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ASSESSMENT OF WOMEN'S ACCESS TO MICROCREDIT FOR POVERTY REDUCTION IN RURAL BURKINA FASO

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INTRODUCTION

Burkina Faso remains one of the poorest and least developed countries in the world with almost half (47%) of rural households living in poverty. The country is landlocked with arid climatic conditions and highly irregular rainfall patterns. Much of the population in Burkina Faso suffers from endemic and chronic food insecurity and malnutrition. In 2001, 61.2% of the population was reported to be living below \$1 a day and about 85.8% was below \$2 a day². The General Poverty Index increased from 44.5% in 1994 to 46.4% in 2003³. Malnutrition rates among children are very high contributing to 37% of the infant mortality and four out of ten children under five years of age are stunted. High malnutrition rates are also common among women who face many challenges in improving the livelihoods, health and well-being of their families. Many households face drastic annual and seasonal variations of caloric intakes particularly during peaks of food shortages.

To alleviate these problems, USAID's Office of Food for Peace (FFP), through Private Voluntary Organizations (PVOs)⁴, has supported a series of food security initiatives in Burkina Faso. The overall objective of these projects is to reduce households' food insecurity in targeted zones. The Zondoma Food Security Initiative (ZFSI) project implemented by Africare in Burkina Faso is one of these initiatives.

¹ The authors are grateful to all those who contributed to the review of this working paper. In particular, we would like to thank Anicca Jansen at USAID/EGAT/Washington for her thorough review of the draft of this paper. Sounka N'Diaye, USAID/Dakar Monitoring & Evaluation Specialist, also provided excellent comments and suggestions. The authors further thank Ahmed Moussa NGame, the Africare Burkina Faso country representative, and Marietou Zoma, the Africare Burkina Faso (ZFSI II) microfinance program coordinator, for their valuable contributions.

² Human Development Report, UNDP, 2003.

³ Burkina Faso, Cadre stratégique de lutte contre la pauvreté; Ministère de l'Economie et du Développement, Septembre 2003.

⁴ Africare and Catholic Relief Services (CRS)

The overall objective of this study is to assess the impact of the ZFSI II project's microfinance activities on the standard of living of women in the project area. This paper is structured in four sections: Background, Methodology, Findings, and Conclusion.

BACKGROUND

Zondoma Province is among the poorest and least food secure areas in Burkina Faso. According to the ZFSI II baseline survey, 62% of the households in the project zone are food insecure for three months or more. Agricultural production provides only two-thirds of the population's food needs even during years of normal rainfall. Like most of the Sahel's population, household (HH) livelihood systems in Zondoma have traditionally depended on an array of economic activities to generate income and to avert risk in their harsh physical and economic environment. Agriculture is the main economic activity in Zondoma. Other important sources of household food security and income earnings include livestock and livestock by products, as well as remittances from laborers and seasonal migration (*exode*).

Women play a very important role in households' food security in the Sahel. In addition to their daily housework, women are very active in household farming and other major food production activities with some of the important activities (e.g., seeding, harvesting, crop selling) specifically conducted by women. However, the resources from these household production systems are totally controlled by men. Therefore, women turn to income generating activities (IGAs) during the off season as an alternative to improve their standard of living. Major IGAs undertaken by women include raising chickens and small ruminants, gardening, and petty trade. Women use their earnings from these IGAs to buy food, clothes, and medicines and to pay school fees for their children.

Lack of financial resources was identified by the ZFSI II project as one of the major constraints limiting the participation of women and poor households in income generating activities, particularly livestock production, initiated by the project. To overcome this constraint, the project linked its livestock program to a microfinance institution which provided credit to women for the livestock activities while the project continued to provide technical assistance as needed. In addition, the project supported poor households that could not afford the 20% down payment required by the village banks.

METHODOLOGY

As noted above the overall objective of this study is to assess the impact of the ZFSI II project's microfinance activities on the standard of living of women in the project area. To achieve this objective, FFP/Senegal staff carefully analyzed secondary data from the ZFSI II final evaluation quantitative survey. This final survey was conducted in May 2009. The survey sampling was done at three levels: stratum, cluster, and households. The ZFSI II communities were divided into two strata with stratum #1 representing "old villages" and stratum #2 "new villages". The clusters' location was determined using the method of cumulated totals. 911 mothers of children between 0 and 23 months of age

provided information on a range of topics including maternal and child health care and nutrition, systems of agricultural and livestock production practiced, access to micro-credit, and sources of income. This information was used for the final evaluation of the ZFSI II project. The Consultative Group to Assist the Poorest's (CGAP) Poverty Assessment Tool⁵ was used to assess the project's impact on women's economic status. This tool was adapted to the study methodology which used secondary data instead of collecting new data. Given the fact that the project's microfinance clients were individual women and the socio-economic environment of the survey area, the poverty benchmark indicator⁶ was changed. The number of chickens owned by a woman in the survey was considered as the poverty benchmark indicator in this study. The possession of small animals by women is a major discriminator factor of women's poverty in the Sahel region. For instance in Chad a lack of livestock is one of the key markers for households that villagers consider highly vulnerable to food insecurity. The women poverty index was built around women's investment in livestock.

