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*Qualitative Impact Study of Credit with Education in
Burkina Faso*

Michael Kevane
Department of Economics
Santa Clara University

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Credits

Design
Michael Curry/
Donna Justice

Freedom
from **Hunger**

1644 DAVINCI COURT
DAVIS, CA 95617
(530) 758-6200
FAX (530) 758-6241
programs@freefromhunger.org

QUALITATIVE IMPACT STUDY OF *CREDIT WITH EDUCATION* IN BURKINA FASO

MICHAEL KEVANE
DEPARTMENT OF ECONOMICS
SANTA CLARA UNIVERSITY

EXECUTIVE SUMMARY

*Credit with Education*¹ in Burkina Faso is implemented by the Réseau des Caisses Populaires du Burkina (RCPB) in partnership with Freedom from Hunger. This service aims to improve nutrition security by realizing three goals: raising incomes through access to credit; improving health/nutrition knowledge through learning sessions; and creating sustainable village-level Credit Associations for women that express a spirit of collective action and solidarity. In terms of indicators of program performance, *Credit with Education* has been very successful. Since mid-1993, the RCPB has organized over 230 Credit Associations and is providing financial and educational services to more than 8,000 rural women. The repayment rate was 100 percent, with loans of over \$350,000 outstanding (as of 1/96). This study was undertaken to explore whether this institutional success translates into achievement of the impact goals of the *Credit with Education* strategy.

The objective of this qualitative study is to investigate and document program effects for participants and program communities after two years of activities. Three communities were visited for approximately one week each, and an attempt was made to interview all current members of the Credit Association in each village as well as community leaders and other nonparticipants.

Economic Impact

Much of the report details how women are

using their loans and how access to credit has changed their income-generating activities. The most common loan activities among all the women were brewing *dolo* (sorghum beer), preparing *soumbala* (a flavoring and addition to stew), and selling cooked food, such as *bouromansa* (deep-fried fritters), *coura-coura* (deep-fried peanut paste), and *fora* (a peppery doughball). Some women invested their loan in a single activity that represented their principle occupation, while others spread their loan capital across several activities carried out on a very small scale.

While there was a range of experience, access to the credit and savings services were found to have had a positive impact on women's businesses, earnings, and economic capacity. In terms of the program's economic impact, the study's findings include the following:

- ❖ The scale of women's income-generating activity has increased for virtually all participants. On average, borrowers increased the scale of their activity by 80 percent, and roughly one-third of the respondents more than doubled the scale of their activity.
- ❖ Many women have increased their profit margin by buying larger amounts of inputs, often when their prices were low. Women have also been able to undertake businesses without liquidating or taxing other scarce assets.

This document consists of a qualitative impact study commissioned by Freedom from Hunger. Michael Kevane is Professor of Economics at Santa Clara University, Santa Clara, CA 95053, Tel. 408-554-6888, Fax 408-554-2331.

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- ❖ Many women have made significant investments in increasing or improving their productive capacity by buying fixed assets, such as aluminum and clay cooking pots, and by establishing regular market sites (thatch shelters and dolo cabarets).
- ❖ The normal profits earned on market days (every three days) ranged from 700 to 1000 FCFA. (Assuming comparable returns on other working days of the week, this translates into an annual income of \$500 to \$600.) But profits were highly variable among borrowers and even from week to week for a single borrower. A fairly strong correlation (.44) was found between borrowers' working capital and their profits per day.
- ❖ Differences among the three villages were found to shape the market opportunities for women. These differences have affected the performance of the Credit Associations in terms of membership growth and women's capacity to use larger amounts of loan capital.
- ❖ For most of these activities, expanding the scale has not increased labor time significantly: tending a fire under a small pot takes the same time as tending the fire under a large pot. Some women did, however, mention child care as a constraint for further expansion. There were also cases where women had so expanded their production that they sought other women to act as vendors.
- ❖ On the whole, women reported using their increased profits for purposes in harmony with program objectives: they have improved the quantity and quality of food purchased and consumed (more fish, more *soumbala*); they are covering school expenses for their children; they have invested in productive tools (aluminum and clay

cooking pots, plastic serving tools); and they are buying cloth for themselves.

- ❖ Women also seem to be gaining greater confidence in their ability to use credit. However, the risk associated with home production is still perceived to be high because of illnesses. This fear may be inhibiting loan growth rates because the larger the loan taken, the greater the perceived risk.

The positive effects described above—increases in scale, investment in productive capacity, greater expenditures on improving nutrition—characterize most, but not all, program participants. Within villages there are sizable factions of women who have changed little. Caution and an unwillingness to invest substantial amounts in production are intimately linked to problems relating to the perceived size of markets.

One question identified by the study, requiring further investigation, relates to the use of the bulk of credit funds. Only a handful of women reported using much more than 10,000 FCFA for variable expenses, but many were taking loans of 50,000 or 100,000 FCFA. The report proposes a number of possibilities for what women have been doing with the remainder.

Health and Nutrition Impact

The in-depth interviews found that the health/nutrition messages have been favorably received. The majority of women could identify specific health/nutrition behaviors that they had adopted as a result of what they learned at the Credit Association meetings. The learning sessions seemed to have had the greatest impact in the following areas:

- ❖ Women reported becoming especially conscious of effective caregiving practices for newborns and infants. The great majority of program participants said that they give first milk—colostrum—to their newborns. Many had

not given this first milk before, preferring to throw it out because they thought it was “dirty.”

- ❖ Women also had learned how to prepare porridge and when to begin feeding it to their infants. In the recent past, a child could easily go without any food besides breastmilk until two years of age; now, however, women are more likely to prepare special porridge and to entice the child to eat solid food.
- ❖ There could be no doubt that the program has achieved the goal of imparting the basic tenets of managing and preventing diarrhea. Women clearly understand the importance of cleanliness in food preparation and that food cooked early in the morning, or left overnight, should be reheated. Women indicated that they knew children with diarrhea need water and that they had learned how to properly prepare oral rehydration solution packets.
- ❖ Higher incomes and learning sessions have had some success in changing diets for children. However, respondents never mentioned a balanced and varied diet as being important for nutrition; they were much more likely to emphasize that children should be washed than that they should eat well.
- ❖ Learning sessions have been very successful in reinforcing positive attitudes toward modern medicine. Utilizing government health clinics and private pharmacies is no longer considered a luxury of the wealthy or a violation of tradition.
- ❖ Discussions of contraceptives and family planning interested group members, and many indicated that they had been exposed to new ideas. Despite this active interest, the in-

frastructure for distributing family planning items, like condoms and birth control pills, is underdeveloped (village stores did not sell contraceptives).

Impact on Women’s Solidarity and Community Action

Program participation is intended to foster an improved sense of solidarity and organizational capacity among women, which enables them to help one another and to address community problems:

- ❖ Women had contributed to the funding and implementation of village improvement projects. For instance, a great majority of borrowers stated that the group funds had been used to buy something for the village (a pump, a building, a clinic).
- ❖ The directors of the schools in two communities were enormously impressed with the women’s activities. According to them, the women have been far more organized and have contributed more to the village than men.
- ❖ There seemed to be no social obstacles to joining the program; all women were allowed to participate. Even in the one ethnically divided study community, both Gourounsi and Mossi women are members. In the other two communities, the major social group that might have been expected to be excluded, the Peul herders and milk vendors, are also well represented.
- ❖ The leadership and legitimacy of the Credit Associations have built upon the experience of previous or already existing women’s groups. For instance, the Credit Association officers in two of the communities are the same women who headed the women’s collective fields.

The program seems to have had little short-term effect in developing the bonds of solidarity and organizational/institutional capacity for mobilizing collectively. There were perhaps three distinct factors contributing to this outcome: a conservative reliance on established leaders; lack of literacy; and excess burdens on field agents. There were also some important examples of how the Credit Associations were not functioning as they were intended.

- ❖ Women are supposed to be organized in solidarity groups within the Credit Association, self-selected so as to minimize distrust and risk among the women. The solidarity groups seem to function in only one village. In the other villages, the solidarity groups did not exist or were not self-selected but assigned by a program field agent.
- ❖ Many women were found to have a poor understanding of the status of the Credit Association finances and to have difficulty in keeping track of exactly where and to whom the various monies were going. For example, no women in any of the three Credit Associations could state how much money had accumulated in the group fund.

INTRODUCTION

In 1993, the Réseau des Caisses Populaires du Burkina (RCPB) started *Credit with Education* in Burkina Faso as a joint venture with Freedom from Hunger to facilitate rural women's access to credit and health and nutrition education. RCPB is a federation of 42 Credit Unions or *Caisses Populaires*. The program has three impact objectives: first, raise the incomes women earn directly through their own market activities; second, improve the knowledge of rural women, isolated to some degree from radio programming and other popular media, concerning modern health and nutrition practices; third, reinforce and deepen the bonds of collective solidarity among women, enabling them to participate

more directly in village and regional institutions that affect their lives. The ultimate goal is to improve food security and nutritional status.

This is an ambitious agenda. Most projects are content to try one approach (lending) or the other (nutrition and health education). *Credit with Education* has pioneered in combining the two and explicitly viewing them as complementary. The benefits of higher incomes, to be sustainable over the long term, must be invested in improved nutrition and reductions in illness for children. The danger is that women may be overwhelmed. Loans may be too large to invest profitably and repay with interest and new knowledge too threatening to traditional methods. Furthermore, new forms of organization may undermine older expressions of solidarity.

Credit with Education has been very successful, from a project perspective. Staff have created and maintained a flexible, expanding organization that is serving more than 8,000 women, with over \$350,000 of loans outstanding (as of 1/96). Repayment rates continue to approach 100 percent. Over 230 women's Credit Associations have formed and been integrated into the program. The project has devoted considerable resources to training community agents who supervise and encourage the Credit Associations and who give weekly health and nutrition lessons during group meetings. The meetings remain well-attended.

Has this institutional success translated into achievement of the goals of the project? The objective of this study is to provide a closer understanding and documentation of program effects for participants and program communities after two years of activities. The study is qualitative; no attempt is made to rigorously estimate the impact of the credit program or health and nutrition learning sessions. Rather, the study seeks to clarify the processes by which the program impacts are occurring. This perspective should be valuable to implementors as they consider policy adjustments. The program's design and its implementation continue to be based on a number of assumptions regarding the likely impact the various services will have, alone and in con-

cert. The in-depth community profiles reported here investigate program impacts on the individual, group, and community levels in an attempt to answer the question of whether the various underlying assumptions remain valid. This qualitative study also provides insights that could guide more quantitative impact evaluations.

The paper proceeds as follows. Section Two describes the operations and activities of the project. Section Three summarizes the methods used and presents the three study communities. Section Four focuses on understanding the impact of the credit program. Section Five concentrates on the changes induced by the health and nutrition learning sessions. Section Six analyzes some of the effects of the project in terms of women's solidarity. Section Seven concludes with some general observations and suggestions for follow-up research.

MECHANICS OF THE *CREDIT WITH EDUCATION* PROGRAM

Credit with Education applies the principle, popularized by the Grameen Bank in Bangladesh, that credit can be delivered at low cost to rural women by organizing distribution and repayment through self-selected groups that monitor their own performance. This "peer-monitoring" appears to be effective for three reasons. Women are better at selecting borrowers, at monitoring loan use, and at enforcing repayment. Since the women of the community know much more about the individual circumstances of their fellow borrowers than any bank or field agent could, they are in a much better position to determine whether and how much a woman should borrow. An untrustworthy woman will not find partners willing to join her group. A self-selected group of women will also be much more knowledgeable about the individual allocation of credit funds and can exercise a restraining influence on women who are tempted to consume their loans or invest them unwisely. When future access to credit for the group is linked to satisfactory repayment by the individual borrowers, there are

high social costs of nonrepayment. A woman considering nonrepayment will think about the cost to all the other women of covering her obligations and the shame that would entail. Furthermore, a self-selected group will know better than a formal institution whether a woman who does not repay should be entitled to assistance or should be punished with expulsion.

The loan program works as follows. Loans are issued to the group (Credit Association) as a whole, in cycles of four to six months, from a local Credit Union, a member of the RCPB. Each Credit Association is supervised by a field agent. At the end of a cycle the women tell the field agent how big a loan each would like for the next cycle. Maximum loan sizes start at 25,000 FCFA for the first four cycles, then increase to 150,000 FCFA. The field agent holds a meeting at the beginning of each cycle, and loans are disbursed. The officers of the Credit Association and two witnesses (usually men) sign for the loan, while each woman thumbprints for her individual loan. During the cycle, repayment meetings are held every week or every month, depending on the age of the Credit Association. Interest payments are 10 percent of the loan total. Many Credit Associations also add a 10 percent interest charge placed into an association fund. Repayments of interest and principal are not left for the end of the loan cycle; they commence immediately.

At the weekly repayment meetings, the field agent also collects savings from every member. Initially, savings of 10 percent of the loan were mandatory, but the rule has now been relaxed, making savings voluntary. The field agent places the savings into the Credit Association account at the Credit Union. Savings earn no interest. Most women choose to withdraw their savings at the end of the loan cycle rather than roll them over for another loan cycle.

Membership fees are collected at the beginning of each cycle (250 FCFA in Ipendo). Many Credit Associations fine members for absences from meeting or for arriving late (these fines vary from 25-50 FCFA). These fines, together with the 10 percent surcharge, are placed into the Credit Association account

at the Credit Union. Credit Association officers are reimbursed for travel and meal expenses connected with Credit Association business from the fine fund. But the bulk of the fund remains to be used either for special Credit Association projects (contributing to school construction or building a community center) or for making “internal loans.” The group itself has the authority to set terms of repayment for any such internal or emergency loans.

