



Repeated Borrowing and the Cycle of Dependency among Women Microfinance Borrowers in Rural Areas

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ABSTRACT

In Bangladesh, microfinance has emerged as a significant approach for reducing poverty and increasing women's involvement in economic activities. However, concerns remain regarding repeated borrowing, financial dependency, and the broader household consequences experienced by women borrowers. This study explores the patterns of microfinance dependency, repeated borrowing, household consequences, and coping strategies among women borrowers in Rangpur District, Bangladesh. A qualitative research design was adopted, and primary data were collected through 25 in-depth interviews and two Focus Group Discussions (FGDs) with women borrowers involved in multiple loan cycles. The collected data were analyzed using thematic analysis. The findings reveal that women's participation in microfinance programs is strongly influenced by social relationships, household economic pressures, irregular income, and limited access to formal financial services. Repeated borrowing has become a common survival strategy for managing household expenses and repayment obligations. The study also identifies a form of "conditional dependency," where women do not consider themselves fully dependent on microfinance institutions but acknowledge serious financial difficulties without access to loans. Even though participation in microfinance has enhanced women's role in household financial decision-making, the authority over how loans are used is still largely controlled by male members of the family. Respondents also reported emotional pressure, financial stress, and social anxiety related to repayment obligations. To manage these pressures, women adopt various coping strategies, including reducing household expenses, borrowing from relatives, using personal savings, and taking additional loans. The study concludes that microfinance plays a complex role in rural Bangladesh by providing financial support while simultaneously reinforcing repeated borrowing and household financial vulnerability among economically disadvantaged women borrowers. The findings contribute to sociological discussions on microfinance dependency, gender relations, and rural household survival strategies in Bangladesh.

Keywords: Microfinance, Women Borrowers, Dependency, Household Consequences, Rural Bangladesh, Empowerment

1. Introduction

Microfinance has become one of the most important development interventions in Bangladesh, particularly in the areas of poverty reduction, financial inclusion, and women's economic participation. Since the establishment of Grameen Bank in the late 1970s, microfinance institutions such as BRAC, ASA, and Grameen Bank have expanded financial services among low-income populations who traditionally lacked access to formal banking systems (Yunus, 1999). Women have been the primary target of these programs because they are considered reliable borrowers and central contributors to household welfare (Pitt & Khandker, 1998).

Early development literature presented microfinance as an effective mechanism for reducing poverty and empowering rural women. Scholars argued that access to small loans could help women engage in income-generating activities, increase household income, and strengthen their participation in household decision-making (Kabeer, 2001). In this perspective, microfinance was considered not just an economic instrument, but also a way to enhance women's social position and their decision-making power within the family and society.

However, more recent studies have challenged these optimistic assumptions by highlighting the complex realities of repeated borrowing and repayment pressure among poor households. Morduch (1999) argues that the long-term economic effects of microfinance are often limited, while Rahman (1999) shows that many borrowers become trapped in continuous borrowing cycles in order to repay previous loans. Karim (2011) further explains that strict repayment systems and institutional monitoring can create emotional stress and social pressure among women borrowers.

In Bangladesh, the experience of microfinance dependency is particularly significant in economically vulnerable regions such as Rangpur District in northern Bangladesh. Historically, Rangpur has been affected by seasonal poverty and food insecurity, commonly known as *monga*, which creates irregular income opportunities and economic instability among rural households (Khandker & Mahmud, 2012). Due to unstable employment, limited access to formal credit, and recurring financial crises, many households in this region rely heavily on microfinance institutions to manage daily consumption, healthcare expenses, agricultural activities, and emergency needs (Islam, 2020).

As a result, microfinance in Rangpur often functions less as entrepreneurial capital and more as a household survival mechanism. Women borrowers frequently take repeated loans not only for productive investment but also to maintain household stability and repay previous debts. This continuous borrowing process may create a form of financial dependency where households become increasingly reliant on microfinance institutions for everyday economic survival.

The sociological implications of this dependency extend beyond financial matters. Repeated borrowing affects household relationships, gender roles, emotional well-being, and family decision-making processes. Although women are officially recognized as borrowers, the actual use and control of loans are often influenced by husbands or other male family members (Goetz & Sen Gupta, 1996). Consequently, women frequently carry repayment responsibilities without possessing full authority over financial decisions.