Statistical procedures (correlation coefficients) were used to filter the rest of the poverty indicators, which highly correlated with the poverty benchmark indicator. The Principal Component Analysis (PCA) method was applied to develop a relative poverty index. The PCA method determines how information from various indicators can be most effectively combined to measure relative poverty status⁷ of a woman. SPSS software was used to perform descriptive analyses and to generate a PCA model.

FINDINGS

Descriptive Statistics

Nine observations out of the data collected on the 911 mothers in the survey with children of 0-23 months of age were discarded due to errors. The average age of the women in the survey was 28 years with minimum and maximum ages ranging from 15 to 50 years, respectively. Only 10% of the mothers in the survey have been to school. About 56% of these women dropped out of school at a very early stage, and they cannot read or write in French. On the other hand, because of the ZFSI II project's adult literacy program, 51% of surveyed women can read and write in Moore⁸. The great majority (70%) of the women interviewed were wives of heads of household and 30% were married to other members of the household.

Food insecurity is a major problem in the project area. Overall, more than half (52%) of surveyed women declared that their households did not have enough food to eat in May 2009⁹. Furthermore 51% said they ate just twice a day. Household food security and

⁵ CGAP commissioned the International Food Policy Research Institute (IFPRI) to work with CGAP staff to develop a simple, operational tool that would provide reliable statistical information on the poverty level of MFI clients at the lowest possible cost.

⁶ The CGAP tool uses the per capita expenditure on clothing and footwear as the poverty benchmark indicator.

⁷ http://www.cgap.org/gm/document-1.9.3004/TechnicalTool_05.pdf

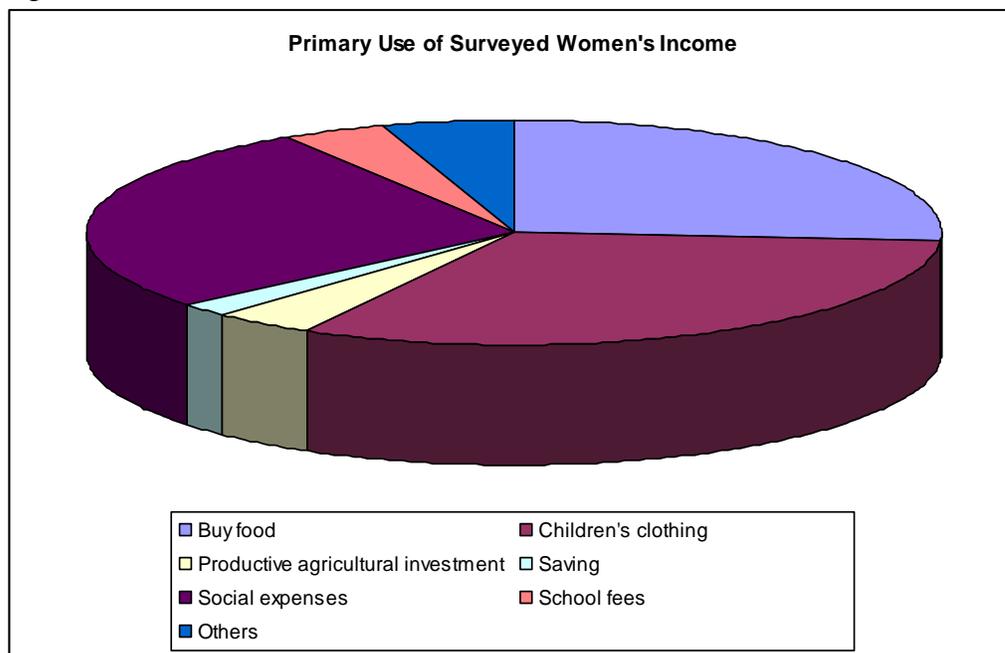
⁸ The most popular local language in Burkina Faso

⁹ The survey month.

welfare in the study area, like in other Sahelian countries, depends heavily on the male head of the household who controls most of the family assets (e.g., land, livestock, and equipment). In the household food procurement process, men are responsible for providing the cereals and women provide other supplemental foods and condiments. However, in case of emergencies and shortages, women will intervene with their own resources to support the entire family including extended members of the household.

