally, women own or control less than two percent of titled land, a figure that dramatically understates land insecurity given that the vast majority of agricultural land is untitled (Ghana Statistical Service, 2021; Doss et al., 2015).

The consequences of land insecurity cascade beyond direct agricultural production. Without secure land rights, women cannot offer land as collateral for formal credit, cannot access irrigation schemes requiring land documentation, cannot participate in formal contracting arrangements requiring verified tenure, and are excluded from mechanization services prioritizing larger contiguous landholdings (Doss, 2023; Palacios-Lopez et al., 2022). Recent evidence from Ghana specifically confirms that women with more secure land rights invest significantly more in soil improvements, purchase higher-quality seeds, and achieve substantially higher yields than women with insecure access - establishing land security as

a gateway variable that mediates the returns to all other agricultural investments (Doss et al., 2015; Meinzen-Dick et al., 2019).

Several policy instruments have demonstrated effectiveness in strengthening women's land rights in comparable contexts: joint land registration and co-titling requirements; community-level land governance reforms that include women in land administration bodies; long-term tenancy agreements in women's names in state-managed irrigation schemes; and community land use plans that explicitly recognize women's usufruct rights. None of these instruments are embedded in the FGP's land-related provisions, a gap that, given the gateway function of land access, represents the programme's most consequential structural deficiency.

2.3 Agricultural Credit: Financial Exclusion and Its Compounding Effects

Access to formal agricultural credit enables farmers to purchase quality inputs, hire labour, invest in post-harvest infrastructure, and manage climatic and market risks through insurance and savings instruments. Women farmers face persistent financial exclusion across formal and semi-formal financial systems globally, accessing credit at lower rates, in smaller amounts, and on less favourable terms than male counterparts, a gap attributable not to women's lower creditworthiness but to institutional architectures that embed gendered assumptions about who constitutes a viable agricultural borrower (Asiseh et al., 2025; Njuki et al., 2022).

In Ghana, the gender credit gap is pronounced and structurally embedded. The Ghana Statistical Service (2021) documents that only 21.6 percent of agricultural workers (men and women combined) access formal financial services, with women accessing formal credit at significantly lower rates than men. The primary structural drivers are well-documented in the Ghanaian literature: collateral requirements that privilege land ownership (from which women are excluded); financial literacy gaps reflecting gendered educational inequalities; social norms restricting women's independent financial decision-making; and institutional biases in credit officer training and product design that prioritize larger, male-headed enterprises (Asiseh et al., 2025; Ragasa & Mugisha, 2022).

Group-based lending approaches and microfinance programmes have partially addressed these barriers in Ghana, offering collateral-free credit through group guarantee mechanisms. However, Asiseh et al. (2025), in a systematic analysis of gender and agricultural credit access in sub-Saharan Africa, demonstrate that while group-based credit significantly increases women's agricultural investment when properly designed and resourced, the amounts available through existing group schemes are insufficient for the capital investments required by commercially oriented agriculture such as mechanization, irrigation access, certified seed purchase, processing equipment. Women farmers in Ghana are thus caught in a credit trap: excluded from formal credit by collateral barriers and limited to group credit amounts insufficient to bridge the investment gap separating subsistence from commercial-scale production.

Effective financial inclusion instruments for women in comparable agricultural contexts include: collateral-lite products recognizing movable assets, social capital, and crop production histories as credit security; group guarantee mechanisms with capital amounts scaled to commercial agricultural requirements; premium-subsidized agricultural insurance products reducing risk barriers to credit uptake; and digital financial services reducing transaction costs for women in remote communities (Asiseh et al., 2025; Laso Bayas et al., 2023). The FGP's Innovative Agricultural Financing component references some of these approaches generically but embeds none as operational instruments with sex-disaggregated targets or dedicated budget lines.