For the first five cycles, weekly repayment sessions are linked to learning sessions where the field agent presents a health/nutrition, microenterprise, or Credit Association management topic—offering a few key recommendations for practice and facilitating group discussion, questions, and problem-solving. Health/nutrition topics have included desirable breastfeeding, weaning and food preparation practices, treatment of diarrhea, use of local clinics,

the connection between health and spoiled or contaminated food, family planning basics, and the importance of vaccinations. The lessons presented and discussed are developed with the participation of health experts from the Burkinabè Ministry of Health, Social Action and the Family.

COMMUNITIES AND ACTIVITIES

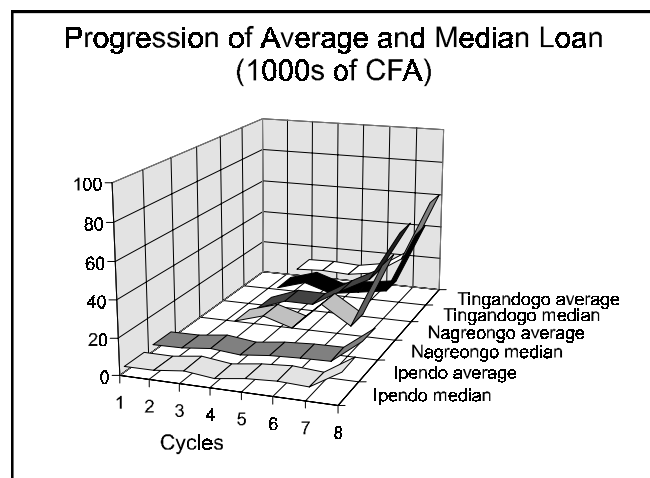
For this study, three Credit Associations were selected randomly from the small group of nine Credit Associations that had gone through at least six credit cycles (i.e., at least two years old) and that had a relatively high (more than 50%) proportion of borrowers to savers. The Credit Associations were located in the villages of Tingandogo, Nagreongo, and

Ipendo. Each village was visited for approximately one week. During that time an attempt was made to interview all current members of the Credit Association. Sometimes interviews were organized as group discussions, especially when several women in the same compound were members. Women who had never joined the program, or who had left the program, were interviewed when they were encountered. Program coverage was extensive, and there seemed to be no barriers to joining; women who were currently not members were either sick, or had been traveling, had recently married into the village. Finally, community leaders, teachers, nurses, and other key persons in the community were interviewed. Two assistants helped with interpretation (French-Moré) and conducted occasional interviews on their own.

Women in all three villages carried out a variety of income-generating activities. Most common was brewing *dolo* (sorghum beer).

Some women specialized in germinating and selling the sorghum used for the beer. Another common activity was preparing *soumbala*, a flavoring and addition to stew made from the pods of the *nééré* tree. On market days, many women would set up a small fire and deep-fried fritters made from flour (the fritters are known as *bouroumansa*), millet (*maasa*), or cowpea (*samsa*). Other women sold deep-fried peanut paste (*couracoura*). Another local product, known as *fora* (which goes by the French *boule d’acassa*), is a peppery doughball (often eaten with milk). The normal profits earned on market days (every three days) ranged from 700-1,000 FCFA, but they were highly variable. (Since 500 FCFA were roughly equivalent to \$1, this translates into an annual income of \$500-600,

Figure 1



assuming that what they earn on market days approximates earnings on all other days of the week).

Differences among the villages shaped the market opportunities for women and are important for understanding the effects of the loan component of the project. Figure 1 (p. 6) shows that Tingandogo women were borrowing considerably larger amounts than women in Nagreongo or Ipendo. Figures 2-4 (see pp. 8, 9, and 10, respectively) present a more disaggregated picture. Each graph shows the size of every loan given in each Credit Association for each loan cycle; the borrowers are ordered according to the time they joined the Credit Association. Tingandogo thus exhibited greater increases in membership, low dropout rate, and larger loan sizes (at the beginning of the program, membership in Tingandogo was at 36, then increased to 42 members in the fourth cycle, and 60 by the sixth cycle). Many women consistently borrowed the maximum available. Ipendo, by contrast, saw high dropout rates (indicated by the relatively large numbers of blank spaces) and small loan sizes. Nagreongo had limited change in membership and only saw larger loan sizes in the sixth cycle.

What features of the villages explain these broad patterns? Tingandogo is located only 12 kilometers south of Ouagadougou, on the main Burkina-Ghana route. Traffic on the unpaved, dusty road is heavy. Thirsty, hungry travelers make frequent stops for meals and *dolo*. The entire area is densely settled. Many residents have family living in Ouagadougou. An irrigated plain near the village provides off-season employment. There can be no doubt the village is the most prosperous of the three.

Ipendo straddles Route 1, roughly 80 kilometers southwest of Ouagadougou on the way to Bobo-Dioulasso. On this paved highway, cars and buses pass by quickly without stopping. Mossi and Gourounsi inhabit the six quartiers of the dispersed village, in roughly equal proportions. A large school and market area define the village center. The actual market, however, is very small; women spoke of it as being saturated by small-scale vendors eking out tiny profits. One woman

from Ipendo, Nebie Kuilga, laughed when asked whether she might take a larger loan; she had been thinking of taking a smaller loan. "The market is completely full," she said. Another woman, Nebie Raaga, said there was not a lot of profit in expanding her activity, and she was nervous that if she took a larger loan she might not be able to repay. Asked why they did not make more *soumbala*, one group replied that the nearby village of Goudin is known as "the village of *soumbala*" for good reason. Women there already produced more than local markets could handle; there was already too much that remained unsold.

Fifty kilometers to the east of Ouagadougou on the paved road to Niger, the women of Nagreongo named their Credit Association Zoeyande, which translates roughly as "having fear of shame." This accurately symbolizes the cautious approach the women had adopted in response to an extraordinary market opportunity presented to the village. Ordinarily Nagreongo is a sleepy village. The local market is even smaller than that of Ipendo. The regional center of Ziniaré seemed far away. The land is unproductive. The fields of most families are far from the village, and people spend the rainy season in their fields, sometimes 15 kilometers from the village. Only a small irrigation project nearby offers dry season work. Because the women are Muslim, they do not make *dolo*.

But in 1995, Nagreongo became a household word in Burkina Faso. About two years earlier, roughly the same time the program was beginning, a local woodcutter named Seydou Bikenga started making a name as a healer (*guérisseur*). Toward the beginning of 1995 his reputation exploded. The "miracle worker of Nagreongo" was enabling deaf-mutes to hear and speak, making paralytics walk, curing AIDS, boosting the fertility of childless women, and performing a thousand other small cures and miracles. Buses from all over Burkina Faso started transporting the sick and hopeless to his encampment about seven kilometers from Nagreongo village. Wealthy patrons donated buildings to shelter the seriously ill; a Frenchman gave the

Figure 2

Loans in Tingandogo

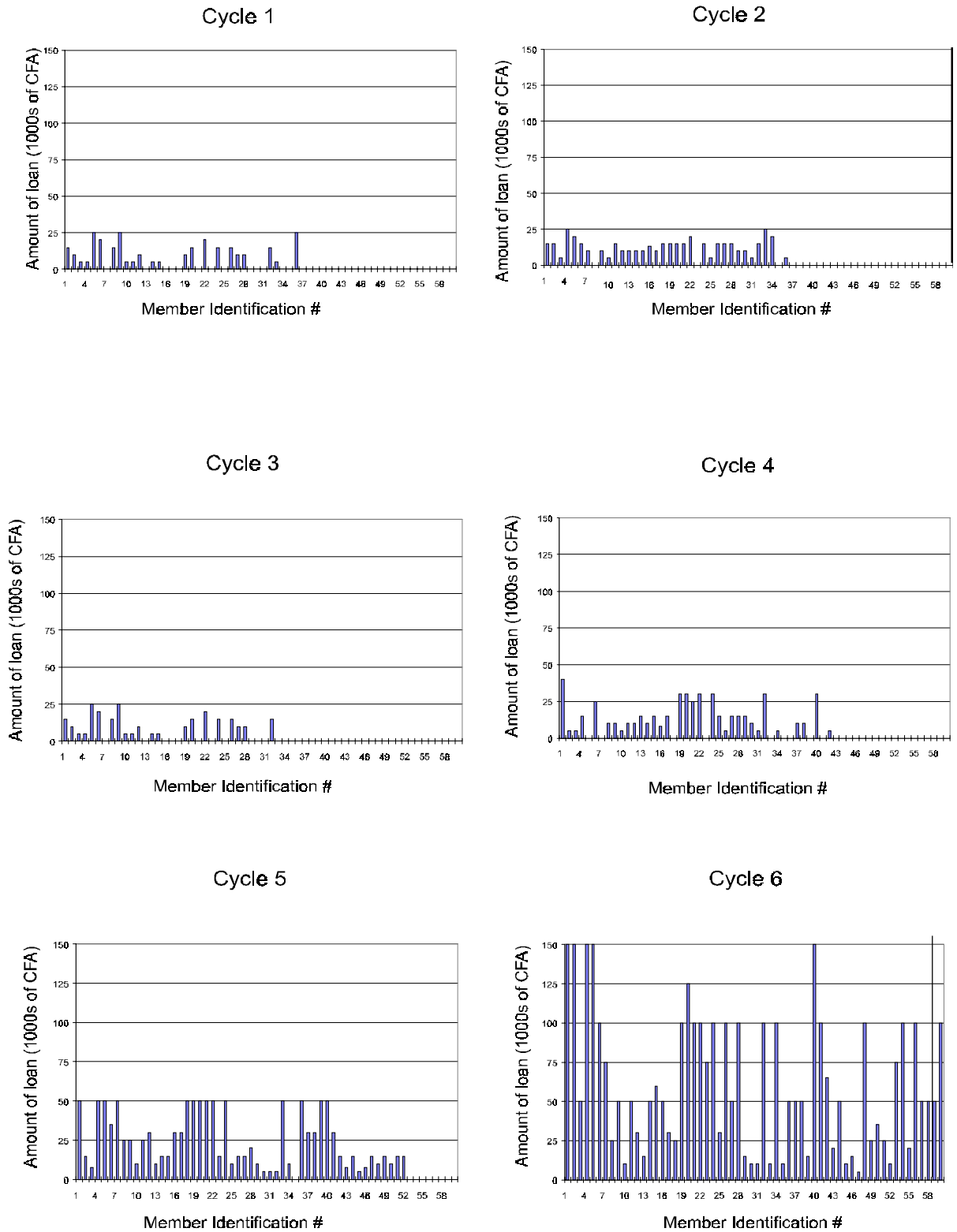


Figure 3

Loans in Ipendo

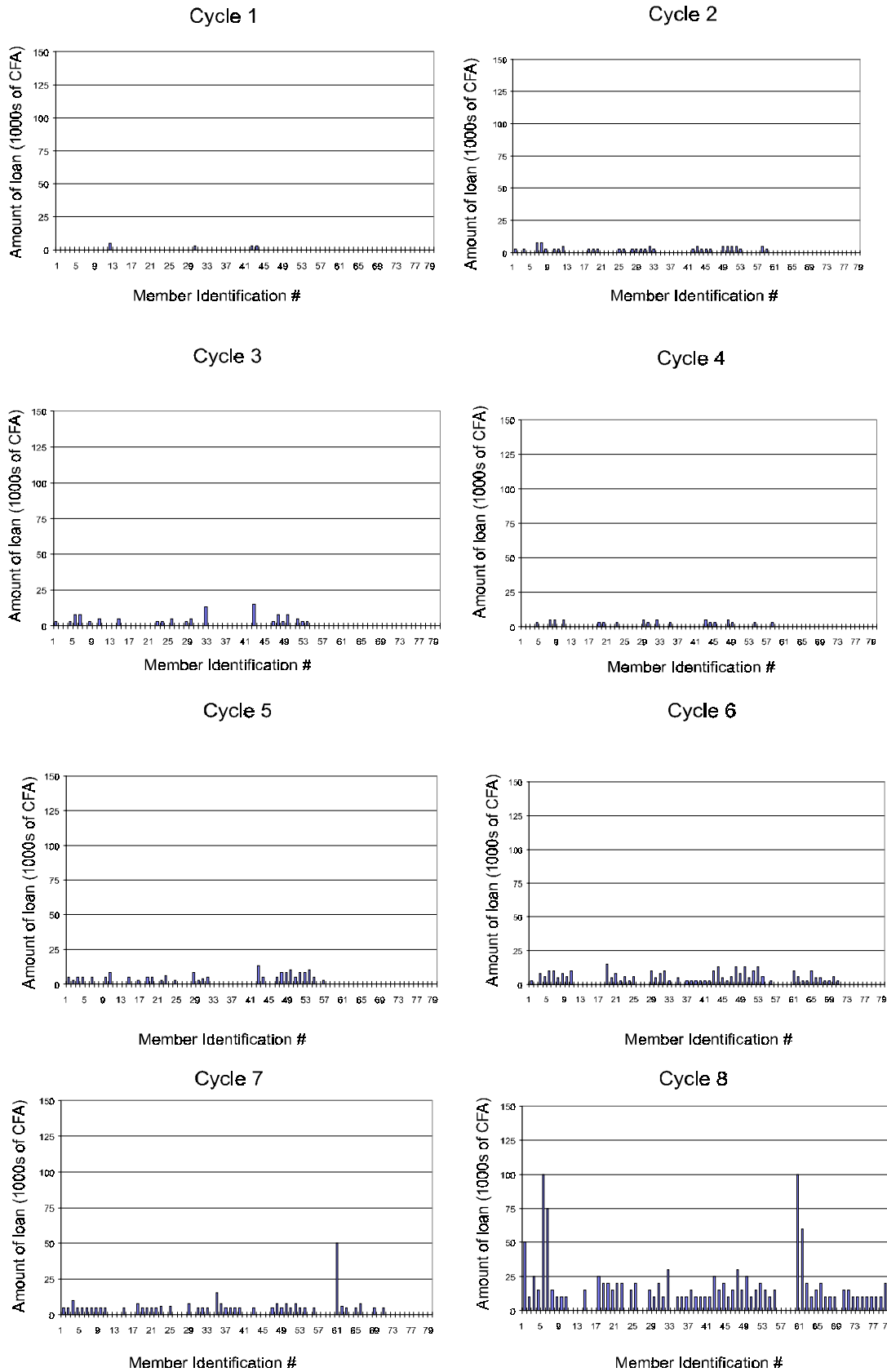
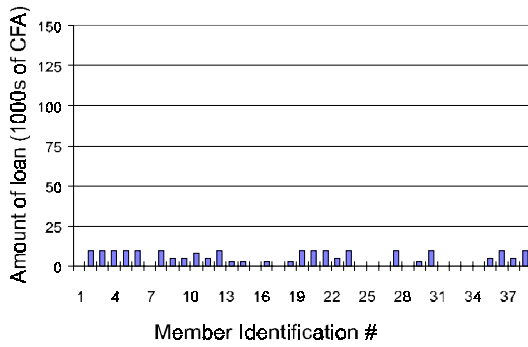