As shown in Figure 1, payments for clothing, food, and participation in social events (e.g., wedding ceremonies) are among the primary uses of the surveyed women’s income earnings. Only 4% of the women listed payment for children’s school fees and investment in agriculture as the principal uses of their income earnings while 2% of them cited saving as an investment for their incomes. However, in general, the women preferred investing their earnings in small ruminants (e.g., goats, sheep, chicken, etc) than putting their resources in a bank or microfinance institution. But in women headed households, most of the earnings are used for household food consumption, and payment for non-food items such school fees and medical care for children.

Figure 1:



A variety of activities were practiced by the Zondoma women for generating income (IGAs). The most popular IGAs practiced by the women included gardening or cash crops sale (87% of women) and raising small livestock (72% of women). These two traditionally women-led IGAs were the main focus of the project in promoting and providing technical assistance and microloans to women. Vegetable gardening (14%) was an important source of revenue for women in Zondoma province; however, income from this activity was constrained by the lack of irrigation during the dry season. Other important sources of Zondoma women income earnings included selling labor (23%), cereals (27%), and cooked food (13%) in weekly markets (see figure 2).

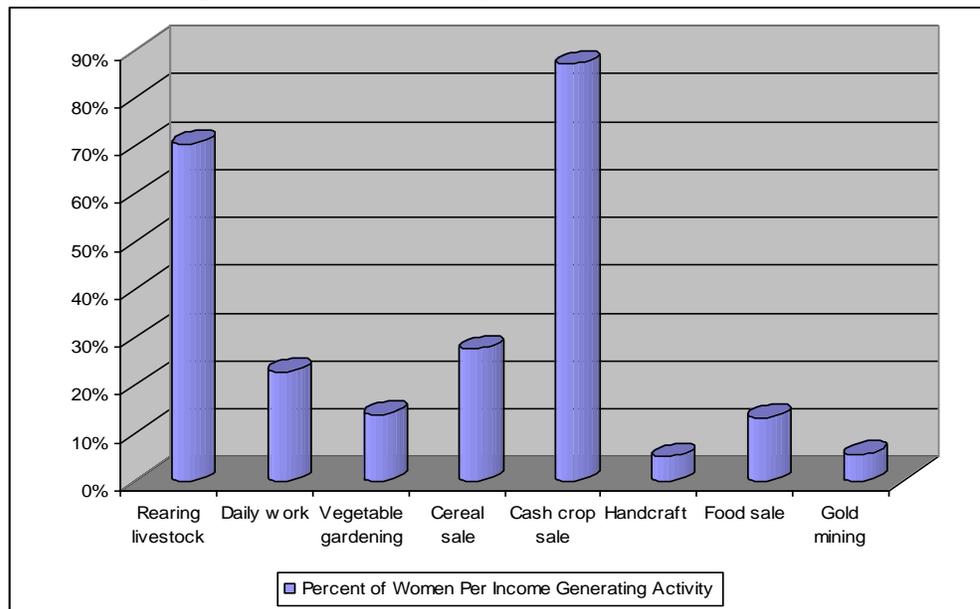
Women and Microcredit

Despite the presence of four microfinance institutions in the project area, 31% of the women interviewed stated that they did not have knowledge of Savings and Credit Institutions in the project villages. The women's lack of knowledge about these microfinance institutions was 27% in the old villages of the project and 36% in the new villages. It was in 2006 that the project contracted the Public Credit Union (URCPN) to expand its microcredit activities in all project villages. In May 2010, 93% of the project villages were covered by this microfinance institution. With the ZFSI II financial support, six credit agents were operational in the project villages. But the majority of these agents were located in the southern part of the province. Therefore women in the northern villages could not take advantage of the microcredit interventions.

As a measure of its performance, URCPN's target was to enable 5,600 poor women access to credit and related services at the end of the contract. In May 2009, 11,551 women were reached by the URCPN (206% of the target). The number of active clients was estimated at 8,000 women for 6 loan officers. The number of borrowers per loan officer was more than 1,000 as compared to the norm -- 220 clients per loan officer in West Africa. Another microcredit institute (GRAINE) implemented by CRS Burkina Faso operated 385 village banks and had 828 women clients per loan officer.

In May 2009, about 23% of the mothers (with children less than two years old) in the survey had access to microcredit as compared to 8% in 2006. The number of women participating in the microcredit systems increased with length of exposure to the intervention. The level of women's participation in the credit systems was 26% in the project's first generation (old) villages as compared to 20% in the new villages. The majority of the women keep their money at home with only 14% of them using micro finance institutions for depositing their savings. Usually, women enter credit activities with caution for fear of failure. This fear is not unmerited, given the terms of repayment for credit taken and collateral requested by the microfinance institutions.