2.4 Women's Voice: From Nominal to Substantive Participation

Women's participation in agricultural governance such as in programme design, implementation committees, monitoring bodies, and community-level decision-making is both instrumentally important for achieving gender-equitable agricultural outcomes and intrinsically significant as a dimension of women's citizenship and agency (Cornwall & Anyidoho, 2022; Quisumbing et al., 2021). Instrumentally, women's substantive voice in governance ensures that programme priorities, service delivery designs, and resource allocation criteria reflect women's practical knowledge and strategic interests - knowledge that extension officers and programme planners systematically lack (Bezner Kerr et al., 2021; Njuki et al., 2022). Intrinsically, governance participation is a mechanism through which women develop political agency, challenge patriarchal norms in public spaces, and build the collective power necessary to advocate for structural reforms beyond the immediate programme context (Cornwall & Anyidoho, 2022).

In practice, women are systematically underrepresented in agricultural governance structures in Ghana and across sub-Saharan Africa at all levels, from village-level farmer groups and water user associations to national agricultural policy bodies. Pereznieto and Taylor (2014) document that even in programmes with explicit women's participation commitments, women's presence in governance bodies frequently fails to constitute substantive voice: women are included in meetings but not in agenda-setting; they provide information but do not influence decisions; they are consulted but not heard. This distinction between nominal and substantive participation has direct implications for programme design: achieving substantive voice requires not numerical representation alone but transformation of institutional cultures, decision-making processes, and the power dynamics within governance bodies.

Recent scholarship on gender-transformative agricultural programmes emphasizes that substantive women's voice requires structural preconditions: literacy and confidence support enabling women to engage effectively in formal governance settings; time provisions and childcare support enabling participation alongside care responsibilities; explicit authority mandates rather than optional representation provisions; and gender-disaggregated monitoring systems that hold governance bodies accountable for women's substantive influence on outcomes rather than merely their attendance (Quisumbing et al., 2023; Quisumbing et al., 2021). These preconditions are absent from the FGP's governance architecture, where women's representation is framed as aspirational rather than binding and WIAD is designated as a stakeholder without enforcement authority.

3. Methodology

3.1 Research Philosophy and Design

The study adopts a feminist-informed pragmatist research philosophy (Creswell & Creswell, 2023; Mertens, 2022), which acknowledges that the research problem - how structural barriers facing smallholder women farmers are reproduced within a national agricultural programme, requires both epistemological depth and practical utility. Pragmatism's commitment to abductive reasoning, moving iteratively between data and theory rather than in either purely inductive or deductive directions, is particularly well-suited to generating findings that are simultaneously theoretically generative and actionable for advocacy and programme reform. The feminist inflection of this approach, drawing on ActionAid International's Feminist Research Guidelines and aligned with recent articulations of feminist methodology in development research contexts (Mertens, 2022; Pereznieto & Taylor, 2014), ensures that research processes are oriented toward social justice, centre women's lived experiences as primary data, and maintain reflexive attention to the power dynamics between researcher and researched.

The research problem investigated requires both empirical grounding in women's experiences (necessitating qualitative primary data) and systematic evaluation of programme design (necessitating document analysis and benchmarking), which neither purely qualitative nor purely quantitative approaches could provide. A cross-sectional mixed methods design was thus employed, combining primary qualitative data collection with systematic secondary review. Research strategies included case study analysis, narrative inquiry, and reflexive thematic analysis (Braun & Clarke, 2021).

3.2 Data Collection

Primary data were collected through two principal methods. Focus group discussions (FGDs) were conducted with smallholder women farmers directly engaged with ActionAid Ghana's CSP VII (2023–2028) activities, which constituted the primary sampling frame as the highest instance of directly affected persons. FGD questions were designed to elicit detailed accounts of participants' experiences across the three structural barrier domains of land, credit, and voice, with particular attention to the ways in which exclusion in one domain affected their capacity to engage with others. Key informant interviews (KIIs) were conducted with a purposively selected range of stakeholders including MoFA programme officers, field extension agents, civil society representatives with agricultural gender programming expertise, women's cooperative leaders, rural financial service providers, and local governance representatives. This breadth enabled triangulation across institutional and experiential vantage points.