Figure 4

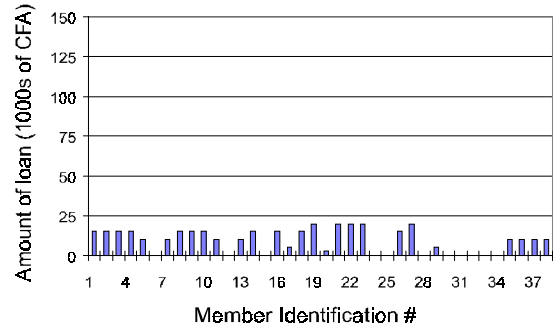
Loans in Nagreongo

(N=38)

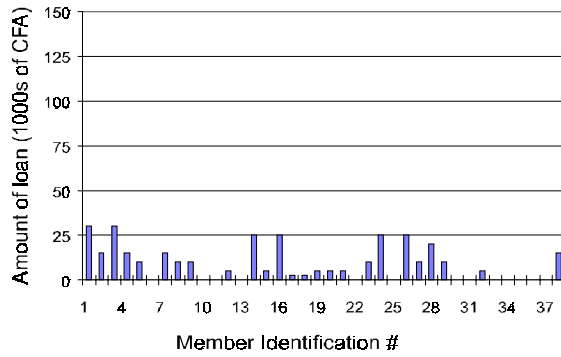
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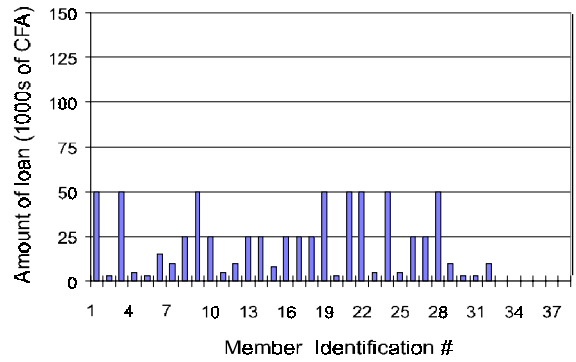
Cycle 2



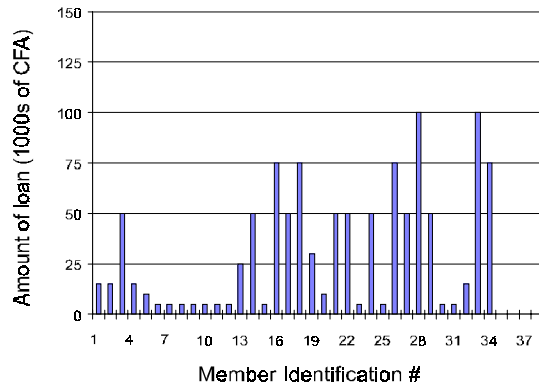
Cycle 3



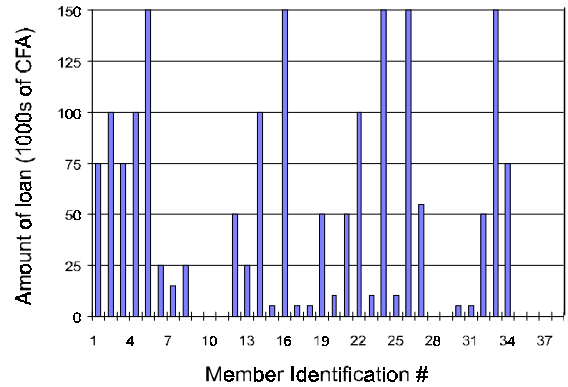
Cycle 4



Cycle 5



Cycle 6



healer a new Renault. The other traditional healers of the area, led by Seydou Bikenga, were holding meetings with local government officials and health workers. Burkinabè newspapers regularly featured stories about Nagreongo—sometimes negative, implying that the village had become a center for contraband health products and merchants avoiding normal market taxes. Radio France International featured him on a regular broadcast. From Dakar to Bamako to Cotonou, people were coming to Nagreongo.

These massive flows of people created an instant demand for a large market; every day thousands of people needed to eat or buy condiments to prepare their meals. Women from Nagreongo were very slow to respond. While some young men from Nagreongo worked so hard in the market they had not returned to the village in months, most women continued with their agricultural activities. The market was left to women from other villages, to market women from Ouagadougou, and to strangers.

We turn now to an understanding of how individual women in the three villages were affected by the credit and health/nutrition education components of *Credit with Education*. Studying their individual stories will help us understand how the constraints of particular village situations could be overcome.

Economic Impact of Loans ***Higher Revenues and Productive Investments***

Women were quick to sing the praises of the program. “Before joining the program, after harvest I used to sell millet to get some money to start my commerce, but now I can keep the millet stored to feed the children,” said Tapsoba Bibata of Nagreongo. Others reported they had more money to pay school fees, buy meat or fish to improve sauces, or buy new clothes for themselves and their children. Women from Ipendo recounted the story of how they feared that if they took loans they would be hauled off to Sabou jail for nonrepayment, but now they realize that they can use the money and easily repay.

Two facts lend weight to these positive assessments by participants. First, the scale

of women’s income-generating activity has increased for virtually all participants. On average, borrowers have increased the scale of their activity by 80 percent (see Box 1). Roughly one-third of the respondents more than doubled the scale of their activity.

Second, many women have made significant investments in increasing or improving their productive capacity. In Tingandogo especially, women have made significant investments in *marmites* (heavy aluminum cooking pots) and *canaris* (clay cooking pots). They are in the process of creating long-term ties with clients and merchants. They are establishing regular sites in Ouagadougou markets. They are improving their *hangars* (thatch shelter) and *dolo* cabarets in their local market.

Ouédraogo Lucie, the Tingandogo midwife and wife of the village administrator, is perhaps the premier, if somewhat exceptional, example of how the loan program was fundamentally altering local production. She used her latest loan of 150,000 FCFA to buy three large #55 *marmites* at 50,000 FCFA each. (A six-year old child can fit comfortably inside a #55 *marmite*.) Most village

Box 1: Eight women report on how their scale of activity changed

1. I used to prepare 12 plates of *néré* every week; now I prepare 24.
2. Before I used a #5 *marmite*, now I am up to a #8.
3. Since the loans, I am no longer limited to preparing a single day’s supply; I can stock grain and make much more when I need to.
4. I made one plate of *néré* and one of *basi*, but now I make two every market day.
5. Before I spent 1,500 CFA on supplies; these days I buy 5,000 CFA worth.
6. I have gone from five *canaris* to nine in one year.
7. My expenses are 2,250 CFA every market day; last year they were 1,500 CFA.
8. Actually, I have not changed much, but now I have more flexibility to respond when the prices are higher.

women think the largest possible *marmite* is #20 or #25; in Nagreongo women were only using #10 pots. The *marmites* were embedded in a clay oven, but Ouédraogo Lucie intended to replace the oven with cement in her next loan cycle. She had already bought a sack of cement at the beginning of the loan program to build her *hangar* in the market. Innovating is not new to her; she switched from making rice and selling on the side of the road about seven years ago, finding that *dolo* was less work. Most recently she started selling liquor—*cutuku* and *pastis*—but a bottle sells slowly and could easily last a month. On a good day at the market, she comes home with 2,500-3,000 FCFA net of expenses; on a bad day she might have to give much of her *dolo* away and barely recover the costs of the germinated millet and firewood.

Women making *soumbala* in Tingandogo are well-positioned to take advantage of the program. Nikiema Mariam is typical. She increased her production from three plates to eight in the rainy season. In the dry season, she could sometimes make four to five *tiins* (a large container, equivalent to eight plates). She bought a sack of *nééré* (used in *soumbala*) at a time, costing up to 25,500 FCFA. She tried to sell to other women vendors in Ouagadougou, rather than walk around the markets herself. She has been regularly buying *canaris*, two to three a year at 1,000 FCFA each. This year, she also replaced all of her filters and bought several large metal basins for 2,500-3,000 FCFA each. She bought an improved metal stove and also had some men build a cement hearth.

Tapsoba Mariam of Tingandogo, another example, produced three *tiins* of *soumbala* per session, up from slightly under one *tiin*. She bought four to five *tiin* (at approximately 5,000 FCFA each) from the same merchant in Ouagadougou that all the *soumbala* women from Tingandogo bought from. She goes every day to the Dassassgho market in Ouagadougou to sell, and she claims to make between 500-1000 FCFA per *tiin*. Before the program, she only made one *tiin* at a time. Despite tripling her production and using all of her 25,000 FCFA loan, she still walks to Ouagadougou every day—24 kilometers

round trip. Why not use a loan to buy a bicycle? She just laughed. Neither had she invested in any new *marmites*; she had bought instead the usual replacement *canari*, filter and basket, spending only about 2,000 FCFA.

Agnes, from Tingandogo, walks to Ouagadougou three times a week to sell her *soumbala* in Zangwete market. She prepares ten plates for each trip and can bring home between 1,000-1,150 FCFA. She has not greatly increased production scale, but she has increased the frequency—from once per week to three times per week—and more importantly she buys *nééré* in bulk: six *tiins* at a time for about 24,000 FCFA, quite an advantage given that *nééré* prices doubled from about 300-600 FCFA over the course of the year.

Boukougou Adama joined the program late, but she has watched the other women and knows how she wants to manage her first loan. She took 50,000 FCFA, bought six *tiins* of *nééré* worth 25,000 FCFA, and set the other 25,000 FCFA aside to repay the loan. With the stored *nééré*, she increased her *soumbala* production from one to three *tiins* per week, leaving in the afternoons for Ouagadougou. She did not have any fixed customers or fixed market, but did not have much trouble selling; her return per week was on the order of 3,000-4,500 FCFA.

Congo Awa of Nagreongo is one of the women taking advantage of the opportunity offered by the *guérisseur* market. She uses her 50,000 FCFA loan to prepare three to four plates of *nééré/soumbala*. Twice a week she goes to sell in the *guérisseur* market; only once a week, she sells in Nagreongo or the neighboring Minaha market. But she has not greatly increased production; before the program she used to produce two to three plates, and she continues to use her #10 *marmites* that she purchased well before joining the program. She collects wood herself, going into the bush three mornings per week. In addition to the *soumbala*, she uses her loan to buy and stock rice.

Another example of how women have seized upon this extraordinary market opportunity is the mother and daughter team of Tapsoba Mamounata and Diallo Rasmata. They run “restaurants,” selling rice and sauce.

At the time of her interview, Rasmata had worked for months in the market of the *guérisseur*, making a 50 kilo sack of rice every two days. During the last month, however, the number of people coming to be healed has decreased, and more and more women are coming to sell as the agricultural season draws to a close, so she has moved back to Nagreongo market. She now prepares three plates of rice every market day. Her mother prepares two plates every day, and both make sauces from cabbage, *soumbala*, bouillon cubes, pepper, tomato paste, peanut butter, and occasionally meat. Both claim to be able to sell easily their whole production and take home, net of expenses, roughly 2,500 FCFA per day.

They have been making significant investments. Mamounata has hired men to build a *hangar* by the Ouagadougou road, paying about 4,000 FCFA for the wood, *sekou*, and labor. Her daughter Mamounata has bought serving plates, a large metal basin to hold the rice, benches, tables, and other material, spending close to 20,000 FCFA. Mamounata seems to be exactly the kind of woman a credit program should be encouraging; she started making *beignets* and *gallettes*, but switched to the restaurant when she saw she could make more money. The irony of this mother-daughter success story is that it was Rasmata who could or would not repay her loan, the cause of much consternation in the Zoeyande Credit Association, a situation which will be discussed later.

Secondary Effects of Higher Activity Levels: Profits, Time, and Expenditures

There is fairly strong correlation (.44) between working capital and profits per day.