Despite the growing literature on microfinance in Bangladesh, limited qualitative research has specifically explored women's lived experiences of dependency and its household consequences in northern Bangladesh, particularly in Rangpur District. Most previous studies have focused

primarily on economic indicators rather than examining the everyday realities of borrowers, including emotional pressure, social obligations, and coping strategies (Schicks, 2014).

Against this background, the present study explores microfinance dependency and its household consequences among women borrowers in Rangpur District, Bangladesh. The study aims to provide a sociological understanding of how repeated borrowing shapes women's economic experiences, household dynamics, and social lives within conditions of rural economic vulnerability.

2. Research Objectives

General Objective

To explore microfinance dependency and its household consequences among women borrowers in Rangpur District, Bangladesh.

Specific Objectives

1. To identify the patterns and major causes of microfinance dependency among women borrowers in Rangpur District.
2. To analyze the economic and social consequences of repeated microfinance borrowing on women's households.
3. To explore the coping strategies adopted by women borrowers to manage repayment pressure and financial insecurity.

3. Rationale of the Study

Microfinance has become an important development strategy for poverty reduction and women's economic participation in Bangladesh (Yunus, 1999). Recent studies have indicated that frequent borrowing could also cause dependency, pressure on repayment and financial vulnerability of the households (Rahman, 1999; Karim, 2011). Most of the studies available in Bangladesh have concentrated on economic results, and there has been less research into the sociological experiences of the women borrowers, especially in disadvantaged areas like Rangpur District. The seasonal nature of poverty and income instability are also historical realities in Rangpur, making the households more dependent on the microfinance institutions (Khandker & Mahmud, 2012). In this context women frequently borrow on a regular basis to finance their household expenses and financial crisis (Islam 2020). Thus, the value of this study is that it looks at the trends of microfinance dependency, and the impact on the household, based on the lived experiences of women borrowers. The results of this study could be useful for sociological knowledge, policy debates, and designing sustainable and gender-inclusive microfinance programs in rural communities of Bangladesh.

4. Literature Review

Microfinance has emerged as one of the most important development strategies for poverty reduction and financial inclusion in developing countries. Since the late twentieth century, microfinance institutions have provided small loans and financial services to low-income populations who lack access to formal banking systems (Morduch, 1999). In Bangladesh, institutions such as Grameen Bank, BRAC, and ASA have expanded microfinance programs among rural women, who are considered reliable borrowers and important contributors to household welfare (Yunus, 1999). As a result, women have become the primary participants in most microfinance initiatives in Bangladesh. Early studies on microfinance highlighted several positive impacts of credit participation among women borrowers. Pitt and Khandker (1998) found that microfinance participation contributed to increased household consumption and

improved women's involvement in household decision-making. Similarly, Kabeer (2001) argued that access to financial resources can strengthen women's agency and social recognition within patriarchal family structures. These optimistic perspectives contributed to the global acceptance of microfinance as a tool for poverty reduction and women's empowerment.

However, later studies introduced more critical perspectives regarding the long-term outcomes of microfinance participation. Morduch (1999) argued that the economic impacts of microfinance are often limited and uneven across households. Rahman (1999) observed that many women borrowers in Bangladesh become involved in repeated borrowing cycles in order to repay previous loans and manage household expenses. Karim (2011) further demonstrated that rigid repayment systems and institutional pressure often create emotional stress, social tension, and financial vulnerability among women borrowers. These studies suggest that microfinance may not always produce sustainable economic independence and can instead contribute to financial dependency.

Several scholars have also emphasized that microfinance loans are frequently used for household consumption rather than productive investment. Poor households often rely on loans to manage food expenses, healthcare costs, education, agricultural activities, and financial emergencies (Collins et al., 2009). In such situations, borrowing becomes part of household survival strategies rather than entrepreneurial development. Schicks (2014) explains that repeated borrowing and loan recycling may gradually create over-indebtedness and long-term dependency among borrowers.