Figure 2: Principal Income Generating Activities for Women



Among these microfinance clients, 31% have received micro credit for the first time, 28% had their second loan, and 41% have received loans more than twice. Most the women (95%) used the loan to start up their microenterprises. Public Credit Union (URCPN) was the main provider (95%) of these micro credit funds.

The majority of microfinance clients (45%) got their loan through solidarity groups and 22% have access to micro credit because of loan guarantee funds established by the project. Although all these initiatives were available for improving women's access to loans, the rate of penetration in the microfinance institutions in the project villages remained very low. Thus, the project has initiated a special microfinance program (the Personal Capital Support Fund (FACAP)¹⁰ designed, particularly, to increase participation of very poor women in the microcredit interventions. Between 2008 and 2009, 30% of the women clients interviewed said they benefited from loans provided by the FACAP.

During the four years of partnership between the project and the MFI (URCPN), \$1.2 million USD has been distributed to women with a repayment rate of 98%. The URCPN microcredit intervention was sustained by resources created through signed agreements and guarantee funds paid by the project.

The average loan size per client was 40,511 FCFA (\$80) in May 2009. But this varied according to the client's experience with the MFI. For example, the average loan amount received by new clients was 30,000 FCFA (\$60) per client as compared to 50,000 FCFA

¹⁰ The ZFSI II allowed women and vulnerable households to mobilize credit and financial guarantees through personal capital support Fund (FACAP). This fund is very beneficial for those populations that would not otherwise have been able to benefit from credit (ZFSI II – May 2009).

(\$100) for women who had completed more than two loan cycles. The minimum loan amount per woman was 5,000 (\$10) and the maximum was 500,000 FCFA (\$1,000).

Poverty Index

A poverty score was constructed for the women in the survey to investigate the effect of women’s access to microcredit on their economic status and standard of living. The PCA has assigned to each woman a specific value called a *score index* which is a combination of poverty indicators representing the woman’s poverty level. The lower the score index the poorer the woman. The score of women clients and non clients were compared to assess the extent to which the MFI reached the poor. The scores generated varied between -1.15 and +5.00 with few (9) higher score outliers. These extremely well-off women had more than 5 heads of cattle on average, which was unusual in the project area.

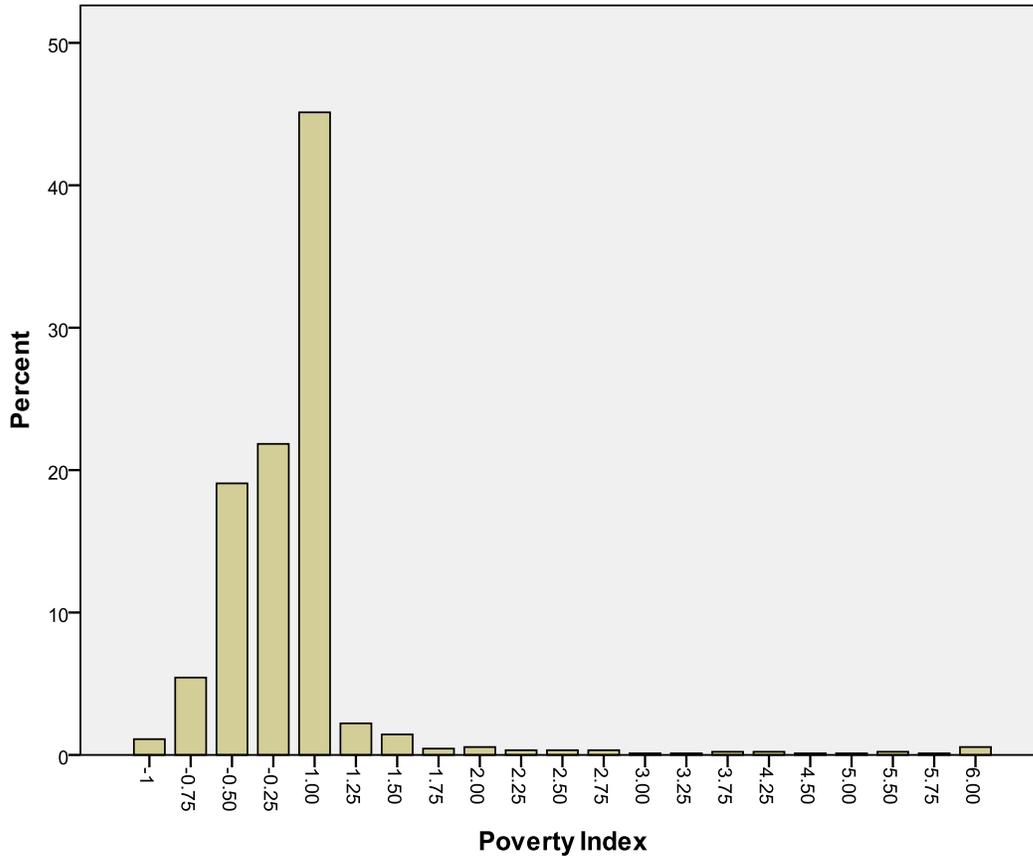
The data presented in Table 1 summarize the PCA results. The first component represents the poverty index. It explains 33% of the total variation in all the poverty indicators among women. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy computed is 0.803, which indicates that the PCA results are good. In general, the PCA results are acceptable when the KMO value is between 0.60 and 0.70.