Secondary data collection involved systematic review of the FGP policy document (final draft), Ghana's National Gender Policy, ActionAid Ghana's CSP VII, Vision 2057 (NDPC, 2024), and relevant international gender frameworks including FAO's Gender and Agrifood Systems Programme (FAO, 2023), UN Women's Gender-Responsive Budgeting technical guidance (UN Women, 2022), the CGIAR Gender Programme's updated typology (CGIAR Gender Programme, 2022), and the AU/CAADP Malabo Declaration (African Union, 2014). Content analysis of the FGP document was conducted using a structured coding

framework derived from the three barrier domains and the feminist political ecology analytical dimensions.

3.3 Analysis and Validation

FGD and KII transcripts were subjected to reflexive thematic analysis following Braun and Clarke's (2021) framework, generating themes inductively from participant accounts and subsequently mapping them deductively against the triple exclusion framework and the feminist political ecology theoretical dimensions. Policy benchmarking applied evaluative rubrics derived from each international framework's core criteria to assess the FGP's gender architecture across land, credit, and voice domains specifically. A validation workshop was conducted in which preliminary findings were presented to key stakeholders including programme officials, women farmer representatives, and civil society actors, enabling participants to contest, refine, and confirm analytical conclusions. This process substantially strengthened the credibility and practical relevance of findings, and two significant refinements to the triple exclusion framework emerged directly from participant engagement at the validation stage.

3.4 Positionality, Ethics, and Limitations

This study was conducted in accordance with ActionAid International's Feminist Research Guidelines and ActionAid Ghana's institutional ethics protocols. Informed consent was obtained from all participants prior to data collection. The feminist orientation of the research reflects a deliberate normative commitment to gender equality and social justice; this positionality is acknowledged as shaping the analytical framework and interpretive conclusions, and readers should engage with findings with awareness of this standpoint (Mertens, 2022). Several methodological limitations warrant acknowledgement: analysis of the FGP was conducted on its final draft document, meaning findings pertain to programme design rather than implementation outcomes; primary data collection within ActionAid Ghana's programme communities may introduce selection effects; and the cross-sectional design precludes longitudinal assessment of change. Notwithstanding these limitations, the study's multi-method design, systematic benchmarking framework, and stakeholder validation process provide a robust analytical foundation for the conclusions drawn.

4. Findings

4.1 Land: The Gateway Barrier and Its Programme Architecture

Land access emerged as the most fundamental and consequential structural barrier across both the policy analysis and the primary data. Its gateway function of mediating women's access to irrigation, mechanization, formal contracting, and credit means that the FGP's failure to address land insecurity is not merely one gap among many but the structural foundation upon which all other exclusions are built.

The FGP's land-related provisions reveal a pronounced gap between rhetorical acknowledgement and operational response. Section 5.2 of the FGP explicitly identifies customary tenure as a barrier to

women's land access and commits to addressing gender inequalities in productive resource distribution. Yet the programme's primary land-based interventions such as Farm Bank Development and Agro-Production Enclaves route allocation through district assemblies and traditional authorities with no gender safeguards embedded in the allocation criteria. No co-titling requirements exist; no provisions for long-term tenancy protections in women's names; no gender quotas for plot allocation; no community monitoring requirements for gender equity in distribution decisions. The allocation criteria referenced in programme documentation like productive capacity and commercial potential are precisely the criteria that women's land insecurity prevents them from demonstrating, creating a circularity in which land access depends on evidence of productive potential that land access itself is required to generate.

FGD participants confirmed the severity and lived reality of these barriers with striking consistency. Across all sites, women described their land access as 'permitted, not owned' - a phrase used independently in multiple FGDs that captures the precarity of derivative tenure. Multiple participants described having invested years of labour in land improvements such as soil management, tree planting, drainage structures only to lose access to the improved land upon spousal death or family dispute, with their improvements effectively transferred without compensation to male heirs. One participant described this dynamic as 'farming for the men who will inherit,' a formulation that crystallizes the disincentive structure that derivative tenure creates for women's agricultural investment.