The issue of microfinance dependency is particularly significant in rural Bangladesh, especially in economically vulnerable regions such as Rangpur District. Northern Bangladesh has historically experienced seasonal poverty and food insecurity, commonly known as *monga*, which creates unstable income opportunities and household financial insecurity (Khandker & Mahmud, 2012). Due to irregular employment and limited access to formal financial services, many households in this region depend heavily on microfinance institutions to manage daily consumption and financial crises. Islam (2020) argues that repeated borrowing in vulnerable rural areas often functions more as a coping mechanism than a pathway to sustainable economic mobility. The literature also highlights the gendered nature of microfinance participation. Although women are officially recognized as borrowers, the actual use and control of loans are often influenced by male family members. Goetz and Sen Gupta (1996) found that men frequently control loan utilization even when women remain responsible for repayment. Kabeer (2005) further argues that while microfinance may increase women's participation in household discussions, it does not automatically transform patriarchal power relations. Consequently, women often experience increased financial responsibility without gaining full control over economic decisions.

In addition to economic consequences, researchers have examined the emotional and social effects of microfinance participation. Studies show that repayment obligations can create stress, anxiety, embarrassment, and social pressure among women borrowers, particularly when they are unable to repay installments on time (Karim, 2011; Schicks, 2014). Group-based lending systems often intensify these pressures through peer monitoring and social accountability. As a result, microfinance participation may influence household relationships, marital dynamics, and women's emotional well-being.

Although a significant number of studies have examined microfinance and women's empowerment in Bangladesh, most previous research has focused mainly on economic outcomes such as income generation, poverty reduction, and financial inclusion (Pitt &

Khandker, 1998; Morduch, 1999). Comparatively limited attention has been given to the sociological dimensions of microfinance dependency, particularly women's lived experiences of repeated borrowing, repayment pressure, household negotiations, and emotional stress. In addition, very few qualitative studies have specifically explored these issues in northern Bangladesh, especially in Rangpur District, where seasonal poverty and economic vulnerability strongly influence borrowing practices (Khandker & Mahmud, 2012). Therefore, this study seeks to address this gap by providing a qualitative sociological analysis of microfinance dependency and its household consequences among women borrowers in rural Rangpur.

Overall, the literature suggests that microfinance plays a complex and contradictory role in the lives of women borrowers. While it provides access to financial resources and may increase women's participation in household economic activities, it can also create dependency, repayment pressure, and continued financial insecurity among economically vulnerable households.

5. Methodology

This study adopted a qualitative research design to explore microfinance dependency and its household consequences among women borrowers in Rangpur District, Bangladesh. A qualitative approach was considered appropriate because the study aimed to understand the lived experiences, perceptions, and everyday social realities of women borrowers regarding repeated borrowing, repayment pressure, and household dynamics. Since microfinance dependency is closely connected with social relationships, gender roles, and financial vulnerability, qualitative research provided an opportunity to explore these issues in greater depth and detail (Creswell, 2014). The study followed a descriptive and exploratory research design in order to examine how women experience microfinance participation and how repeated borrowing affects their household lives.

The research was conducted in two selected upazilas, Pirgachha and Kaunia, of Rangpur District in northern Bangladesh. Rangpur was purposively selected because of its high level of rural poverty, seasonal unemployment, and widespread involvement of women in microfinance programs. The region has historically experienced seasonal economic hardship known as *monga*, which contributes to household financial insecurity and dependence on informal and microfinance-based financial support systems (Khandker & Mahmud, 2012). Several major microfinance institutions, including BRAC, ASA, and Grameen Bank, actively operate in these areas, making Rangpur an appropriate setting for examining patterns of repeated borrowing and dependency among women borrowers.

The target population of the study consisted of women borrowers who were actively participating in microfinance programs in selected rural communities of Pirgachha and Kaunia upazilas. These women were involved with different microfinance institutions and had experienced multiple loan cycles. Since the exact number of women borrowers in the selected communities was large and continuously changing, the study employed purposive sampling to identify information-rich participants who had direct experience with repeated microfinance borrowing and household financial management (Patton, 2015). A total of 25 women borrowers were selected for in-depth interviews, and two Focus Group Discussions (FGDs) were also conducted with women borrowers from the study areas. Data collection continued until thematic saturation was achieved, where no substantially new themes or experiences emerged from additional interviews.