Table 1: Results of PCA

Indicators	Component	
	1	2
Total Annual Income	.269	.510
Value of cattle	.760	.062
Value of goats	.643	.317
Value of horses	.682	-.056
Value of donkey	.591	-.095
Value of chicken	.533	.401
Participated in adult literacy program	-.095	.559
Sleeping under mosquito net	.020	.508
Received professional training	.136	.661
Value of sheep and pork	.712	.264

The data presented in Figure 3 show the distribution of poverty scores in standardized form. The graph is stretched to the left which indicates the high concentration of poverty among women in the project villages. Moreover, over 90% of the women in the sample had a score of poverty between -1 and 1.

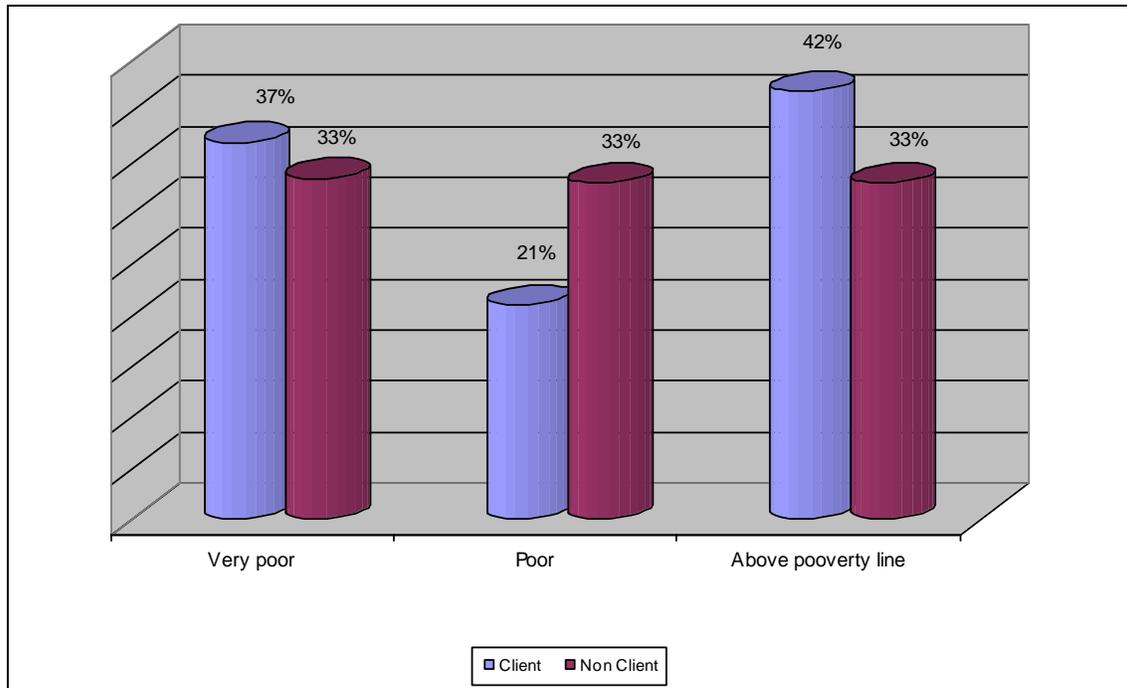
Figure 3: Number (%) of Women by Poverty Index Score



The Poverty Indices were used for grouping women according to their poverty level: very poor, poor and above the poverty line. The non-clients (control group) were grouped into the three categories (divided into terciles based on the Poverty Index) using a cutoff of 33 percent. The cutoff score of each tercile defines the limits of each poverty group. The top 33% is considered as the very poor group, the middle group (33%) belongs to poor women and the bottom group (33%) belongs to women who are above the poverty line. These cutoff scores drawn from the non clients were used for grouping the interviewed women into the three groups.

