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**Small Credits for Rural Women: Impacts and Recommendations —  
a Case from Burkina Faso**

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**Abstract**

Women in Burkina Faso contribute essentially to the living standard and food security of their families. Activities like small trade, livestock fattening, stocking, processing and commercialisation of agricultural products have the potential to increase this contribution significantly, provided that women have the required resources at their disposal. Analyses of the situation of 73 representatively selected women, who benefited from small credits that were provided in order to support these so-called remunerating activities, indicated effects, strengths and weaknesses of respective development programmes. Labour demand and parameters of economic success allowed for a significant distinction between labour-intensive and labour-extensive activities. The first type of activities yielded a high profitability already within a comparatively short period of time, while the latter required a much longer period for creating a first income. The relative competitiveness of both types of activities, however, depended crucially on the overall conditions of the women's farming systems. A successful implementation of labour-intensive activities presupposed large households with a high potential for distributing labour among the female members as well as proximity to markets for products and production means. Labour-extensive activities proved to be the better choice for women in small households with longer distances to markets. Labour-intensive activities like the production of local beer and peanut products, had much higher demands on environmental resources, such as wood and water; while gender-related reflections played a more important role in labour-extensive activities like livestock fattening. The contribution of a successful implementation of both types of activities yielded significant effects on all levels of living standard, which included income, food security and education as well as saving rates. Successful implementation, however, depended crucially on the women's freedom in choosing activities that fit into their individual situation and on an adequate set-up of the credit conditions, in particular with regard to the intended time-line of donor's engagement.

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