This study used both primary and secondary data sources. The primary data were gathered through detailed interviews and Focus Group Discussions. The in-depth interviews allowed

respondents to share detailed personal experiences related to borrowing practices, repayment obligations, household financial conditions, emotional pressure, and social consequences associated with microfinance participation. In addition, the FGDs helped capture collective experiences, social influence, and shared perceptions among women borrowers. These group discussions also helped validate and strengthen the findings obtained from individual interviews. All interviews and FGDs were conducted face-to-face in Bangla so that participants could comfortably express their thoughts and experiences. Each interview lasted approximately 40 to 60 minutes, while each FGD session lasted around 60 to 90 minutes. Secondary data were collected from academic books, journal articles, research reports, and previous studies related to microfinance, women's empowerment, and rural livelihoods in Bangladesh.

The collected qualitative data were analyzed using thematic analysis (Braun & Clarke, 2006). Initially, all interview and FGD recordings were transcribed and reviewed carefully to develop familiarity with the data. After repeated reading, initial codes were generated from recurring ideas, expressions, and experiences shared by participants. These codes were then organized into broader themes such as patterns of dependency, household economic consequences, repayment experiences, emotional pressure, household decision-making, and coping strategies. Finally, the themes were interpreted sociologically in relation to gender relations, poverty, and household dynamics. Ethical principles were maintained throughout the research process. Informed consent was obtained from all participants before conducting interviews and FGDs. Respondents were informed about the purpose of the study, the voluntary nature of participation, and their right to withdraw from the study at any stage. Confidentiality and anonymity were ensured by using pseudonyms and removing personal identifying information from interview records. Special care was also taken while discussing sensitive issues related to financial stress and household relations in order to minimize emotional discomfort among participants.

Despite its contributions, the study has several limitations. The research was conducted with a relatively small number of participants from selected areas of Rangpur District, which limits the generalizability of the findings. In addition, the study relied primarily on self-reported experiences, which may sometimes be influenced by personal perception or recall bias. Time and resource constraints also limited the geographical scope of the research. Nevertheless, the study provides valuable sociological insights into women's experiences of microfinance dependency and its household consequences in rural Bangladesh.

Table 1: Socio-Demographic Profile of Respondents

Variables	Categories	Frequency
Age	25–35	8
	36–45	10
	46+	7
Marital Status	Married	22
	Widow/Divorced	3
Occupation	Homemaker	15
	Small Business	6
	Agriculture	4
MFI Membership	BRAC	9
	ASA	8
	Grameen Bank	8

The socio-demographic characteristics of the respondents are presented above to provide a general overview of the study participants and their socioeconomic background.

6. Findings and Discussion

The collected qualitative data were analyzed through thematic analysis. Several interconnected themes emerged from the interview and FGD narratives regarding microfinance dependency, repeated borrowing, household consequences, and coping strategies among women borrowers.

Table 2: Major Themes and Sub-Themes

Major Themes	Sub-Themes
Social and Economic Causes of Dependency	Social influence, family pressure, poverty, irregular income
Patterns of Repeated Borrowing	Loan renewal, repayment-driven borrowing, multiple loans
Household and Social Consequences	Emotional stress, household expenses, gender dynamics
Coping Strategies for Repayment	Borrowing from relatives, reducing expenses, loan recycling

6.1 Social and Economic Causes of Microfinance Dependency

The findings indicate that women's participation in microfinance programs is strongly influenced by social relationships, family expectations, and household economic pressures. Interview narratives suggest that many women became involved in microfinance after observing neighbors, relatives, or other women within their communities participating in borrowing activities. In many rural communities, microfinance borrowing has become socially normalized and widely accepted as a common strategy for managing household financial difficulties. Most of the respondents explained, *"I saw other women in my village taking loans regularly, so I also became interested in joining the group."* This finding supports Kabear's (2001) argument that women's participation in microfinance is socially embedded within community relationships and local social networks. Family influence also emerged as an important factor shaping women's entry into microfinance programs. Several respondents reported that husbands or senior family members encouraged them to take loans for household or business-related purposes. In many cases, women acted as formal borrowers while the actual purpose of borrowing reflected broader household economic needs. One participant stated, *"My husband needed money for work, so he told me to take the loan. (Housewife, 27, IDI)"* This reflects the gendered nature of microfinance participation in rural Bangladesh, where women often carry borrowing responsibilities while financial decisions remain influenced by male family members (Goetz & Sen Gupta, 1996).