Figure 4 shows the distribution of the MFI clients as compared to the general population (non-clients). Regarding the very poor group, the percent of MFI clients was slightly higher (37%) than the percent of the non-clients (33%). This is an indication of the effectiveness of the project’s MFI system to reach beneficiaries targeted. However, the MFI system was not effective enough to make tangible impact in reducing poverty in women participants. Also, the survey revealed that about 42% of the MFI women clients belonged to the above the poverty line group. This was due to the fact that during the first two years, the project focused more on who could satisfy the MFI conditions and requirements rather than finding ways to improve response to the needs and participation of the poorest women groups in the MFI intervention.

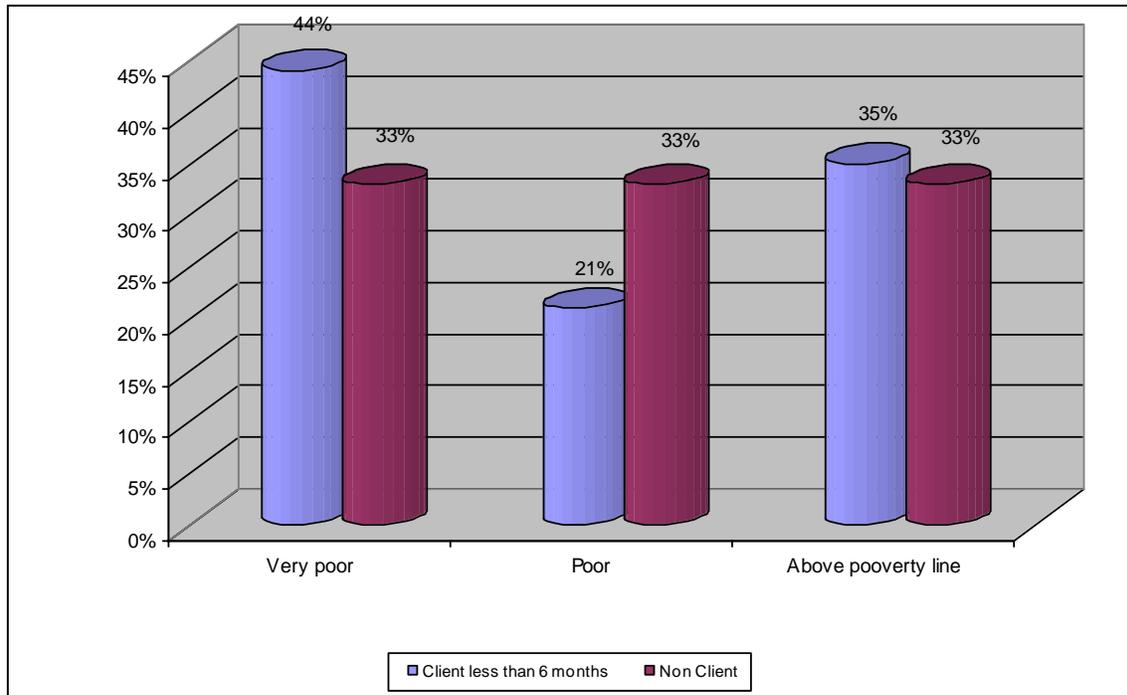
Figure 4: Microfinance access and poverty in rural Burkina Faso



The Project’s MFI targeting problem was solved after the midterm evaluation by introducing the FACAP program which targeted the most vulnerable population in the project area. As a result of this improved targeting, the economic status of the poorest women groups was significantly improved in the project area. As data presented in Figure 6 show, with the introduction of the FACAP program, 44% of the participants in the MFI interventions belonged to the very poor women group. This increase, which represented 13% higher than the control group (33%), was achieved in the first cycle of participation in the MFI interventions. Also, with the new targeting system, the number of women in the above-the-poverty-line group participating in MFI interventions slightly decreased from 42% (Figure 4) to 35% (Figure 5). The level of participation by the poor group, on the other hand, remained unchanged (21%). It appears that this group is not responding at all to the MFI interventions implemented by the project and that ultra-poor women tended to exclude themselves from the program. The cause for this lack of participation needs to be further investigated but may be related to lack of minimum resource to participate in the microcredit system, or the expectation of these women that they would not qualify for the MFI loan.

To check for significant differences between relative poverty levels of clients and non-clients, a t-test of mean using the poverty index was used. The results confirm that there is a significant difference ($p=0.006$) between clients and non-clients in terms of relative poverty level.