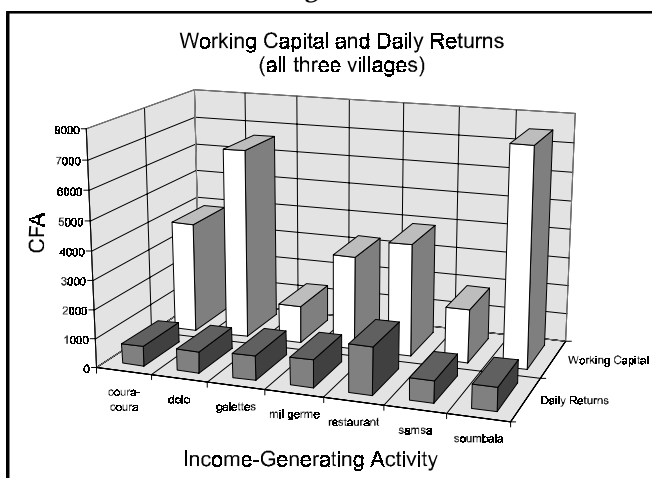
The increase in scale has a direct effect on returns per day's work, because most women operate at excess capacity; they are usually constrained by their working capital, not their fixed capital. The typical village woman making *dolo*, *soumbala*, or germinated millet will have enough *marmites* and *canaris* to expand production; what she will not have is enough cash on hand to pay for the *nééré*, or sorghum. Furthermore, for most of these activities, expanding the scale will not increase labor time significantly: stirring a half-filled pot takes the same amount of time as stirring a full pot. Tending a fire for a small pot takes the same time as tending the fire under a large pot. While time spent in marketing extra production will necessarily increase, no women indicated that they have less time available for child care or leisure.

Child care is, of course, a constraint on women's activities. Nikiema Blandine from Tingandogo, for instance, has always sold germinated millet. Since joining the program, she has increased from two *tiins* per week to four. She continues to buy the millet in the village market and sell to the village *dolotières*; she does not know if she

can get better prices in Ouagadougou. The margin per *tiin* is only 250 FCFA; she said this margin remains throughout high and low prices. The only tools she needs are *canaris*, which she previously purchased and has not needed to replace. She said she might start borrowing more, but with four small children she does not have the time to market the germinated millet.

Figure 5 shows the rough relationship between profits and working capital for the more common activities. Only the "restaurant" category yields substantially higher

Figure 5



profits per day's work, an average of 1,600 FCFA per market day. All of the other activities have average profits ranging from 700-1,000 FCFA. Of course, the variation of individual women within each activity is high.

On the whole, women report using their extra profits for purposes in harmony with program objectives. They improve the quantity and quality of food, typically by including more fish, *soumbala* and bouillon cubes in the daily meal. Another common expenditure is on school clothes, supplies, and fees for their children. A third category of expenditures consists of investments in productive tools (*marmites*, *canaris*, plastic serving tools; one woman bought a donkey). Finally, women buy cloth for themselves, often for making Credit Association uniforms worn on special occasions.

Challenges Ahead

The positive effects described above—increases in scale, investment in productive capacity, greater expenditures on improving nutrition—characterize most, but not all, program participants. Within villages there are sizable fractions of women who changed little. Many women of Zoeyande in Nagreongo seem to be pursuing the same activities they have always undertaken, not changing their behavior because of the *guérisseur*, nor even changing much with the loan program. They continue, by contrast with women in Ipendo and Tingandogo, to not specialize. Instead they spread their time and capital across several activities carried out on a very small scale. They say they are too busy with agricultural work to do market activity. They say they need bicycles to go to the market of the *guérisseur*. They say there is a problem of obtaining enough water to do *soumbala* on a larger scale. They say they are too old or don't have enough money.

Congo Mariam, for example, sells peppers and salt in the market, purchases rice to clean, and also stocks sorghum and millet. Her much younger co-wife Wangrawa Ami also does *riz étuvé*, makes *coura-coura* and *soumbala*, and also occasionally makes *gallettes* in the market. Neither has ever gone to sell in the *guérisseur* market. Tapsoba Zoenabo borrowed 100,000 FCFA and carried out sev-

eral small activities: she bought a sack of sweet potatoes for 6,000 FCFA, and boiled some for each market day; she bought two sacks of *karité* nuts (for about 6,000 FCFA) to make butter later in the dry season; she bought about 5,000 FCFA worth of millet to store; she made *gallettes* every market day (three plates of sorghum), earning roughly 500 FCFA each time, after expenses. Finally, she said that during the previous loan cycles she used to make *soumbala*, but stopped when the *nééré* grains became too expensive. A second Tapsoba Zoenabo also divided her time and 10,000 FCFA loan between two activities: *coura-coura* and *soumbala*. She bought five plates of peanuts at a time, spending about 2,750 FCFA and claimed to have very little profit, selling the oil and *coura-coura* for 2,750 FCFA also. On the three plates of *nééré*, however, she earned roughly 600 FCFA.

The cautious response illustrates the importance of risk. The possibility that the *guérisseur* market would be temporary and its coinciding with the beginning of the rainy season cautioned against making significant investments in securing market position. In the beginning many preferred to plant; who could have known that the *guérisseur's* popularity would continue? Once planting was completed, the perceived costs of abandoning the fields for the market were much higher. The risk associated with home production is also still perceived to be high because of illnesses. Women are very concerned that if they or someone in their household falls ill, they will be unable to continue their production and will not be able to repay the loan. They know stories like that of Kabore Marie, who had an infected leg through two loan cycles and could not make or sell *dolo*; she had to sell her pigs and stocks of peanuts and left the program. The greater the loan taken and used in production, the greater the risk.

Caution and an unwillingness to invest substantial amounts in production are intimately linked to problems relating to the perceived size of markets. The women of Tingandogo have a large urban market 12 kilometers away; they have a steady road traffic willing to stop and make final purchases before arriving in Ouagadougou; and they

have their own village market serving a relatively well-off district. Their capacity to sell is virtually unlimited as long as their prices are competitive. The markets of Ipendo and Nagreongo, by contrast, are small. In Ipendo sorghum, millet, *néré*, and other products are purchased using small bowls to measure quantities of 50 to 100 FCFA, rather than the larger *tiin* or *boit* measure. It was not unusual to find women speaking of buying 100 bowls of grain. Clearly the market was not used to make bulk purchases or sales, such as would be permitted by loans of 100,000 FCFA. Regional markets like Sabou and Ziniaré were saturated. Asked why she didn't go to Sabou regional market, one woman replied with a sad tale: she had sent her son that very week to sell *karité* butter, and he came back having sold only 50 FCFA worth at the end of the day. There was little road traffic, though both were on main roads.

A vicious circle of high transport costs keeps markets less dense, while transport costs are high precisely because markets are not dense and so there is too little traffic. Bicycles were commonly used in Tingandogo to ride to Ouagadougou, but in Ipendo their absence meant that women, in general, did not know how to ride; not knowing how to ride made investing in a bicycle seem frivolous.

This problem of many villages having very small markets, and of many women in those villages being reluctant to take the risk of substantially increasing their scale, is very important when considering the possibilities for "deepening"—the same number of borrowers taking larger loans and returning higher interest payments that will eventually cover the costs of credit delivery and supervision. There is a need for careful financial calculations of the costs of servicing villages that are more isolated from large markets. These costs may then be compared with the costs of servicing larger villages, which will allow better planning for sustainable expansion.

The use of the bulk of credit funds borrowed remains a bit of a mystery, and this constitutes another challenge for the program. Only a handful of women used much more than 10,000 FCFA for variable expenses

(like Tapsoba Zoenabo above), but many were taking loans of 50,000 or 100,000 FCFA. Why? What were they doing with the remainder?

There are four possibilities. One is that because repayments commence immediately, women need to take large loans to preserve a smaller amount of working capital. For example, a 10,000 FCFA loan, where the borrower will repay 12,000 FCFA over six months, enables the woman to work with an average of 8,000 FCFA the second month, and only 6,000 FCFA the third, and so on (assuming she has no other source of working capital). A 50,000 FCFA loan would similarly translate into a working capital of 40,000 FCFA for the second month, 30,000 FCFA for the third, and so on. This is not quite the whole story, since women are also earning profits on the loans and can use those profits to maintain their working capital. If a woman could set aside 200 FCFA per market day, then on a 10,000 FCFA loan she would be able to maintain her working capital intact and have the full amount at the end of the loan period. The program requirement of continuous payments of principal over the loan period cannot explain the large size of loans relative to variable capital used.

A second possibility is that husbands were appropriating the extra funds for use on their own activities. The occasional woman did admit that she had given part of her loan to her husband or to a son. Sawadogo Zarata in Nagreongo was one. After questioning her about her making *gallettes*, which used about 2,000 FCFA of her 100,000 CFA loan, she began saying that she stocked millet and *arachide* and *karité* but then could only recall 3,000 FCFA or 4,000 FCFA in purchases. Finally she said that she had given the loan to her husband and son, both of whom sold clothing and shoes in all the local markets, including the *guérisseur* market. Ilboudo Habibou of Nagreongo also had a great deal of difficulty accounting for her 100,000 FCFA loan; after a lengthy discussion she said she had given the funds to her husband.

In general, men claimed to have no involvement whatsoever with the loan program. This claim may be reasonable given cultural norms about maintaining separate

budgets (see Box 2). Suppose it were the case that husband's appropriated loans because they had profitable activities. One might ask, then, why women weren't using their loans for the same kinds of activities? Perhaps the answer is that women like to keep their income from working separately, out of the control of the husband. But then why would they place themselves in such a disadvantageous position as letting their husband determine whether or not they could repay?

A third possibility for explaining the large size of loans is that both men and women have tremendous pressures to hold ready cash or "liquid" commodities, like grain. Emergencies and market opportunities are ever-present possibilities, and credit on a short-term basis is unavailable. Households may view the 20 percent interest charge as a low price to pay for having a stock of cash on hand. They may be worried about a return to the high inflation years following the devaluation of 1993, when prices increased at rates approaching 60 percent per year. Were infla-

tion to again shoot up from its present (1995) low of roughly 7 percent per year, a family would want to be able to immediately acquire commodities that would be rising in value.

Finally, the fourth and related possibility is that women were realizing there could be much more profit from seasonal variations in the prices of grain, peanuts, dried beans, or other agricultural products. Recall the two Zoenabos from Nagreongo. One took a very small loan of 10,000 FCFA, one a large loan of 100,000 FCFA. When asked what she might do with 100,000 FCFA, the second Zoenabo offered that she might buy a sack of *nééré* and a sack of peanuts and use them slowly over time. Basically, she and many other women were using their loans to ensure themselves of supplies at current prices. Figure 6 shows the extent to which many women were stocking. The largest sums invested in commodities were around 60,000-80,000 FCFA; more common was to find a woman stocking 20,000 FCFA worth of produce. This investment in stocks cer-

Box 2: Norms about the gender division of rights and responsibilities

In all three villages the norm was to have separate budgets and activities, but the specific content of those norms varied. Men were expected to pay for condiments in Nagreongo, but in Ipendo and Tingandogo it was more often that women paid. In all three villages, men controlled access to the *nééré* trees, and many women spoke of their husbands selling them *nééré* pods, or giving the *nééré* pods for them to sell in the market. In Ipendo, one woman noted that *karite* was also for men; that women collected and prepared and then gave to men.

Norms about the division of labor in agriculture and rights to crops also varied. In Nagreongo, men and women generally had separate fields, and women concentrated their labor on their own fields, the product of which they were free to sell. Men's production went into the household granary. (It was however more common to find younger couples cultivating together, rather than apart.) In Ipendo, men and women also had separate fields, and women did not work on their husband's fields except for seeding and harvesting. Women drew from their own granary first, but in the rainy season they switched to the husband's. If that sorghum and millet lasted through the season, the wife was free to sell the remainder of her sorghum or use it for brewing *dolo*. In Tingandogo, women had considerable liberty to not work in agriculture, and when cooking drew first on their husband's granaries.

These were not hard and fast rules; one woman who drew regularly from her granary complained, "If I don't use my own grain, what will I eat? I can't depend on my husband." Other households used the husband's granary first, still others had common granaries. Neither is this to deny that some households pooled their funds, perhaps channeling cash to the husband's activity.

tainly explains part of the discrepancy between the large loan sizes and small size of working capital requirements.

Most likely, a combination of all four reasons explains the large discrepancy between sums borrowed and used on income-generating activities. This remains an important issue to be resolved after careful research.

Responding to the Challenges

The challenges confronting the credit program have to do with recovering costs and avoiding default. On the one hand, the program needs to encourage larger loans by overcoming fears of high risk and by dealing with the problem that many villages simply do not have extensive market opportunities. On the other hand, the program must discover the uses to which larger loans are being put. If invested in stocking, then steps should be taken to diversify or mitigate that general program risk. Certainly learning sessions on enterprise planning could incorporate discussions of the risk of stocking agricultural commodities. Women stock because they are concerned about price increases; none seemed to think that the prices of the products they stocked could *fall* in price. Prices do fall, of course, especially for sharply seasonal products like *nére* and millet.

A woman could easily lose much of the value of her stocks by incorrectly holding a commodity going through a price downturn. Finally, if extra cash were being set aside, then the provisions and mechanisms for borrowing emergency loans need to be made more accessible and “trustworthy” (in the sense that a woman is very confident that funds will always be available).

Several other strategies might address these issues. One possibility is to have a

workshop to draw up a series of alternative strategies that could be presented to Credit Associations for discussion. There might be a lower cap on lending of 50,000 FCFA, requiring a guarantee for larger loans (as is done for men when they borrow from the Credit Union). Many women own large *marmites*, bicycles, plastic barrels, jewelry, etc. and could probably be convinced that access to 100,000 FCFA loans was worth the small risk of losing assets. Another possibility is to restructure solidarity groups according to loan size so that larger borrowers are responsible for each other. This could also strengthen the responsibility of these smaller groups. Continuing with group responsibility as the guarantee (as it functions now) is risking that two or three large defaults (of 150,000 FCFA or 200,000 FCFA loans) will throw the entire Credit Association into indefinite senescence.