KII data from extension agents and programme officers confirmed that land documentation requirements pervade programme delivery at every access point, including FSC registration, input subsidy programmes, mechanization services, and formal contracting channels. No guidance existed within any programme documentation reviewed for accommodating women's characteristically informal tenure arrangements. Several programme officers acknowledged the contradiction but described it as a 'system constraint' beyond their individual capacity to address - an institutional culture response consistent with Quisumbing et al.'s (2023) findings on the institutional inertia that sustains gender gaps in agricultural programme delivery. Table 1 presents the benchmarking assessment of the FGP's land provisions against international standards.

Table 1 Land Rights: International Standards vs. FGP Provisions

International Standard	Commitment Required	FGP Provision
AU/CAADP Malabo Declaration (African Union, 2014)	30% land allocation to women in agricultural schemes	No quota; allocation through Traditional Authorities without gender safeguards
FAO Gender & Agrifood Systems (FAO, 2023)	Equitable access to and control over land as a programme design requirement	Barriers acknowledged; no structural remedy embedded in operational design
Ghana National Gender Policy	Women's secure access to productive resources including land	Alignment stated in programme objectives; no operational mechanism
UN Women GRB (UN Women, 2022)	Budget lines for women's land security including co-registration support	No gender budget lines; no co-titling or registration support provisions
CGIAR Gender Typology (CGIAR Gender Programme, 2022)	Gender-responsive: binding targets for women's land access in scheme allocation	Gender-aware: identifies barrier without binding operational response

4.2 Credit: The Collateral Trap and Its Institutional Reproduction

Agricultural credit access constitutes the second major domain of the triple exclusion. The FGP's Innovative Agricultural Financing component explicitly acknowledges the gender credit gap, referencing national statistics on financial exclusion and committing to concessional loans and insurance expansion for priority groups including women. The analysis reveals, however, that these commitments are not operationalized through the specific instruments necessary to address the structural nature of women's financial exclusion.

Four interrelated structural deficiencies characterize the FGP's credit provisions. Foremost is the collateral barrier in which women's primary point of exclusion from formal agricultural credit is not addressed. No collateral-lite instruments, group guarantee mechanisms, movable asset recognition provisions, or community-based credit scoring frameworks are embedded in the programme's financial architecture. The 'concessional loans' referenced in programme documentation are routed through standard agricultural banking channels that require land documentation as primary collateral security, creating an exclusion mechanism identical to what it nominally seeks to redress. Additionally, no sex-disaggregated credit targets exist; credit allocation criteria based on farm size and commercial potential systematically disadvantage women's characteristically smaller, more fragmented, and less formally documented holdings. Furthermore, no financial literacy programming is explicitly designed for women to account for literacy levels, mobility constraints, and time availability as part of an integrated extension delivery response. Similarly, agricultural insurance schemes, which play a critical risk-reduction role enabling women's credit uptake, are described generically without provisions for premium subsidization, group-based product design, or digital delivery formats that have demonstrated effectiveness in reaching women in comparable West African contexts (Asiseh et al., 2025; Laso Bayas et al., 2023).

FGD data documented the credit trap with vivid specificity. A consistent pattern emerged across sites: women who wished to purchase improved inputs or access mechanization services needed credit that required land documentation they did not have; their lack of credit prevented the investments that might, over time, strengthen their informal tenure claims; and their insecure tenure prevented them from building the asset base that might substitute for land as credit security. Participants described this as 'going around the same wall without finding a door', a metaphor that captures the recursive logic of the triple exclusion dynamic with precision. Multiple participants noted that they had previously accessed group-based microfinance credit but that the amounts available are typically sufficient for small-scale inputs only and were insufficient for the machinery rental, certified seed purchase, or post-harvest storage investments that would enable them to participate in the FGP's commercial market linkage provisions.

