The Millennium Cities Initiative, with support from the Kumasi Metropolitan Assembly (KMA) and Health Directorate (KMED), recognized a need to improve access to healthcare and credit for women traders in the Bantama Market. MCI began a series of discussions with women traders to better understand their situation and improve their overall health and financial future.

**Situation**

- **Poor health**
  - Unmonitored diabetes & obesity
  - Undetected reproductive cancers

- **Extreme financial instability**
  - 85% of women were the sole/major breadwinners for their households
  - 6 out of 10 had fewer than 6 years of formal education
  - Inability to grow their businesses
  - Difficulty providing for their families

**Response**

MCI partnered with KMA, KMED and Self Help International to establish the Bantama Market Clinic in September 2013, the first of its kind, to:

- Offer reliable and accessible healthcare through:
  - Counseling + health screenings
  - Timely patient referrals
  - Treatment for minor ailments
  - Reproductive health and family planning
  - Child health and welfare services

- Establish a Social Capital Credits scheme that:
  - Rewards women for engaging in acts beneficial to themselves and their community
  - Offers credit that can be used to purchase rewards, such as umbrellas for their stalls or school supplies for their children
  - Facilitates small loan applications from Self Help International to help grow businesses

**Barriers**

- **Limited access to healthcare**
  - Less than 10% of women had health screenings for high blood pressure or high blood sugar within the last 5 years
  - Only 2% of women received screenings for cervical cancer
  - No women had received mammograms

- **Limited access to credit**
  - 3/4 of women said the major source of stress in their lives was their inability to get credit at reasonable rates, to grow their businesses and support their families

**Success**

- Improved healthcare accessibility and services for women traders:
  - 1,522 assessments have been conducted on 316 market women: treatment and referrals were provided as needed

- Increased financial stability:
  - 16 SoCC groups of 3-5 women each have been established
  - Self Help International has disbursed 25,000 Ghana cedis (more than $7,300) in small loans, with an interest rate of 30% and no collateral required – very rare in Ghana

Women are working in partnership with one another to improve health and financial outcomes for their families and community.