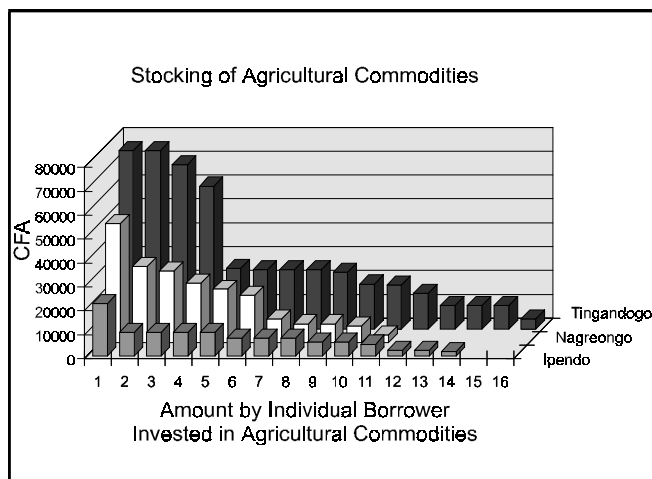
In that regard, the goal of the program is that women collectively exercise restraint.

But perhaps the degree to which women are reluctant to control fellow villagers has been underestimated. It seems likely that Credit Associations will have to experience several defaults before they take positive steps to limit the amounts riskier borrowers can take. This transition period will require more

active intervention by the field agent to guide the Credit Association and will require steps to be taken to plan for this eventuality.

More enterprise education and training is needed. At present only a handful of women in the three villages reported changing from one activity to another. None mentioned innovations in the preparation process. Change made most women nervous; only rarely does one encounter a woman

Figure 6



claiming to have changed from making one product to another because there was more profit. An exception was Nana Facti from Tingandogo, who went to a friend in Ouagadougou toward the end of the dry season and requested that she teach her how to make *coura-coura*. Then with her 50,000 FCFA loan she bought a sack of peanuts for 19,000 FCFA, a frying dish for 1,000 FCFA, and a grinding stone for 1,000; she started selling the oil and *coura-coura*, making two *tiins* for each market day and earning roughly 3,000 FCFA. She says she wanted to do *coura-coura* because she had many children (five, including one breastfeeding), and the big, hot fires needed for *dolo* or *soumbala* would be dangerous for them. The point is that she had to go to learn how to make *coura-coura*; one should perhaps not underestimate the specialization of women's knowledge. Organizing workshops and hands-on training is expensive, but perhaps the women's Credit Association funds could partially contribute to the costs.

HEALTH AND NUTRITION IMPACT

Participants were asked to explore the mechanisms through which the program had affected the health and nutrition of their children. The goal was to determine how the program had affected practices important to health and nutrition. Was it the case that the loans were conducive to more favorable child care practices and that successfully implementing small-scale entrepreneurial activities led to increased empowerment and willingness to adopt different health, nutrition, and business practices?

At the beginning of interviews, it was not uncommon for a woman to give a little speech, like that of Zongo Helene in Ipendo: "I think the health lessons have been very good. Since attending I have stopped giving my baby girl any food that flies have been getting at. When my children are sick I take them directly to the dispensary now. If my child has diarrhea I no longer give her an enema; instead I try to get her to drink water boiled with guava leaves. If the diarrhea continues I take her to the dispensary. The

nurses will give me an Oral Rehydration Salts (ORS) packet, which I mix with boiled water. I wash the children well and make sure their clothes are clean. There are lots of other useful lessons like this." As the speech suggests, the health messages have been very favorably received.

Infant Care

Women reported becoming especially conscious of effective practices for newborns and infants. The great majority of program participants said that they gave first milk—colostrum—to their newborns. Many did not give first milk before, preferring to throw it out because they thought it was "dirty." The reasons for giving first milk have been understood. It helps prevent the baby from getting sick early on. First milk ensures a stronger, healthier infant. Some women said that first milk "cleaned out" a baby's stomach of impurities. Nebie Kulga, a young mother from Ipendo, noted with regret that she joined the program late and only then learned that the colostrum she had thrown out was valuable to her baby.

This last example illustrates the importance of continuing education. The larger set of responses confirmed this. Many women who had recently joined the program, after the health sessions had finished, said that they did not give first milk. Women who were not participants were more likely not to give first milk. Even older participants could benefit from reinforcement. Five women in Ipendo stated that they did not give first milk. Four women in Nagreongo believed that the program had advised them not to give first milk. Only two women in Tingandogo stated that first milk was "dirty."

Women also had learned how to prepare porridge and when to begin feeding their infants. Most women took sorghum or rice, toasted it briefly in a hot pan, ground it into flour, and then cooked it either with *soumbala*, ground fish, or sugar. The program recommends that mothers begin to complement breastfeeding with enriched porridge at about six months of age. About two-thirds of the women began feeding solid food after four months (and more commonly six

months, as recommended by the program), but a sizable faction declared they started feeding porridge at three months (one mother said she started at one month).

On the other side of the coin, a group of women in Ipendo stated that in the recent past a child could easily grow to be two years old without eating any solid food, if the mother had enough breastmilk and if the child did not seem interested in solid food. Now, however, they were more likely to prepare special porridge and try to entice the child to eat solid food. Finally, as recommended by the program, almost all women claimed that they breastfed for at least two years, with many continuing through the third year.

Finally, vaccinations were regular, routine, and encouraged. In Ipendo, the market clerk announced publicly when the nurses would come to do the vaccinations, and women assembled on the appointed day in the market. The vaccinations were, however, not always available, and some women reported that their older children were refused vaccinations, the nurses claiming to have only enough vaccine for infants. The rare case of meningitis—rendering deaf the granddaughter of Ouédraogo Lucie in Tingandogo—underscored the continuing importance of promoting vaccinations.

These four health messages were very successful. One of the reasons for success was that the learning sessions conducted by the field agents were reinforced when pregnant and breastfeeding woman visited the local health clinics. Midwives and nurses encourage giving first milk, breastfeeding until the third year, starting the baby eating porridge early, and vaccinating all children.

Child Care

Prevention of illness and maintenance of good nutrition after infancy is also difficult. The biggest danger—also preventable—is dehydration from diarrhea. There could be no doubt that the program had achieved the goal of imparting the basic tenets of managing and preventing diarrhea. Women had clearly understood the importance of cleanliness in food preparation. Dishes and glasses were to

be washed before being used again. Food cooked early in the morning, or left overnight, should be reheated.

Women knew that a child with diarrhea needed water and that the water should be boiled first and cooled. They knew that an ORS packet should be prepared with boiled water and that if the child had not finished the liter packet, it should not be left overnight; a new liter should be prepared in the morning. Local remedies were still the treatment of choice in the initial stages of diarrhea. In Nagreongo, the white powder inside the baobab fruit was made into a drink; in Ipendo, women boiled guava or mango leaves for the child. If diarrhea persisted, everyone agreed, the child should be taken to the hospital for a prescription.

There was less agreement regarding the common practice of giving enemas to infants and toddlers. Many women said that the field agent had told them not to do this when a child had diarrhea. Other women continued to give enemas every day, and a few had understood the field agent's message that they should give enemas only when the child had diarrhea.

On the nutrition side, women did not report problems or experiences of periodic or chronic hunger (e.g., skipping meals, eating less food than desirable, or reducing consumption during the pre-harvest hungry season). It may be that after a half-decade of economic growth and stability, and reasonable rains, villagers no longer experience great difficulty meeting the basic minimum of their consumption needs.

The minimum is of course far from ideal. Children need balanced and varied diets. One young girl in Nagreongo was obviously malnourished, and yet her mother, arguably in one of the wealthiest households of the village, persisted in attributing her listlessness to "illness"—this despite the village health worker's repeated entreaties to give the girl a more varied and adequate diet.

Higher incomes and nutrition learning sessions have had some success in changing diets for children. On the whole, women and children continue to consume sorghum and millet porridge with sauces prepared from

local leaves (baobab, gumbo, roselle, *bulvaka*), often mixed with peanut paste and spiced with *soumbala*, salt and bullion cubes. Occasionally dried fish is added to the sauce. A large majority of women mentioned using more fish, *soumbala*, and bouillon cubes. But a few women reported no increase in expenditures on changed quantity, quality (e.g., more meat and vegetables), or convenience of foods. In Tingandogo, one woman lamented, “If I take my money and spend it on food, how will I repay my loan?” Respondents never mentioned a balanced and varied diet as being important for nutrition; they were much more likely to emphasize that children should be washed than that they should eat well.

Learning sessions have been very successful in reinforcing positive attitudes toward modern medicine. Utilizing government health clinics and private pharmacies is no longer considered a luxury of the wealthy or a violation of tradition. Women were convinced of the many advantages of modern medicine. Drugs and vaccines were evidently effective. The only problem, in the opinion of most, was the high cost. A comment made in a group discussion was typical in illustrating how women grappled with the problem of treatment in clinics: “Now is much better, because we know to take sick children directly to the hospital; before we used to wait until the child was gravely sick. But in the pharmacy, products are very expensive, so what are we to do?” A typical visit could cost 5,000 FCFA; the typical woman was only earning 200 FCFA per day.

Adult Practices: Family Planning

Relations within the household determine child health indirectly through fertility and frequency of childbearing. Discussions of contraceptives and family planning interested group members, and many indicated that they had been exposed to new ideas. They vividly remembered being introduced to “the pill” that could be taken to avoid pregnancy, though the possible side effects and long-term effects were worrying. Despite this active interest, the infrastructure for implementing family planning using condoms and

birth control pills was underdeveloped. Village stores did not sell contraceptives. Attitudes had not always changed; some women were adamant that fertility was something that they could not pretend to control, that “God decides how many children we will have.” Most were not optimistic about their husbands agreeing to, let alone paying for, use of contraceptives. In one group session, the women concurred that if they tried to talk about family planning or contraceptives, their husbands would tell them to go away.

In group discussions, there were lively debates about whether short intervals between pregnancies were bad because children should breastfeed for a full two years and whether the “rhythm” method was effective. A common sentiment regarding family planning was expressed by one woman, “Some families have ten children, and they cannot give them anything—the kids are worth nothing—while other families have only two kids who are worth a lot.” The program should build on these ongoing discussions by integrating family planning sessions more closely with the activities and training of village midwives, clinic nurses, private pharmacists (who supply contraceptives), and teachers (who know the value of investing in “child quality”).

Recommendations

The central issue in health and nutrition education is how to continue learning sessions without boring older members with repeated messages, while not forgetting that newer members may not have learned certain basic practices. One possibility is to change the messenger; the local nurses and midwives and teachers certainly could be integrated more closely into the sessions, either preparing occasional lessons themselves or attending question-and-answer discussion sessions. While women continue to mention nutrition, diarrhea, and malaria as the health problems they want to control, other interesting topics like dental hygiene and eye care (cataracts are widespread and poorly understood) could be pursued. Basic first aid sessions on the treatment of wounds, skin ulcers, and broken bones would certainly attract interest.

Other important diseases could be the subjects of health learning sessions. Guinea worm seems to have disappeared, but there were still isolated cases, and the transmission mechanisms are not understood. In Nagreongo, one woman said the last time she had seen guinea worm was five years ago; in Ipendo some women said the last case was twenty years ago (but one woman said she had seen a case only four months ago). No one knew why or how it has been eradicated. Malaria and fever remained dominant concerns, but few women knew methods of prevention or treatment. A rare woman offered that transmission occurred via mosquitoes; most said that infants should be protected against the cold.

On the nutrition side, an avenue to explore in the future is tying women's Credit Associations more closely to school lunch programs. Schools in Burkina currently receive cous-cous, beans, and oil from USAID, but this assistance is scheduled to be phased out. It is possible that women can pick up some of the slack through coordinated action. As an initial activity, they might be helped to lobby effectively for more government or donor support.

IMPACT ON WOMEN'S SOLIDARITY AND COMMUNITY ACTION

Program participation may generate an externality in the form of improved sense of group trust and solidarity (social capital) that helps group members and the community overcome and resolve community problems (like regulating land use or undertaking collective projects). There was no shortage of community problems needing resolution or action. Box 3 (see p. 22) describes the kinds of community issues that well-organized and mobilized groups can solve. Women's Credit Associations in particular can effect positive outcomes, since they are less embroiled in customary structures like the chieftainship.

In the initial stages of the project, this solidarity outside of Credit Association business may take the form of greater reciprocity, joint ventures, sharing of information, and risk-sharing. Expectations regarding the de-

cision making process for allocating funds generated for the Credit Association through higher interest charges may be expressions of this solidarity. The solidarity among Credit Association members must be suitably viewed in the light of the selection and formation process of the Credit Association, where patterns of exclusion in the initial phase of program start-up and in continuing operation may be evident, and in terms of the activities and participation in other traditional and nontraditional women's groups. Has the program negatively impacted traditional women's groups? Were certain categories of women (the poorest of the poor) excluded from participation? These questions may raise the issue that solidarity is generated and strengthened for some women, but not for others. This component of the study examined specific expressions of solidarity, whether at the formative stage (women trusting their borrowing partners and repaying loans when one is not able to) or at the fully developed stage (Credit Association members undertaking collective activities and resolving internal disputes).

The evidence in this area is ambiguous. There were occasions when the Credit Association cooperated in ways envisioned by the program. In Ipendo, many women mentioned that joining the program was "good for the village": the village benefitted from the interest paid to the Credit Union, from having women organized to carry out activities, and from having outsiders involved in the village. Women also contributed to the funding and implementation of village improvement projects. A great majority of borrowers stated that the group funds would be used to buy something for the village (a pump, a building, a clinic), as opposed to something for themselves (cloth for traditional women's uniforms) or simply divided up. The directors of the schools of Ipendo and Tingandogo were enormously impressed with the women's activities. According to them, the women were far more organized and contributed far more to the village than the men.

