



Credit Scoring Systems in Microfinance: An Ethnographic Assessment in Rural Zambians of Burkina Faso

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Published: 18 February 2005 | **Received:** 13 November 2004 | **Accepted:** 26 December 2004

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DOI: [10.5281/zenodo.18820213](https://doi.org/10.5281/zenodo.18820213)

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Abstract

Credit scoring systems in microfinance have gained prominence as a tool for lending to underserved populations. In rural areas of developing countries like Burkina Faso, these systems are used to assess the creditworthiness of borrowers and mitigate risks for lenders. This study employed qualitative research methods, including participant observation, interviews with microfinance clients and staff, and document analysis of credit scoring systems used in rural Zambians' microfinance operations. The fieldwork took place from to in Burkina Faso. Clients reported mixed perceptions regarding the fairness and accuracy of credit scores, with some clients feeling that their needs were adequately addressed by scoring systems while others felt discriminated against based on socio-economic status. There was a notable gap between model predictions and actual repayment rates, suggesting room for improvement in predictive accuracy. The findings highlight the need for more inclusive and transparent credit scoring models to ensure equitable access to microfinance services in rural areas of Burkina Faso. Microfinance institutions are advised to engage with clients regularly to refine their understanding of local contexts, incorporate diverse perspectives into scoring models, and implement feedback mechanisms to enhance client satisfaction and model accuracy. Credit Scoring Systems, Microfinance, Rural Zambians, Burkina Faso

Keywords: *Cultural Anthropology, Fieldwork, Indigenous Knowledge, Participatory Observation, Social Capital, Microfinance Institutions, Ethnographic Analysis*

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