Figure 5: Microfinance access and poverty in rural Burkina Faso



Poverty concentration in women

Livestock ownership is among the most important indicators used to assess economic status of women in the Sahel. A woman's poverty level is directly related to the size of her livestock herd. Therefore, the value of the livestock owned by women in the survey was used to measure the economic levels of women groups. As shown in Table 2 below, on average, the interviewed women had a savings of 60,888 F CFA (\$120) per woman. But the MFI clients had an average savings two times higher than the non-clients. On average the non-clients had a savings of 46,864 F CFA (\$94) against 106,787 CFA (USD 213) per woman client.

However, these means should not hide the high concentration of poverty and the great economic disparity among the women. About 40% of women owned less than 1% of the total savings of women while 57% of these savings were held by 6% of women. More than one third of women of the sample had less than \$10 per woman as savings.

On the basis of a simple extrapolation, the value of livestock belonging to women in the 104 villages was estimated at more than at 1.5 billion¹¹ of CFA or (\$3 million). Part of this resource could be mobilized through voluntary saving programs that could benefit the poorest women.

¹¹ In the project area, 12,054 Households have been identified. In each HH there are at least 2 women with children (less than 2 year old), 12,054*2*60,000 F CFA per woman.

Among the poorest women, an important fraction of this group can be considered as ultra poor. These destitute women were not very involved in the income generating activities implemented by the project. The value of their livestock is less or equal to \$10 per woman and their annual monetary income is less than \$20.

Ultra-poor women

Using these two poverty indicators described above, 17% of surveyed women in Zondoma province are considered as being ultra-poor women. Due to a weak “*sensibilization*” (awareness-raising) as to what the MFI can do for the poorest, more than half (55%) of ultra poor women affirmed that they do not have awareness of Savings and Credit Institutions in the project villages. Only 7% of these ultra-poor women have had access to credit since 2005 as compared to 23% for the general female population in the project area. Moreover one third of these ultra poor women stated they had practiced livestock activities. But further analysis shows that these women had only 1-5 chicken as a capital asset.

Paradoxically, these ultra-poor women are very active in cash crops markets even if their contributions were very low. During 2009 off season, 71% of these destitute women have sold cash crops generating on average 2,750 FCFA (\$6) per woman. In the general population, 87% of interviewed women were involved in crop commercialization, with an average income of 16,208 FCFA (\$32) per woman.

The analysis results have shown that poverty has a direct impact on the nutritional status of women and children and that poor women are receptive to behavior changes, but that their level of poverty is a constraining factor in putting into practice any newly-obtained information or training. For example, forty-two percent of mothers reported that they breast-fed their infants immediately after birth and 33% state that they did so within 1-8 hours. The survey indicates that 72% of mothers give colostrum by breast-feeding their child during the first few days after birth. The prevalence of giving colostrum increased 38% in all villages during the life of the project.

About 33% (this rate was 9.7% at the time of the baseline survey in 2005)¹² of all infants are exclusively breast-fed for their first six months. Although the prevalence of these poor practices decreased during the life of the project, in 2009, almost 52% of women provided their children some water, or milk, or juice before breast-feeding the child. In general there was no significant difference between ultra-poor women and the other women regarding child feeding behaviors and practices.

¹² Africare Burkina Faso Zondoma Food Security Initiative Phase II, Final Evaluation Report 2009

Table 2: Distribution of Women' according to their savings (value of livestock)

Income Class (FCFA)	N of Women	Average saving (FCFA/Woman)	Percent of women	Total Saving (FCFA)	Percent of saving
0 - 5,000	363	1,003	40.24	364,000	0.66
5001 - 25000	201	13,522	22.28	2,718,000	4.95
25001- 50000	110	37,955	12.20	4,175,000	7.60
50001-100000	117	71,419	12.97	8,356,000	15.22
100001-200000	60	136,950	6.65	8,217,000	14.96
200001-300000	19	238,316	2.11	4,528,000	8.25
300001-400000	7	339,429	0.78	2,376,000	4.33
400000-500000	7	449,429	0.78	3,146,000	5.73
500001-600000	3	586,000	0.33	1,758,000	3.20
700001-800000	3	734,000	0.33	2,202,000	4.01
800001-900000	2	821,000	0.22	1,642,000	2.99
900001-1000000	2	939,000	0.22	1,878,000	3.42
1000001-1500000	6	1,545,833	0.67	9,275,000	16.89
1500001-2000000	1	1,880,000	0.11	1,880,000	3.42
More than 2000000	1	2,400,000	0.11	2,400,000	4.37
Total	902	60,881	100	54,915,000	100

\$1= 500 F CFA

However, with regard to making lasting behavior changes, it should be noted that there is a significant difference between women according to their poverty level. For example, in 2009, only 27% of mothers prepared special meals for their children. This rate was 18% for ultra-poor and 29% for the other women. The difference between the two groups is statistically significant ($p=0.004$). In addition there is a significant difference between the two groups of women for the indicator “mothers having a sick child during the 15 days before the survey,” 61% of ultra-poor women reported sick children against 52% for the other women. The difference is 9 points which is statistically significant ($p=0.05$)

