



# Microcredit Programmes' Impact on Debt Burden Among Women Farmers in Burkina Faso: A Qualitative Study

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## Abstract

Microcredit programmes have been introduced in Burkina Faso to support smallholder farmers, particularly women, by providing access to financial resources and training. However, these initiatives have sometimes led to increased debt among beneficiaries, raising concerns about their sustainability and impact on the socioeconomic well-being of targeted groups. Qualitative data was collected through semi-structured interviews with a purposive sample of 30 women farmers who had received microcredit from various NGOs in Burkina Faso over the past five years. Analysis focused on themes related to debt management, financial decisions, and perceived benefits or challenges associated with microcredit. The qualitative analysis revealed that while some participants reported reduced debt burdens due to improved access to credit, others faced significant increases in their debt levels, often exacerbated by non-compliance with repayment schedules. Themes such as inadequate training on financial management and limited support services emerged as key factors influencing debt outcomes. This study provides insights into the complex dynamics surrounding microcredit programmes for women farmers in Burkina Faso, highlighting both positive and negative impacts. The findings suggest that comprehensive support systems are essential to mitigate potential risks of increased debt among beneficiaries. Given the mixed results observed, it is recommended that future interventions should prioritise enhanced training on financial literacy and improved access to supportive services for microcredit recipients in Burkina Faso.

**Keywords:** *African context, qualitative research, microfinance, women's empowerment, poverty alleviation, community development, ethnography*

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