KII data from rural financial service providers confirmed the institutional dynamics producing this pattern. One agricultural banking officer described the bank's products as 'designed for the average farmer, who is male, has at least two acres of titled land, and is selling through a formal buyer agreement.' This observation reflects not individual bias but institutionally embedded product design assumptions that the FGP's financial provisions do not challenge. Table 2 summarizes the credit access gaps identified in the analysis.

Table 2 Agricultural Credit Access: Structural Gaps in FGP Provisions

Barrier Dimension	Gender-Responsive Requirement	FGP Provision
Collateral barrier	Collateral-lite instruments; movable asset recognition; group guarantees (Asiseh et al., 2025)	Standard land-collateral requirements; no alternative instruments
Credit targeting	Sex-disaggregated credit quotas; minimum women's share targets	No sex-disaggregated targets; allocation by farm size and commercial potential
Financial literacy	Gender-responsive financial literacy programming (Ragasa & Mugisha, 2022)	Generic provision; no women-specific design or delivery
Insurance access	Premium subsidisation; group-based products; digital delivery (Laso Bayas et al., 2023)	Insurance mentioned generically; no gender-specific design
Gender budgeting	Earmarked budget lines for women's financial inclusion (UN Women, 2022)	No gender budget lines in programme documentation

4.3 Voice: Institutional Architecture and Governance Exclusion

Women's voice in agricultural governance such as their capacity to substantively shape programme priorities, resource allocation decisions, and institutional practices constitutes the third domain of the triple exclusion. Its relationship to land and credit barriers is recursive: governance exclusion prevents

women from challenging the land and credit criteria that reproduce their exclusion; land and credit exclusion, by limiting women's economic resources and confidence, in turn limits the political capacity they can bring to governance participation (Cornwall & Anyidoho, 2022; Quisumbing et al., 2021).

The FGP's governance provisions for women's voice are formally present but substantively inadequate. Women are designated as priority beneficiaries across sub-programmes, and WIAD is identified as a key institutional actor. However, WIAD is referenced without formal enforcement authority or decision-making power in resource allocation processes - functioning as a stakeholder rather than a guardian of gender equity in programme implementation. National Oversight Committee and Technical Implementation Committee compositions are not specified in terms of women's representation, meaning that women's participation is optional rather than mandatory. The commitment to 'give attention to qualified female applicants' for the 1,000 new extension staff positions is positive but stops short of numerical recruitment targets for female extension officers, veterinarians, and FSC managers. These roles are critical for creating gender-responsive service environments (Ragasa & Mugisha, 2022). No provisions exist for childcare support or flexible scheduling to enable women's participation in governance meetings, ensuring that women's time poverty, already a barrier to extension and training participation, further limits governance engagement.

FGD data documented women's governance exclusion with particular emotional intensity. Participants described community-level planning meetings for previous agricultural programmes as forums where 'the men speak and the women sit,' and several described experiences of having raised concerns about training schedule timing, input package composition, or irrigation plot allocation that were acknowledged but not acted upon. The distinction between being heard and having influence, the core distinction between nominal and substantive voice identified by Pereznieto and Taylor (2014) was articulated by participants in exactly these terms. Multiple women described consultation processes that 'collect our words but don't change anything.' This pattern is consistent with Cornwall and Anyidoho's (2022) documentation of 'invited spaces' that maintain the appearance of inclusive governance while sustaining elite and patriarchal control over decision-making.

KII data from civil society representatives and programme officials confirmed the absence of binding voice mechanisms in the FGP's institutional architecture. One CSO representative described the programme's WIAD provisions as 'the same script from every programme for the past ten years, WIAD is mentioned, given no budget, and asked to monitor what it has no power to change.' This characterization captures the structural gap between WIAD's mandate and its institutional authority within the FGP. Table 3 presents the analysis of voice provisions against international governance standards.