Another way in which women demonstrated their collective abilities was through

the organization of small festivals. In Ipendo, the Credit Association purchased grain for making *dolo*, and members prepared and sold it during a special market day (*rasandaaga* in Moré, *kermesse* in French). In Nagreongo, the Credit Association closed off the market area and charged admission (300 FCFA) and vending fees (100 FCFA) and brought in a singer from Ouagadougou. Both Credit Associations also bought cloth for every woman to wear as an expression of solidarity.

To be effective, Credit Associations need considerable legitimacy, capability, and unity

of purpose. One important source of legitimacy for the Credit Association is derived from its openness. All women were allowed to participate. In the ethnically divided village of Ipendo, both Gourounsi and Mossi women were members. In Tingandogo and Nagreongo, there seemed to be no obstacles to joining the program. The major social group that might have been expected to be excluded, the Peul herders and milk vendors, were well represented in both Tingandogo and Nagreongo. Two Peul women found in the *guérisseur* market, selling milk and *fora*,

Box 3: Villages and Community Problems

In Tingandogo, a small dam, built thirty-five years ago by a Chinese project, served to irrigate a plain several kilometers from the village. After many years of negotiation with the Ministry of Agriculture, the fields had finally been 'decentralized' to a local cooperative. But the canals and infrastructure of the dam were deteriorating, and coordination was needed to organize parcel holders to petition authorities and raise funds. The cooperative also hoped to buy the rice and stock it, rather than have members sell immediately after harvest to repay fertilizer and seed loans. Finally, decisions had to be made about controlling non-authorized users outside the official perimeter.

In Ipendo, relations between Gourounsi and Mossi villagers had deteriorated to the point that a wealthy Mossi merchant, originally from the village, refused to contribute to the maintenance of the school infrastructure he himself had paid for fifteen years earlier. Instead, he decided to build a new Franco-Arab school in the relatively distant quartier where his home was. Some said that the Gourounsi had feared that if he continued contributing he might expect to be named chief; rather than allow the office to pass out of their hands, they preferred to let the school deteriorate. They hesitated even to contribute the annual maintenance funds for the school, though they readily agreed with the school director's suggestion that the women's Credit Associations hold *dolo soirees* for the benefit of the school. There were no women present at the parent-teacher meeting where these issues were discussed.

The men of Ipendo had similarly been unable to manage a large garden perimeter irrigated from several deep wells. Instead the women planted onions and vegetables and were always having problems getting the men to maintain the wells. The seasonal stream along the village had not been developed. According to one man, the government had proposed a dam several years before. It was the women, though, who turned out to collect sand and gravel. After all their efforts, the government decided to build the dam in Kaya. Had the men been too divided to effectively pursue the village's interests?

In Nagreongo, the presence of the healer Seydou Bindenga seemed not to have stimulated any special effort by the village to promote its market or serve as a way station. The village had benefitted from several development projects, but these seem to have left remarkably little 'institutional' infrastructure. A Dutch NGO ('Project Sensibilization', as the villagers called it) had sponsored a small extension of an irrigation scheme near the village, offering three hectares for women's vegetable gardening. The women used to have a much smaller plot shared among 83 persons. None of the women spoken with knew how the three hectares were to be allocated and divided; the women themselves were not managing their perimeter.

were not in the credit program. They knew about it but were afraid of the risk. The restaurateurs of Nagreongo were receiving loans. Another Peul woman in the program, Diallo Oumou, said that all the Peul were free to join. Basically all women agreed that “anyone can join.” In Ipendo, however, Peul women said they knew nothing of the program and had not been invited to join. They added that they traveled often and were perhaps less sedentary than their relatives to the east.

Institutions gain legitimacy simply by enduring over time, and the idea of a women’s Credit Association was able to build on a reasonably successful history of women’s collective fields. These fields had usually been organized by extension agents. In Ipendo, Zongo Yempoaka, the Credit Association president, was involved in a collective sorghum field. For three years, she said, about 45 men and women had been setting the proceeds aside. They now had about 100,000 FCFA that was used to “help the village.” One use she mentioned was that the funds could be loaned out to women who were sick or who had been afraid to join the credit program. Zongo Helene said she was in a group that cultivated millet and peanuts and had accumulated 50,000 FCFA in two years. Maybe they would wait until the fund was bigger and then help build a dispensary. This easy coexistence of the program with the earlier institutions of the collective fields bodes well for the future. Perhaps women are slowly acquiring the skills and leadership experience to manage several collective associations.

But it remains true that these instances of collective action did not constitute a great advance over previous attempts at self-organization. Market festivals and work groups for schools are often carried out in villages without program intervention, so they should not be viewed as signs that intervention has had significant effects. For that, one would expect more enduring, creative, or visible actions. It was common, rather, to encounter an unclear collective memory concerning what had been accomplished. In Nagreongo, a couple of women remembered

that they used to have a group fund where they paid 100 FCFA a week and that they had donated many years ago the accumulated savings of 60,000 FCFA to be used to help build the old maternity ward. Another woman, however, claimed that they had given 500,000 FCFA to help build the old maternity ward. A third woman thought that women had used their funds to repair the roof of the maternity ward after last year’s heavy rain. (A new maternity ward was recently built by a Christian organization for 10 million FCFA.) A fourth woman recalled that the women had carried sand and gravel for the construction of the new maternity ward. But she did not know who it was that had built it.

Women were also not generally aware of how they were going to spend the funds generated on their collective fields. In Tingandogo, a large fraction of the harvest was sold to be reinvested in manure, but the rest of the money was set aside. One group had, after five years of production, divided the money among themselves. In Nagreongo, Ouédraogo Habibou said she was the treasurer of the collective rice parcel that women had been farming for eight years (the rice project had given all the parcels to men and as an afterthought gave the women a collective field, now cultivated together by Zoeyande and Delwende). The total accumulated was now roughly 300,000 FCFA, but they had never spent any of it except for very small expenses. One woman thought that the rice money was mixed up with the money from the men’s collective field. For the past two years, the women had also organized a collective sorghum field, at the instigation of the *encadreur* from Ziniaré, but again they could not say what the funds would be used for.

From the point of view of the program, it was also troubling that no Credit Association had given out internal loans from the group funds. None of the women interviewed indicated that they had ever discussed using the group funds for this purpose.

The program seems to have had little short-term effect (i.e., neither strongly positive nor negative) in developing the bonds

of solidarity and organizational/institutional capacity for mobilizing collectively. There were perhaps three distinct factors contributing to this outcome: a conservative reliance on established leaders; the lack of literacy; and excess burdens on field agents.

Determination of Leadership

An enduring, legitimate institution is the prerequisite for effective mobilization of women. It is apparent, however, that the legitimacy of these small village Credit Associations is still derived from the personal legitimacy of the Credit Association leaders. The wide acceptance of current leaders is obvious. They were generally selected by acclamation and consensus. The basis for this consensus was not always easily articulated. In Nagreongo, one woman said, “We picked young women to be leaders, because we older women do not know how to write.” Yet this same woman later noted that none of the younger women knew how to write either, except the new secretary, a young woman who had just joined the program. In Ipendo, the secretary recalled that she and the other bureau members were selected because they were the only women with identity cards and could thus take payments to Sabou to deposit with the Credit Union. There was considerable confusion, actually, among Ipendo women over exactly who—Yempoaka or Zongo Helene—was president and treasurer. The Sabou coordinator thought that another woman, Kanzie Sidonie, was the treasurer. None of the Credit Associations has had to choose among candidates through elections, and none has seen a change of leadership. In both Ipendo and Tingandogo, the present Credit Association officers are the same women who headed the collective fields. The “association,” then, was still identified with the old leadership.

Illiteracy and Trust: Keeping Track of Group Funds

The high illiteracy rates of all three villages enormously complicates the process of creating an enduring institution like the Credit Associations. Illiteracy makes it difficult for Credit Association members to trust officers; they cannot check their actions in writ-

ing. One disturbing observation, in this regard, was that no women in any of the three Credit Associations could state how much money the group had accumulated through the 10 percent interest payments. The president of the group in Ipendo thought their fund, which in all three villages was sometimes called *tenkougri* (after the rock over which chickens are sacrificed), was 100,000 FCFA. The other treasurers, presidents, and secretaries, who would normally be expected to know how much the group held in its account at the Credit Union, claimed that only the field agent could know the amount. In Nagreongo, the group account book held by the village president of Zoeyande Credit Association listed only one withdrawal since the beginning of the year (48,000 FCFA, presumably for the festival) and a balance of just over 2 million FCFA. There was no record of withdrawals for savings. Was this the group fund? No one knew.

The president of Delwende Credit Association, the sister group of Zoeyande in Nagreongo, said that when they asked the field agent for their current balance, the response was that the field agent would have to travel to the office in Ouagadougou in order to calculate the balance. She did not know why the field agent had to go to Ouagadougou. The reason for going to the capital, presumably, was that group funds are placed into the same account as individual savings, so the total of individual savings has to be calculated and subtracted from the group account. Ostensibly the two accounts are together to save the 1,000 FCFA cost of setting up separate accounts. Given that group funds now total in the 500,000 FCFA range, this cost ought not be an obstacle.

Ordinary Credit Association members were similarly ill-informed about the funds, and one of the reasons for this, linked to literacy, was the difficulty women had in keeping track of exactly where and to whom the repayments they made were going. Ouédraogo Habibou of Nagreongo said she did not know how much was in the group fund and that the field agent would refuse to say when asked. She thought the groups funds came from the interest payments but was not sure how much these were on her

loan. She had just taken the last loan without being told how much her bi-monthly payments were; the field agent was to tell them later how much they had to pay.

Many other women were confused about exactly how the group accumulated funds. They seemed unaware that interest payments were placed in a group account, instead thinking that group money came from occasional fees and fines paid by absent and late members (250 and 200 FCFA in Nagreongo; 25 and 50 in Ipendo; 50 FCFA late fee in Tingandogo), while interest payments were returned to them at the end of the cycles. In Nagreongo, women explained their payments as going to three funds. One part for the Credit Union, one part for the group funds, and one part for them, their “*bénéfice*,” they called it. Quite a number of women stated that the field agent had returned to them the sum of 2,500 FCFA at the end of the last cycle. Another woman said she had received 1,500. Some women said this ‘*bénéfice*’ was really their savings; other women said it was apart from the savings. Ilboudo Aminata, for one, had no doubt that there was a ‘*bénéfice*’ in her name in an account at the Credit Union, which was separate from her savings.

Solidarity Groups and Enforcing Repayment

Theoretically women are supposed to be organized in solidarity groups, self-selected so as to minimize distrust and risk among the women. Only in Tingandogo did this seem to be followed, and an impressive display of coordination on repayment day confirmed this; women sat in groups of five or six and counted the money for each group among themselves, then presented it to the treasurer. They chased down late members, and made up deficits among themselves.

In Nagreongo, by contrast, the women claimed that the field agent had told them that it was no longer necessary to have the groups. In Ipendo, women were nominally organized in solidarity groups, but new members had been assigned arbitrarily by the field agents and did not know the other members. Few knew their group president. They did not use their solidarity groups to facilitate

repayment, as in Tingandogo. A discussion group of three Ipendo women agreed that the solidarity groups had no responsibilities. One group president did not know why the field agent had named her the head of a solidarity group. Before joining, she had not talked with, or met, the other members of her group. She thought that in cases of nonrepayment the whole Credit Association, and not her small group, would make up the difference. In the several cases of nonrepayment observed during the payments session, this was the case; the Credit Association president made up any deficits.

The Credit Associations’ experiences—very rare—with instances of nonrepayment of loans were ambiguous in terms of solidarity. On the occasions witnessed or recounted when women could not repay their program loans, the women of their solidarity group or the group president would simply give the woman the money and expect repayment. Women seemed uncomfortable with the idea that persons who failed to repay should be charged a penalty. Zoeyande borrowers with great reluctance named the woman who had missed her last payment and were even more reluctant to explain why and how the issue had been resolved. Tapsoba Zoenabo said they had used the “*bénéfice*” (the group funds or the group savings, she did not know) to make up the 40,000 FCFA missed payment. “She was sick,” was the explanation given for why she could not repay. Another Zoeyande member, Ouédraogo Habibou, claimed she was in the bush during the meeting; how could she know what had happened? According to Ilboudo Aminata, the woman’s husband had “problems in Ziniaré”; the women of the group paid for her, and she had not yet reimbursed them. Tapsoba Zoenabo had another story: “The woman’s mother had been sick, so she missed the final repayment of her 50,000 FCFA loan; the other women helped her to make the payment, and she then reimbursed them after her mother’s condition improved.”

Strengthening group cohesiveness and solidarity

There are several specific steps that might be taken to further encourage women to think

of their Credit Associations as sustainable institutions that will outlive the inevitable conflicts, especially those that will arise over leadership succession and management of nonrepayment.

First, more emphasis should be put on rotating the officers of the Credit Association in order to give members a wider experience of the responsibilities of office. There is a trade-off in having someone who cannot command as much respect as the original leaders in office, but perhaps those natural leaders could be convinced to take more women under their tutelage, for the good of the organization. Tingandogo is more developed in this regard, because solidarity groups undertake initial counting of the repayments; this should be promoted in all Credit Associations.

Second, there needs to be more public explanation of group funds and repayments. At present, no notebook accounting for group funds or individual savings was available in the villages; only the field agents had access to these records. As Credit Associations move to monthly repayment sessions, the work of the field agent in coordinating weekly repayments is greatly reduced. They should therefore be encouraged to assist Credit Associations in maintaining an accurate accounting of group funds and individual savings. Another avenue to explore is more involvement of teachers or students in maintaining records.