Economic vulnerability appeared as another major factor contributing to dependency on microfinance institutions. Respondents frequently described irregular income, seasonal unemployment, agricultural instability, and lack of access to formal banking systems as reasons for continued borrowing. Many participants explained that microfinance institutions were the only accessible source of large sums of money during emergencies or financial crises. One respondent shared, *"We do not get this amount of money from anywhere else when we face problems (Housewife, 45, IDI)"* Similar findings have been discussed by Islam (2020), who argues that repeated borrowing in vulnerable rural regions often functions as a coping mechanism for managing household insecurity.

A significant finding of this study is the emergence of what can be described as “conditional dependency.” Although most respondents did not identify themselves as fully dependent on microfinance institutions, they acknowledged that managing household expenses becomes extremely difficult without access to loans. One woman explained, “*We can survive without loans, but life becomes much harder (Housewife, 38, FGD).*” Borrowing therefore functions less as entrepreneurial investment and more as a practical survival strategy within conditions of poverty and economic uncertainty. This finding reflects Rahman’s (1999) observation that microfinance often becomes integrated into the everyday livelihood strategies of poor households.

6.2 Patterns of Repeated Borrowing and Dependency

Repeated borrowing emerged as a common pattern among women borrowers in the study areas. Many respondents reported taking new loans after completing previous loan cycles because household expenses, repayment obligations, and financial insecurity continued over time. One participant stated, “*After finishing one loan, we often need another because expenses never stop (Garments worker, 33, FGD)*” This continuous borrowing cycle indicates that microfinance participation is not always associated with long-term economic improvement but rather with ongoing household financial management.

Several respondents explained that loans were frequently renewed in order to repay previous installments or manage existing debts. In some cases, women borrowed from multiple microfinance institutions simultaneously to maintain repayment schedules. One respondent noted, “*Sometimes we take another loan to pay the previous one (Housewife, 34, FGD).*” Such patterns reflect what Schicks (2014) describes as loan recycling, where borrowers depend on repeated borrowing to avoid repayment failure and social embarrassment.

The study also found that repeated borrowing is closely connected to structural economic vulnerability rather than entrepreneurial expansion. Most participants belonged to low-income households with unstable earnings, limited savings, and few alternative sources of financial support. As a result, microfinance borrowing became integrated into everyday household survival strategies. FGDs further revealed that many women considered continuous borrowing as a normal part of rural household life. This normalization of repeated borrowing demonstrates how dependency on microfinance institutions develops gradually within economically insecure communities.

6.3 Household and Social Consequences of Microfinance Dependency

The study demonstrates that microfinance loans are used for both productive and household purposes. Some respondents invested loans in livestock rearing, small businesses, agriculture, and transportation-related activities. At the same time, loans were also widely used for house repairs, medical treatment, furniture purchases, education expenses, and daily household consumption. One participant explained, “*We used the loan to repair our house and manage family expenses (Housewife, 36, IDI).*” These findings indicate that microfinance functions not only as investment capital but also as a household survival mechanism, particularly under conditions of economic insecurity (Collins et al., 2009).

Despite women being the official borrowers, control over loan utilization often remained in the hands of male household members. Many respondents explained that husbands made the final decisions regarding how loans would be used. One participant stated, “*I take the loan, but my husband decides where the money will be spent (Housewife, 32, IDI).*” Women therefore carried repayment responsibilities without full authority over financial resources. This finding

supports Goetz and Sen Gupta's (1996) argument that women's formal access to credit does not necessarily ensure control over financial decision-making within patriarchal households.

Repayment experiences among respondents reflected both satisfaction and emotional pressure. Many women reported feeling relieved and proud when they were able to repay installments on time. One respondent explained, "*When I can pay the installment properly, I feel relaxed (Small Business, 37, IDI).*" However, repayment obligations also generated stress, embarrassment, and financial anxiety during periods of insufficient income. Some women expressed feelings of discomfort when they struggled to arrange installment payments. Karim (2011) similarly observed that repayment systems in microfinance programs often create emotional pressure and social stress among women borrowers.