CONCLUSION

Based on our analysis, the partnership between the ZFSI II project and the Public Credit Union (URCPN) did increase women’s access to microcredit in Zondoma province. As of May 2009, 11,551 women had access to loans as compared to a target of 5,600 clients (206% of the target). The rate of the microfinance penetration in the project area increased from 8% at the baseline to 23% in May 2009. The average loan size per client was 40,511 FCFA (\$80). The minimum loan amount per woman was 5,000 (\$10) and the maximum was 500,000 FCFA (\$1,000). Women used the microcredit to support their microenterprises (cash crop commercialization, small livestock rearing). Because of the ZFSI II’s interventions, the value of livestock belonging to women in Zondoma villages was estimated at more than 1.5 billion CFA or USD 3 million. A poverty index was computed for each woman allowing them to be grouped according to their relative poverty level. These poverty indexes vary from -1 to 5. However for the majority of women this indicator is between -1 and +1 showing the high concentration of the relative

poverty among women in the project. The results of analyses confirm that the project supported MFI has reached the poorest women.

However, the study also shows that the MFI interventions were not enough given the widespread poverty among women in the project villages. The special microcredit lines (FACAP) conceived for the most vulnerable women did not target the poorest adequately which allowed many women above the poverty line to benefit from credit and the project's special technical assistance. As a result of this inadequate targeting and technical assistance, it appears that the Zondoma project did not target the poorest women in the project area as intended. At the end of the project, approximately 40% of the targeted women owned less than 1% of the total savings of women, while 57% of these savings were held by 6% of women. In addition, more than one third of women of the sample had less than \$10 per woman as savings. Only 17% of women surveyed in May 2009 can be considered as being ultra-poor women and only 7% of these ultra-poor had access to microcredit. On the other hand, 71% of these women were involved in cash crop commercialization and earned modest revenues (\$6 per women).

Based on these conclusions, FFP/Senegal has identified some possible implications or lessons learned for future programs and research efforts:

- The partnership model between the ZFSI II project and the MFI (URCPN) should be promoted by Title II MYAP implementing partners in West Africa. This partnership has allowed the mobilization of \$1.2 million which was distributed to women as loans with a reimbursement rate of 98%. While project staff focused on the technical assistance (training and technologies demonstration) of women, the MFI was in charge of the loan management. However, to the extent possible, this type of assistance should be pro-poor oriented with emphasis on the poorest women and efforts should be made to set up efficient voluntary local savings programs that can be established and readily available to women in the project areas.
- The promotion of voluntary local savings through a strong awareness campaign on the advantages of saving could be a strategic way for ensuring high participation of the poorest and ultra-poor in the economic development process. The monetary value of livestock owned by women in Zondoma province was estimated at more than \$3 million. Given the high risk of animal diseases and more specifically for poultry in the region, efforts should be undertaken to educate women on the use of other forms of savings. CRS' Savings and Internal Lending Communities (SILC) model in the region would be worth examining in this regard.
- With more than 1,000 clients per credit agent, the function of the URCPN loan officers was limited to providing loans and collecting reimbursements. The business management training of clients, which is an important component of MFI's activities, was absent. The number of clients per loan officer should be reduced in order to allow the credit agent to do this training especially for the ultra-poor who do not have any experience in financial management.

- Cash crops (“Niébé”, peanut, sesame) are strategic commodities for women in Burkina Faso in general. Women are involved in all stages of the value chain (crop production, transformation, and commercialization) of these crops. They are the main actors of harvesting, transformation and commercialization of these cash crops. In Zondoma province, 87% of women and 71% of ultra-poor women were implicated in the production and commercialization of these cash crops. Any poverty reduction strategy for women should take this reality into account.

- A value chain analysis of these crops integrating gender is necessary for the promotion of cash crops in Burkina Faso. The feasibility of creating ‘community field agents’ as a way of extending the use of the project’s activities over a wider area should be investigated further.

- Field agents are key project assets; their training and the regular up-grading of their skill could have a positive impact on project outcomes. Moreover, the project should utilize more women as field agents especially in the area of training or capacity building. All new technologies proposed should correspond to the needs of women and the workload of the project extension agents should allow them to reach this category of women. A sufficient number of field and credit agents with a variety of competencies are also required to ensure success; in this project, only 4 were hired by the project for 36,000 potential clients. Finally, future PVO and USG programs and operational research efforts should review ways to improve participation of the poorest women in MFI interventions.

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