Third, literacy, or more importantly numeracy, will greatly enhance the likelihood of Credit Associations enduring as village institutions. At present, no literacy programs are organized with the specific purpose of enabling women to keep written accounts of their loans, expenses and profits. Collaboration with adult literacy projects might be explored.

CONCLUSIONS AND RECOMMENDATIONS

Overall the program is meeting its goals. Despite some of the problems and constraints noted above, one should not underestimate this achievement. Life in Burkinabè villages is hard. Many of the women interviewed

had lost children to illness. Reducing that vulnerability is a long-term challenge. There are, however, many different routes to ensuring food and nutrition security. *Credit with Education* is one of many possible projects, all of which rely in the near term on donor funding. Donors would like to know whether *Credit with Education* is the best, most cost-effective project. The evidence presented in this paper is qualitative, so no firm measure can be constructed and compared with measures from other projects.

What indicators would be helpful in understanding the *degree* to which a small-scale credit program is changing the opportunities available to women in fundamental and permanent ways? Five such indicators should be measured more carefully in future quantitative evaluations of project impact:

1. Investments in workplace tools such as *marmites*, *canaris*, bicycles, barrels.
2. The extent to which a borrower taps into wider markets by traveling to regional centers or Ouagadougou, either for selling or for buying raw materials.
3. Changing stocks of agricultural produce like millet, sorghum, peanuts, and *nééré*.
4. The incidence of switching activities since program inception.
5. Incidence of more specialization and delegation of tasks, such as paying for wood or water rather than collecting or more generally of hiring girls or men to carry out specific occasional tasks, like construction, or more regular tasks, like tending fires.

These are all indicators of significant changes that will be more easily remembered (in terms of before/after) comparisons than more difficult notions of “average weekly profit.” To measure them carefully is, however, difficult in short-term visits. Instead, efforts should be made to coordinate with University of Ouagadougou students who need research material for their theses and might want to undertake longer-term recordkeeping projects. These students could visit many of the villages that are closer to Ouagadougou on a weekly basis and assist

selected women in maintaining record books of their expenses and receipts. University students could also be involved in the time-consuming process of retrieving the individual health-record cards where the dispensary nurses note illnesses, vaccinations, and especially the weights of infants. These records do not appear to be available in duplicate in the dispensary, but they would be invaluable in tracking, over the long term, the health and nutrition effects of the program.

RÉSUMÉ ANALYTIQUE

Le *Crédit avec Education* au Burkina Faso est mis en oeuvre par le Réseau des Caisses Populaires du Burkina (RCPB) en association avec Freedom from Hunger. Ce service a pour objet d'améliorer la sécurité nutritionnelle en réalisant trois buts: augmenter les revenus en octroyant un accès au crédit; améliorer les connaissances sanitaires/nutritionnelles avec des leçons d'apprentissage; et créer des Caisses Villageoises (CV) pérennisées au niveau des villages pour les femmes qui expriment un esprit d'action et de solidarité collectives. En termes d'indices de la performance du programme, le *Crédit avec Education* a eu un très grand succès. Depuis le milieu de l'année 1993, le RCPB a organisé plus de 230 Caisses villageoises et fournit actuellement des services financiers et éducatifs à plus de 8000 femmes rurales. Le taux de remboursement a été de cent pour cent pour des prêts impayés se montant à plus de \$350.000 (en janvier 96). Cette étude a été menée pour explorer si ce succès institutionnel se traduit par une réussite des buts d'impact de la stratégie du *Crédit avec Education*.

L'objectif de cette étude qualitative a été d'examiner et de documenter les effets du programme sur les participantes et sur les communautés du programme après deux ans d'activité. Trois communautés ont été visitées pendant environ une semaine chacune, et une tentative a été faite pour interviewer tous les membres actuels de la CV en plus des dirigeants communautaires et les autres non participantes.

L'impact économique

La plupart du rapport décrit en détail la manière dont les femmes utilisent leurs prêts et comment un accès au crédit a changé leurs activités génératrices de revenus. Les activités de prêt les plus communes parmi toutes les femmes ont été le brassage du *dolo* (bière de sorgho), la préparation du *soumbala* (un assaisonnement ajouté aux sauces) et la vente d'aliments cuisinés tels que le *bouromansa* (beignet frit), le *coura-coura* (pâte d'arachide frite), et le *fora* (boulette de pâte épicée). Certaines femmes ont investi leur prêt dans

une seule activité représentant leur occupation principale, tandis que d'autres ont étalé leur capital de prêt sur plusieurs activités entreprises à très petite échelle.

Tandis qu'il y a eu une variété d'expérience, il a été découvert qu'un accès aux services de crédit et d'épargne ont eu un impact positif sur les commerces des femmes, sur les revenus et sur la capacité économique. En terme d'impact économique du programme, l'étude a obtenu les résultats suivants:

- ❖ L'échelle de l'activité génératrice de revenus des femmes a augmenté pour pratiquement toutes les participantes. En moyenne, les emprunteuses ont accru de 80 pour cent l'échelle de leur activité et environ un tiers des personnes interrogées ont plus que doublé l'échelle de leur activité.
- ❖ Beaucoup de femmes ont augmenté leur marge bénéficiaire en achetant des quantités plus élevées d'intrants, souvent quand leurs prix étaient bas. Les femmes ont aussi pu entreprendre des commerces sans liquider ou mettre à l'épreuve d'autres rares actifs.
- ❖ Beaucoup de femmes ont fait des investissements importants pour augmenter ou améliorer leur capacité productive en achetant des immobilisations telles que des marmites en aluminium ou en terre et en établissant des sites réguliers de marché (abris en paille et cabarets de dolo).
- ❖ Les profits normaux faits lors des jours de marché (tous les trois jours) ont varié entre 700 et 1000 Fcfa. Ces chiffres se traduisent par un revenu annuel de \$500 à \$600. Cependant les profits ont grandement varié parmi les emprunteuses et même d'une semaine à l'autre pour une emprunteuse seule. Une corrélation assez forte (0,44) a été découverte entre les fonds de roulement des

emprunteuses et leurs profits quotidiens.

- ❖ Des différences parmi les trois villages ont façonné les opportunités de marché pour les femmes. Ces différences ont affecté la performance des Caisses villageoises en terme d'augmentation de l'adhésion et de la capacité des femmes à utiliser des montants plus élevés de capital de prêt.
- ❖ Pour la plupart de ces activités, étendre l'échelle n'a pas augmenté de manière significative la durée de la main d'oeuvre: s'occuper d'un feu pour une petite marmite prend autant de temps qu'un feu pour une grande marmite. Cependant, certaines femmes ont mentionné la garde des enfants comme contrainte à une expansion supplémentaire. Il y a eu aussi des cas où des femmes avaient tellement étendu leur production qu'elles avaient recherché d'autres femmes comme vendeuses.
- ❖ Dans l'ensemble, les femmes ont rapporté avoir utilisé leurs profits augmentés à des fins qui s'harmonisent avec les objectifs du programme: elles améliorent la quantité et la qualité des aliments achetés et consommés (plus de poisson et de soubala); les profits couvrent les frais scolaires de leurs enfants; les femmes investissent dans des outils producteurs (marmites en aluminium et canaris, ustensiles en plastique); et elles s'achètent des vêtements.
- ❖ Les femmes ont aussi semblé acquérir une plus grande confiance en leur capacité à se servir du crédit. Cependant, le risque associé à la production à domicile est toujours perçu comme élevé à cause des maladies. Cette peur peut-être réduire les taux de croissance des prêts parce que

plus les prêts sont importants, plus grand est le risque perçu.

Les effets positifs décrits ci-dessus—augmentations de l'échelle, investissement dans la capacité productive, dépenses plus importantes pour améliorer la nutrition—caractérisent la plupart, mais pas toutes, les participantes du programme. Dans les villages, il y a des fractions assez considérables de femmes qui ont peu changé. Agir avec prudence et ne pas être disposé à investir des montants importants dans la production sont des actions intimement liées aux problèmes rattachés à la taille perçue des marchés.

L'étude a identifié une question qui demande davantage d'investigation et qui se rapporte à l'utilisation de la majeure partie des fonds de crédit. Seulement une poignée de femmes s'est servie de plus de 10 000 Fcfa pour des dépenses variées, mais beaucoup ont fait des emprunts de 50.000 ou de 100.000 Fcfa. Le rapport propose un nombre de possibilités sur ce que les femmes faisaient avec le reste.

L'impact sanitaire et nutritionnel

Les interviews en profondeur ont découvert que les messages sanitaires/nutritionnels avaient été reçus favorablement. La majorité des femmes ont pu identifier des comportements sanitaires et nutritionnels spécifiques qu'elles avaient adopté par suite de ce qu'elles avaient appris lors des réunions des Caisses villageoises. Les séances d'apprentissage ont semblé avoir le plus d'impact dans les domaines suivants:

- ❖ Les femmes ont rapporté avoir été surtout conscientes des pratiques efficaces des soins des nouveau-nés et des nourrissons. La grande majorité des participantes du programme ont dit qu'elles donnaient le premier lait—le colostrum—à leur nouveau-né. Beaucoup n'avait pas donné ce premier lait avant cela, préférant le jeter et pensant qu'il était "sale".
- ❖ Les femmes ont aussi appris comment préparer de la bouillie et quand com-

mencer à la donner à leurs nourrissons. Récemment, un enfant pouvait facilement atteindre l'âge de deux ans sans manger des aliments autres que le lait maternel; maintenant, il y a plus de chance que les femmes préparent une bouillie spéciale et essaient de pousser l'enfant à manger des aliments solides.

- ❖ Il n'existe aucun doute que le programme a atteint le but de faire connaître les principes de base de la gestion et de la prévention de la diarrhée. Les femmes ont clairement compris l'importance de la propreté en ce qui concerne la préparation des aliments et ont compris que les aliments cuisinés tôt le matin ou la veille devraient être réchauffés. Les femmes savaient qu'un enfant qui a la diarrhée a besoin d'eau et qu'elles savaient comment préparer correctement les sachets de solution de réhydratation orale.
- ❖ Les revenus augmentés et les séances d'apprentissages ont eu un certain succès dans le changement de l'alimentation des enfants. Cependant, les personnes interrogées n'ont jamais mentionné une alimentation équilibrée et variée comme étant un élément nutritif important; elles ont beaucoup plus insisté sur le fait que les enfants devraient être nettoyés plutôt que bien nourris.
- ❖ Les séances d'apprentissage ont eu beaucoup de succès pour renforcer les attitudes positives envers la médecine moderne. L'utilisation des cliniques sanitaires gouvernementales et des pharmacies privées n'est plus considérée comme un luxe de riches ou une violation de la tradition.
- ❖ Les discussions sur les contraceptifs et la planification familiale ont intéressé les membres du groupe et

beaucoup ont indiqué que des nouvelles idées leur ont été présentées. En dépit de ce vif intérêt, l'infrastructure qui distribue les produits de planification familiale, tels que le condom et la pilule contraceptive, est sous-développée (les magasins du village ne vendent pas de contraceptifs).

L'impact sur la solidarité et sur l'action communautaire des femmes

La participation au programme est prévue d'encourager un sens amélioré de la solidarité et de la capacité organisationnelle parmi les femmes, ce qui leur permet de s'aider les unes les autres et de s'adresser aux problèmes communautaires:

- ❖ Les femmes ont contribué au financement et à la mise en œuvre de projets d'amélioration du village. Par exemple, une grande majorité des emprunteuses ont déclaré que les fonds du groupe avaient été utilisés pour financer quelque chose pour le village (une pompe, un bâtiment, une clinique).
- ❖ Les directeurs des écoles des deux communautés ont été énormément impressionnés par les activités des femmes. Selon eux, les femmes étaient beaucoup plus organisées et avaient plus contribué aux villages que les hommes.
- ❖ Il n'a pas semblé y avoir d'obstacles pour joindre le programme; toutes les femmes ont été permises de participer. Même dans une des communautés étudiées où les groupes ethniques sont divisés, à la fois les femmes des groupes Gourounsi et Mossi étaient membres. Dans les deux autres communautés, le groupe social principal qui aurait pu être exclus, c'est-à-dire les gardiennes de troupeaux Peul et les vendeuses de lait, a été aussi bien représenté.

- ❖ Le commandement et la légitimité des caisses villageoises se sont édifiés d'après l'expérience des groupes de femmes précédents ou déjà existants. Les responsables des CV dans deux des communautés sont les mêmes femmes qui ont dirigé les champs collectifs des femmes.

Le programme semble avoir eu un effet à court terme dans le développement des liens de solidarité et de capacité organisationnelle/institutionnelle pour une mobilisation collective. Il y a eu peut-être trois facteurs précis qui ont contribué à ce résultat: une confiance conservatrice pour les dirigeants établis; un manque d'alphabétisation; et des fardeaux d'excès sur les animatrices. Il y a eu aussi des exemples importants de la façon dont la caisse villageoise ne fonctionnait pas de la manière prévue.

- ❖ Les femmes sont censées être organisées en groupes de solidarité à l'intérieur de la CV qui sont auto-sélectionnés afin de minimiser la méfiance et le risque parmi les femmes. Seulement dans un village les groupes de solidarité ont semblé fonctionner. Dans les autres villages, les groupes de solidarité n'existaient pas ou n'étaient pas auto-sélectionnés mais désignés par une animatrice du programme.
- ❖ On a constaté que beaucoup de femmes comprenaient mal la situation financière de la caisse villageoise et qu'il leur était difficile de suivre exactement où et avec qui l'argent divers allait. Par exemple, aucune femme des trois Caisses villageoises ne pouvait déclarer combien d'argent s'était accumulé dans la caisse du groupe.