The findings further demonstrate that microfinance participation has produced limited but noticeable changes in women's confidence and participation in household discussions. Several respondents stated that they now express opinions regarding financial matters more openly than before. One participant explained, "*Now I can speak more about household financial issues.*" However, decision-making authority still remained constrained by patriarchal family structures and traditional gender norms. Although women's visibility within household financial discussions increased, final authority frequently continued to rest with husbands or senior male members. This finding is consistent with Kabeer's (2005) argument that microfinance may increase women's participation without fundamentally transforming gender power relations.

Overall, the findings suggest that microfinance creates a complex and contradictory experience for women borrowers. On the one hand, it provides financial support, improves household management, and increases women's participation in financial discussions. On the other hand, it also generates repayment obligations, emotional pressure, and continued financial vulnerability among economically disadvantaged households.

6.4 Coping Strategies for Managing Repayment Pressure

The study found that women borrowers adopt various coping strategies to manage repayment pressure and household financial difficulties. One of the most common strategies involved borrowing money from relatives, neighbors, or local informal lenders to arrange weekly installments. A respondent stated, "*If I cannot manage the installment, I borrow from relatives temporarily (Agriculture, 45, IDI).*" Such informal support systems help borrowers avoid immediate repayment failure and maintain their relationship with microfinance groups. Another important coping strategy involved reducing household expenses and limiting daily consumption. Several respondents explained that they sometimes cut food expenses, postpone household purchases, or delay medical treatment in order to manage loan repayments. One participant explained, "*Sometimes we spend less at home so that we can pay the installment first.*" These findings indicate how repayment obligations can directly influence household consumption patterns and financial priorities.

Some women also used personal savings or income from small economic activities to manage installment payments during difficult periods. Others reported taking additional loans from different microfinance institutions to repay existing debts. One respondent noted, "*We sometimes take another loan to continue paying the previous one.*" This practice of loan recycling reflects a survival-oriented financial strategy but may simultaneously increase long-term dependency and financial vulnerability (Schicks, 2014).

FGD discussions further revealed that social reputation and fear of public embarrassment strongly influence repayment behavior. Many women expressed concern about losing social respect if they failed to repay installments on time. Consequently, borrowers often prioritize repayment even under severe economic hardship. These findings demonstrate that coping strategies are shaped not only by economic necessity but also by social pressure and community expectations within group-based microfinance systems.

Overall, the coping mechanisms adopted by women borrowers help manage short-term financial pressure and maintain repayment continuity. However, these strategies also reveal the fragile economic conditions of borrowers and the continuing dependency on formal and informal credit networks for household survival.

7. Conclusion

This study explored microfinance dependency and its household consequences among women borrowers in Pirgachha and Kaunia upazilas of Rangpur District, Bangladesh. The findings demonstrate that women's participation in microfinance programs is shaped by social influence, household economic pressure, irregular income, and limited access to formal financial services. In economically vulnerable rural communities, microfinance has become an important survival mechanism for managing household expenses, financial emergencies, and livelihood insecurity.

The study found that repeated borrowing is a common practice among women borrowers, as many households continue to rely on new loans to manage existing financial obligations and everyday household needs. This repeated borrowing pattern reflects a form of "conditional dependency," where women may not consider themselves fully dependent on microfinance institutions, yet experience significant financial difficulties without continued access to loans. The findings also reveal that although women participate actively in borrowing and repayment processes, control over loan utilization often remains influenced by male household members and patriarchal family structures.

In addition, the study highlights that microfinance participation creates both opportunities and challenges for women borrowers. While access to credit may increase women's confidence and participation in household financial discussions, repayment obligations frequently generate emotional pressure, stress, and financial insecurity. To manage these pressures, women adopt various coping strategies such as borrowing from relatives, reducing household expenses, using personal savings, and taking additional loans. Although these strategies help maintain short-term financial stability, they may also reinforce long-term dependency on formal and informal credit networks.

Overall, the study suggests that microfinance plays a complex and contradictory role in the lives of rural women borrowers in Pirgachha and Kaunia upazilas. It provides necessary financial support for economically vulnerable households while simultaneously contributing to repeated borrowing cycles and financial pressure. Therefore, microfinance should not be viewed only as a poverty reduction tool, but also as a social process closely connected with gender relations, household dynamics, and rural economic vulnerability. The study recommends that microfinance institutions and policymakers adopt more flexible, sustainable, and gender-sensitive approaches that reduce repayment pressure and strengthen the long-term economic security of women borrowers in rural Bangladesh.

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