Table 3 Women's Voice: International Standards vs. FGP Provisions

Governance Dimension	Gender-Responsive Requirement	FGP Provision
Institutional representation	Mandatory women's quotas in oversight and technical committees (Quisumbing et al., 2021)	Optional; no numerical targets specified
WIAD authority	Formal enforcement power in resource allocation (Njuki et al., 2022)	Stakeholder role only; no enforcement or veto authority
Extension workforce	Binding targets for female extension officers and FSC managers (Ragasa & Mugisha, 2022)	'Attention to qualified female applicants'; no binding targets
Participation supports	Childcare support; flexible scheduling; transport provisions (Cornwall & Anyidoho, 2022)	No participation support provisions
Accountability mechanisms	Gender-disaggregated MEL; governance gender audits (UN Women, 2022)	Results Framework 'to be inserted'; no governance gender KPIs

4.4 The Triple Exclusion Dynamic: Compounding and Interaction Effects

The analysis confirms that land, credit, and voice barriers in the FGP are not independent constraints but mutually reinforcing elements of a recursive exclusion system. The data reveal several specific interaction mechanisms that give the triple exclusion concept empirical substance beyond its theoretical formulation.

From the outset, the land-credit nexus operates as the primary compounding mechanism. Women's inability to offer land as collateral is the most commonly cited barrier to formal credit access in both FGD and KII data. But the compound effect runs in both directions: financial exclusion also prevents women from investing in land improvements such as water harvesting structures, soil amendments, perennial crops that might strengthen informal tenure claims by demonstrating sustained productive use, a factor that extension agents confirmed can influence customary tenure determinations in some communities. Women are thus simultaneously excluded from credit by land insecurity and prevented from building the land-related capital that might reduce that insecurity.

Moreover, the credit-voice nexus operates through women's economic marginalization in governance settings. Several FGD participants described how their lack of financial resources relative to male farmers with formal credit access reduced their confidence and credibility in governance settings, where economic success is a form of social capital. Women without commercial-scale production histories are perceived as 'small farmers' whose concerns are less relevant to programme priorities oriented toward market transformation. Financial exclusion thus limits not only women's material participation in programme benefits but their political capacity to advocate for programme reforms within governance structures.

Furthermore, the voice-land nexus operates through governance exclusion from allocation decisions. The routing of land allocation through Traditional Authorities and district assemblies without mandatory women's representation in these bodies or gender safeguards in allocation criteria means that women's exclusion from governance directly produces their exclusion from land. Governance inclusion is not merely a benefit of agricultural development but a precondition for the equity of its resource distribution. This finding has direct policy implications: addressing land access without simultaneously addressing governance exclusion will not achieve equitable outcomes, because the institutions making land allocation decisions will continue to reflect patriarchal norms in the absence of structural representation requirements.

Collectively, these interaction mechanisms confirm the theoretical proposition that triple exclusion is a recursive structural dynamic: addressing any single domain without addressing the others is insufficient to break the cycle. This finding distinguishes the triple exclusion framework from additive analyses of gender barriers and has direct implications for programme reform: effective intervention must address all three domains simultaneously and with mutually reinforcing mechanisms, not through isolated sectoral provisions that do not engage with their interdependencies.

5. Discussion

5.1 Triple Exclusion and the Limits of Nominal Inclusion

The triple exclusion framework developed in this article offers a theoretically precise account of why nominal inclusion such as naming women as programme beneficiaries without structurally addressing the barriers to their benefit is not merely inadequate but structurally counterproductive. When programmes identify women as target groups while distributing services through criteria such as land documentation, farm size, commercial potential, formal committee membership that systematically exclude women, they create a formal structure of gender equity that legitimizes existing inequalities rather than challenging them. Women's inability to access programme services is then attributed to individual incapacity expressed in the form of lack of qualifying land, insufficient commercial scale, and limited governance participation, rather than to the programme's own design choices that reproduce those incapacities.