RESUMEN EJECUTIVO

Crédito con Educación en Burkina Faso está implementado por el Réseau des Caisses Populaires du Burkina (RCPB) en asociación con Freedom from Hunger. Este servicio aspira a mejorar la seguridad nutritiva realizando tres metas: aumentando ingresos a través del acceso al crédito; mejorando el conocimiento sobre la nutrición y la salud a través de sesiones de aprendizaje; y la creación de bancos comunales al nivel de la comunidad para mujeres que expresan un sentimiento de acción colectiva y solidaridad. En cuanto a los índices de cumplimiento de tareas de los programas, *Crédito con Educación* ha tenido mucho éxito. Desde mediados de 1993, el RCPB ha organizado más de 230 bancos comunales y ofrece servicios financieros y educativos a más de 8,000 mujeres. La tasa de reembolso era 100% con una cartera pendiente de más de \$350,000 (en 1/96). Este estudio fue emprendido para explorar si este éxito institucional significa haber logrado las metas de impacto de la estrategia de *Crédito con Educación*.

El objetivo de este estudio cualitativo es investigar y documentar los efectos del programa para participantes y comunidades de programa después de dos años de actividades. Tres comunidades fueron visitadas por aproximadamente una semana, y se hizo un intento para entrevistar a todos miembros actuales del banco comunal tanto como los líderes de comunidades y otros no participantes.

Impacto económico

Mucho del estudio describe cómo las mujeres están usando sus préstamos y cómo el acceso a crédito ha cambiado sus actividades económicas. Las actividades más comunes entre todas las mujeres eran fabricando *dolo* (cerveza de sorgum), preparando la *soumbala* (un sabor que se agrega a guiso), y vendiendo la comida cocida, como la *bouroumansa* (un tipo de fritada), la *coura-coura* (una pasta de maní frita), y la *fora* (una masa picante). Unas mujeres invirtieron su préstamo en una actividad que representaba su ocupación principal, mientras que otras distribuyeron su

capital de préstamo sobre varias actividades llevadas a cabo de escala muy pequeña.

Aunque hubo una variedad de experiencias, el acceso a servicios de crédito y ahorros demostró un impacto positivo en los negocios, las ganancias, y la capacidad económica de las mujeres. En cuanto al impacto económico del programa, los resultados del estudio incluyen lo siguiente:

- ❖ La escala de las actividades económicas ha aumentado por casi todas las participantes. Por lo general, las prestatarias aumentaron la escala de su actividad por 80 por ciento, y aproximadamente un tercio de las respondedores aumentaron la escala de su actividad por más de cincuenta por ciento.
- ❖ Varias mujeres han aumentado el margen de utilidad comprando montos más grandes de insumos, muchas veces cuando los precios estaban bajos. También han podido comenzar negocios sin liquidar o poner impuestos sobre otros bienes escasos.
- ❖ Varias mujeres han invertido más energía para aumentar o mejorar sus capacidades productivas comprando activos fijos, tales como ollas de aluminio y de greda y estableciendo sitios regulares en el mercado (cobertizos de paja).
- ❖ Los ingresos netos ganados en los días de mercado (cada tres días) variaban entre 700 y 1.000 FCFA. Significa que hubo un ingreso anual de \$500 a \$600. Los ingresos variaban mucho entre prestatarias y aún de semana a semana por una sola prestataria. Se encontró una fuerte correlación (.44) entre la capital de trabajo de las prestatarias y sus ingresos diarios.
- ❖ Las diferencias entre las tres comunidades estudiadas afectaron las oportunidades del mercado para las mujeres. Estas diferencias han afectado el desempeño de los bancos comunales en cuanto al crecimiento de la membresía y la capacidad de las

mujeres de utilizar montos aumentados de capital de préstamo.

- ❖ Por la mayoría de las actividades, la expansión de la escala no ha aumentado mucho el tiempo laboral; atender a un fuego bajo una olla chica requiere tanto tiempo como atender a un fuego bajo una olla grande. Sin embargo, algunas mujeres mencionaron que el cuidado de niños hizo difícil la expansión de su negocio. También hubo casos donde las mujeres habían expandido sus negocios tanto como buscaban otras mujeres para vender sus productos.
- ❖ Por lo general, las mujeres contestaron que usaron los ingresos aumentados para propósitos de acuerdo con los objetivos del programa: han mejorado la cantidad y la calidad de los alimentos que compraron y comieron (más pescado, más *soumbala*); están cubriendo los costos escolares para sus hijos; han hecho inversiones en herramientas productivas (ollas de aluminio y de greda, herramientas plásticas de servicio de alimentos); y están comprando ropa para sí mismas.
- ❖ Además parece que las mujeres tienen más confianza en su habilidad de usar crédito. Sin embargo, todavía se percibe que el riesgo asociado con la producción en casa está alto a causa de enfermedades. Esta preocupación podría inhibir las tasas de crecimiento de préstamos porque se percibe un riesgo más alto para un préstamo más grande.

Los efectos positivos descritos arriba – los aumentos de escala, la inversión en la capacidad productiva, los gastos aumentados para mejorar la nutrición – caracterizan la mayoría, pero no todos, de los participantes del programa. Dentro de cada comunidad hay varias mujeres que han cambiado poco. La precaución y la falta de motivación para invertir montos significativos en la producción están muy relacionados a los problemas asociados al tamaño percibido de los mercados.

Una pregunta identificada por el estudio, necesitando más investigación, trata del uso de la mayor parte de los fondos de crédito. Solamente unas de las mujeres indicaron que estaban usando más que 10.000 FCFA para gastos variables, pero muchas de ellas estaban consiguiendo préstamos de 50.000 o 100.000 FCFA. El informe propone una variedad de posibilidades para explicar lo que están haciendo con el resto de los fondos.

El impacto sobre la salud y la nutrición

Las entrevistas profundas revelaron que a las participantes les han gustado los mensajes de la salud/nutrición. La mayoría de las mujeres podían identificar comportamientos específicos de la salud/nutrición que habían adoptado como resultado de lo que aprendieron en las reuniones del Banco Comunal. Parece que las sesiones de aprendizaje tenían el impacto más profundo en las áreas siguientes:

- ❖ Las mujeres reportaron que se habían puesto muy conscientes de las prácticas efectivas para los recién nacidos e infantes. La gran mayoría de los participantes del programa contestaron que dieron la primera leche—el calostro—a sus recién nacidos. Muchas de ellas no habían dado esa primera leche antes, prefiriendo echarla porque pensaban que era “sucía.”
- ❖ Ellas también aprendieron preparar la gacha y cuándo empezar de darla a sus infantes. Hace poco tiempo, muchos niños vivían se alimentaron solo con la leche materna hasta dos años de edad; ahora, sin embargo, es más probable que las mujeres preparen una gacha especial y motiven a sus niños a comer alimentos sólidos.
- ❖ Sin duda, el programa ha logrado la meta de comunicar los ideas principales del manejo y la prevención de la diarrea. Las mujeres entienden claramente la importancia de la limpieza en la preparación de comida y entienden que los alimentos comidos en la mañana, o dejados por

toda la noche, se deben recalentar. Ellas indicaron que sabían que los niños con diarrea necesitan tomar agua y que habían aprendido preparar correctamente los paquetes de la solución para la rehidratación oral.

- ❖ Los ingresos aumentados y las sesiones de aprendizaje han tenido éxito con los cambios de dieta para niños. Sin embargo, los respondedores nunca mencionaron la dieta equilibrada y variada como un factor importante para la nutrición; enfatizaban más que se deben lavar a los niños que se deben comer buenos alimentos.
- ❖ Las sesiones de aprendizaje han promovido exitosamente las actitudes positivas hacia la medicina moderna. Las clínicas de salud públicas y las farmacias privadas ya no se consideran como un lujo para los ricos, ni como un rechazo de tradición.
- ❖ Las discusiones sobre los métodos anticonceptivos y la planificación familiar interesaban a los participantes del programa, y muchos indicaron que han sido expuestos a nuevas ideas. A pesar de este interés, la infraestructura para la distribución de los artículos para la planificación familiar, como los preservativos y la píldora, es subdesarrollada (los mercados comunitarios no vendían preservativos).

El impacto sobre la solidaridad de mujeres y acción dentro de la comunidad

La participación del programa tiene la meta de fomentar un mejor sentido de solidaridad y capacidad entre mujeres, habilitándolas a ayudarse entre sí y discutir los problemas dentro de la comunidad:

- ❖ Las mujeres habían contribuido al financiamiento y la implementación de proyectos para mejorar la comunidad. Por ejemplo, la gran

mayoría de prestatarias contestaron que los fondos del grupo han sido usados para comprar algo para la comunidad (una bomba, un edificio, una clínica).

- ❖ Las directores de las escuelas en dos comunidades fueron impresionadas con las actividades de las mujeres. De acuerdo con ellas, las mujeres han estado mucho más organizadas y han contribuido más a la comunidad que los hombres.
- ❖ Parecía que no había obstáculos sociales en juntarse al programa; dejaron a todas las mujeres participar. Aun en la única comunidad del estudio que es dividida étnicamente, las mujeres Gourounsi y Mossi son miembros. En las otras dos comunidades, el grupo social mayor que se podría haber excluido, los pastores de Peul y los vendedores de leche, también están bien representadas.
- ❖ La dirección y la legitimidad de los Bancos Comunales han reforzado la experiencia de previos grupos y los ya establecidos. Por ejemplo, las directoras de dos de las comunidades son las mismas mujeres que encabezaban las granjas colectivas.

Parece que el programa ha tenido poco efecto de corto plazo en el desarrollo de las ligas de solidaridad y la capacidad institucional de organizarse y movilizarse colectivamente. Había tres factores distintos que contribuyeron a tales resultados: una dependencia conservativa de los líderes establecidos; la falta de alfabetización, y cargas excesivas para los promotores. También había unos ejemplos importantes de cómo los Bancos Comunales no funcionaban como se esperaban.

- ❖ Las mujeres deben organizarse en grupos de solidaridad dentro del Banco Comunal, auto-elegidas para que

minimicen la desconfianza y el riesgo entre ellas. Parece que los grupos de solidaridad funcionan sólo en una comunidad. En las otras comunidades, los grupos de solidaridad no existían o no fueron auto-elegidos sino fueron designados por un promotor del programa.

- ❖ Varias mujeres parecían tener un mal entendimiento del estado de las finanzas del Banco Comunal y tenían dificultades con el monitoreo de exactamente a dónde y a quién se distribuían los fondos. Por ejemplo, ningunas mujeres en cualquier de los tres Bancos Comunales podía decir cuánto dinero habían acumulado en el fondo del grupo.

APPENDIX: HOW ARE THINGS MADE?

Making *dolo* takes two steps. First, sorghum is germinated and dried; second, the germinated millet is brewed and fermented. Many women specialize in the first step. They buy two or three *tiins* of sorghum and germinate them by soaking and maintaining their moisture for anywhere from four to nine days. The fifth day, the millet is spread out in the sun. The major risk in germinating millet is that the millet may be old or may be a bad variety and then not germinate well. Since the transactions are by volume, rather than weight, millet that does not germinate well does not earn much return. The malt may be stored for up to one month.

The dried germinated millet is then brought to market and sold to *dolotières*; the malt is then ground, boiled in water, allowed to ferment, boiled again and then fermented further with yeast. The operation takes place over at least three days (the germinated millet may be dried and stored); the first boiling may take eight hours, during which time someone must be present to tend the fire. Wood is a major cost in preparing *dolo*, because the fire should be very hot, and this requires larger branches or logs.

For *soumbala*, *nére* pods are opened and seeds are cooked in water for a day, then pounded to separate the outer shell of the bean (in Tingandogo women have constructed cement floors upon which they put sand and tread upon the *soumbala* in the sand, thus taking off the skin), then cooked again, then fermented, and then pounded again. The process increases the protein content of the beans and makes them more resistant to mold.

For *karité* butter, the fruit is left to rot in the sun, the nuts are then boiled to stop germination, then dried either in the sun or in an open oven. The nuts are then cracked, roasted, and pounded. The resulting mixture is ground on a grindstone and then beaten by hand in water to separate the butter. The butter is boiled to purify it.

A *tiin* (8 plates) of *riz étuvé* takes three days to prepare. First the rice is heated in a *marmite*, and then pounded, and then the

husk is taken off one by one. Women say it is hard work, and in Nagreongo, many women mentioned their desire to buy a mill to dehusk the rice.

To make *maasa*, first sorghum is pounded by hand, and the husk is taken off by washing. Then the grain is dried in the sun and ground, by hand or at the mill. One part of the flour is cooked to make a small porridge that is then left overnight to ferment. In the morning, it is mixed with the rest of the flour and more water. The batter, if fried in *karité* butter using a cooking tool (*mislaaga*, which can be either clay or metal), is pre-molded to fry individual fritters.

Boule d'acassa (fora) is made by first pounding sorghum and washing off the husk, then drying and grinding in the mill, then mixing with water and boiling balls of dough. Then the balls are pounded, mixed with pepper and *nyamaku* and *lampabazusi*, then the dough is taken to market where it is rolled into balls and sold for 25 or 50 FCFA. According to one woman, two plates can take a couple of hours in the morning to prepare, once the grain has been ground.

Samsa is made by pounding white beans in a mortar and then soaking the covers off. The beans are then dried and ground, then mixed with water and condiments to make a batter that is fried in oil or *karité* butter.

Coura-coura are rings of ground peanut paste, deep fried in oil. The process of making the peanut paste generates substantial quantities of peanut oil.