This dynamic is consistent with what Kabeer (2021) terms 'thin mainstreaming', which is the adoption of gender-sensitive language without structural redesign and extends her analysis by specifying the recursive mechanisms through which thin mainstreaming reproduces structural disadvantage across multiple domains simultaneously. The FGP's triple exclusion of women from land, credit, and voice does not merely fail to address pre-existing inequalities; it actively reproduces them by embedding the criteria of exclusion within a programme framework that claims to advance inclusion. This is what makes the rhetoric-practice gap in gender mainstreaming (documented by Doss, 2023; Njuki et al., 2022; Quisumbing et al., 2023) not merely a technical implementation failure but a political economy outcome that serves the interests of those who benefit from women's structural disadvantage.

Feminist political ecology provides the conceptual resources for moving beyond technical accounts of gender mainstreaming failure. Elmhirst's (2011) elaboration of FPE emphasizes that resource access arrangements reflect and reproduce social power relations; changing those arrangements requires not better-designed technical programmes, but political transformation of the institutional rules through which resources are allocated. The FGP's land allocation through traditional authorities, its credit architecture through formal banking channels, and its governance through unspecified committee compositions are all institutional choices that reflect and reproduce existing power relations. Making different choices in the form of co-titling requirements, collateral-free credit instruments, mandatory women's representation would require confronting and redistributing institutional power, not merely adjusting programme logistics.

5.2 Implications for ActionAid Ghana's Advocacy Strategy

The triple exclusion framework generates specific advocacy priorities that are directly actionable within the FGP's ongoing design process. Three priority intervention points emerge from the analysis.

The most urgent advocacy priority is the embedding of binding land access safeguards in the FGP's Farm Bank and Agro-Production Enclave allocation processes. Meinzen-Dick et al. (2019) document that community-level gender monitoring of land allocation, where women's groups systematically track and document allocation decisions relative to gender targets, has emerged as an effective accountability mechanism in agricultural schemes. A minimum thirty percent gender quota for plot allocation, consistent with the Malabo Declaration commitment Ghana has already endorsed, should be advocated as a non-negotiable condition of programme implementation rather than an aspirational target.

The second priority is the development and institutionalization of gender-specific financial instruments with dedicated budget allocations. Asiseh et al. (2025) demonstrate that group-based agricultural credit with capital scaled to commercial requirements substantially increases women's commercial farm investment in sub-Saharan Africa when properly designed and resourced. Advocacy should specify not merely the principle of women's financial inclusion but the specific instruments (group guarantees, movable asset recognition, premium-subsidized insurance), minimum capital amounts, and programme budget allocations necessary to achieve meaningful impact.

The third priority is the institutionalization of WIAD's enforcement authority and mandatory women's representation in programme governance. Pereznieto and Taylor (2014) document that structured civil society advocacy partnerships where CSOs present evidence-based reform proposals aligned with governments' own policy commitments are most effective in securing binding governance provisions when they are specific, costed, and linked to international commitments already endorsed. ActionAid Ghana's existing relationships with MoFA and with community-level governance structures position the organization to lead this advocacy with both the technical credibility and the community legitimacy necessary for effective engagement.

5.3 Intersectionality and Differentiated Vulnerability

The analysis also reveals that triple exclusion is experienced differentially across the smallholder women farmer population, confirming the importance of intersectional analysis (Koopman, 2022; Razavi et al., 2021). Youth women farmers face particular disadvantage in land inheritance systems that privilege seniority, meaning that even where tenure reforms improve women's land access on average, younger women may be systematically excluded. Women with disabilities face compounding mobility barriers that intensify their exclusion from FSC services, extension training, and governance meetings. Women in peri-urban areas face distinct challenges related to land commodification, where rising land values accelerate the concentration of formally titled land among male-headed households. Women in extreme poverty face barriers to even group-based credit, where membership contributions exclude the poorest participants.

The FGP's treatment of women as a homogeneous category without provisions for these differentiated vulnerabilities means that even gender-responsive reforms that benefit 'average' women farmers may leave the most excluded subgroups behind. Effective gender-transformative programming requires not only gender disaggregation but disaggregation by age, disability status, geographic location, and socioeconomic position. This internal differentiation should be embedded in the FGP's Results Framework as a requirement of sex-disaggregated monitoring, not left as an optional analytical elaboration.

6. Conclusions and Recommendations

This article has developed the concept of triple exclusion, the mutually reinforcing system of structural disadvantage through which smallholder women farmers in Ghana are excluded from land, credit, and voice simultaneously and recursively and demonstrated its concrete manifestation within the design architecture of the Feed the Ghana Programme. Applying a feminist political ecology framework and a multi-framework benchmarking approach, the analysis confirms that the FGP's gender commitments, while rhetorically present and formally aligned with international standards, are not operationalized through the binding mechanisms, dedicated financial allocations, or institutional authority structures necessary to address the structural roots of women's agricultural exclusion. Benchmarked against the Malabo Declaration (African Union, 2014), FAO's Gender and Agrifood Systems Programme (FAO, 2023), UN Women's GRB standards (UN Women, 2022), and the CGIAR Gender Typology (CGIAR Gender Programme, 2022), the FGP is consistently assessed as gender-aware rather than gender-responsive, a programme that names structural barriers with clarity and addresses none of them with binding operational provisions.

Seven concrete recommendations flow from the analysis. Foremost, a thirty percent minimum gender quota for land allocation in Farm Bank and Agro-Production Enclave schemes should be mandated as a binding programme condition, consistent with Ghana's Malabo Declaration commitments. Additionally, co-titling provisions and long-term tenancy agreements in women's names should be embedded in all FGP-linked irrigation and enclave allocation processes, eliminating the use of formal land title as the sole qualifying criterion for programme access. Furthermore, collateral-free agricultural credit instruments

such as group guarantees, movable asset recognition, social capital scoring should be developed as dedicated FGP financial products with ring-fenced budget allocations and sex-disaggregated uptake targets. Moreover, WIAD should be granted formal enforcement authority and veto power in resource allocation decisions across all FGP sub-programmes, with dedicated programmatic budget to support its monitoring and accountability functions. Similarly, mandatory women's representation quotas such as a minimum of forty percent should be established for all FGP oversight committees, technical implementation bodies, and FSC governance structures. Furthermore, agricultural extension services should be restructured to accommodate women's time constraints through flexible scheduling, community-based delivery, and multimodal communication formats, with binding recruitment targets for female extension officers. Finally, the FGP's Results Framework should be developed with comprehensive sex-disaggregated KPIs covering land access, credit uptake, mechanization utilization, extension contacts, market participation, and governance representation, disaggregated further by age, disability status, and geographic location.

The triple exclusion framework developed here contributes to the scholarly literature on gender in agricultural development in several ways. It provides theoretical specification of the mechanisms through which land, credit, and voice barriers are mutually constitutive - a theorization that moves beyond additive analyses of gender gaps to explain why partial interventions fail. It grounds feminist political ecology theory in the concrete institutional architecture of a contemporary national agricultural programme, demonstrating the framework's analytical utility for policy evaluation alongside its traditional applications in resource conflict analysis. And it generates a set of evaluative benchmarks such as binding quotas, dedicated budget lines, enforcement authority, and mandatory representation that specify the operational difference between gender-aware and gender-transformative programme design with precision that advocates and programme designers can directly use.

Agriculture in Ghana will not be transformed by programmes that include women in their documentation while excluding them from their distribution mechanisms. The FGP's aspiration to accelerate agricultural transformation, ensure food security, and enhance economic growth cannot be achieved while more than half of the agricultural labour force remains structurally excluded from land, credit, and governance. The evidence assembled here, alongside the wider scholarly record produced by Doss (2023), Njuki et al. (2022), Meinzen-Dick et al. (2019), and Bezner Kerr et al. (2021), makes this proposition empirically unassailable. Gender-transformative agricultural development is not an optional equity supplement to an otherwise functional programme; it is a prerequisite for achieving the programme's own stated objectives. Without breaking the triple exclusion, there can be no transformation.

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