<Files\\14. safiya Begum> - § 2 references coded [1.59% Coverage]

Reference 1 - 0.65% Coverage

In your perception, why is microfinance given to women, not directly to men?

Reference 2 - 0.93% Coverage

Men are difficult to find, difficult to fight for repayment. women are easy to access and capture repayment.

<Files\\15. Morjina Begam> - § 2 references coded [4.47% Coverage]

Reference 1 - 0.84% Coverage

In your perception, why is microfinance given to women, not directly to men?

Reference 2 - 3.63% Coverage

As simple as it is. Easy to find them, accesible for communication at home boundary. Women also are sophisticated in nature, so they tray to avoid harsh behaviour from the MFIs for repayment. Men for the women's house also don't want their w to be assulted by outsiders. this is why women are better investment for microfinance.

<Files\\18. Momena Begum> - § 2 references coded [3.58% Coverage]

Reference 1 - 0.70% Coverage

In your perception, why is microfinance given to women, not directly to men?

Reference 2 - 2.88% Coverage

women rarely could escape the loan as they are traditioned (*riti*) to remain at home. This is a reason why I believe MFIs prefer direct lending to women instead of men. becasue it is easy to recover from women. The MFIs could go harsh on women if loans are not repaid properly. whisch is not possible against men.

<Files\\19. Romisa> - § 2 references coded [10.24% Coverage]

Reference 1 - 0.92% Coverage

In your perception, why is microfinance given to women, not directly to men?

Reference 2 - 9.32% Coverage

Man can run away from home. they are also harsh to communicate. but women are vulnerable and had to stay at home. It is easy to recover money from them.

moreover, women need to protect their honour (*izzat*) in the communities more so than men. Shaming or insulting (*opoman kora*) a woman in public would easily degrade the respect (*izzat*) she has in the communities. If an outsider (not a family member) comes and shames (*opoman kora*) a woman for debt, community people will not only blame the woman for bringing such misery (*oshanti*) to her family but also will accuse her husband, son or father of not protecting her from outsider's bullying and insults (*opoman kora*). Community people will lose respect not only for the woman but also for her husband and family.

<Files\\21. Salma Khatun> - § 2 references coded [8.54% Coverage]

Reference 1 - 0.59% Coverage

In your perception, why is microfinance given to women, not directly to men?

Reference 2 - 7.95% Coverage

Men's are hard to find if they hide (*ferar hauwa*). They may move anywhere in the village or beyond, for a few days or months. Moreover, men's responsibility to earn the family income also means them out of the home for most of the time, MFIs would struggle to locate men if loans were given to them. Whereas women rarely leave the house, no matter what the situation is. Her role(s) and responsibilities such as domestic duties (e.g., preparing meals, cleaning) or childcare demand her to stay at home.

It is difficult to find men's current location if he wants to hide. Men may move anywhere in the village, even may leave the village for few days or months. They rarely stay at home, as they work outside. If a loan is given to a man, in crisis he may flee from home and MFI's staffs would struggle to trace his current location. Conversely, a woman would not leave her house, whatever

the situation is. He movement beyond home is not welcomed by the community, and she has duties that are conducted within home boundary.

<Files\\26. Lokkhi Devi> - § 1 reference coded [7.68% Coverage]

Reference 1 - 7.68% Coverage

In your perception, why is microfinance given to women, not directly to men?

Yes, the loan is given to women, and it is supposed to used my women, but most cases women took it for their men. Men are responsible for family finance and need. Therefore, they took over women's loan.

MFIs formally provide the loan to women because of women's mobility limitation, vulnerable dignity and easy to reach them at their home. MFIs' staffs can catch them at home and collect money from them. In case of failed repayment, the MFIs' staffs can assault women easily compared to men. Women's vulnerable social dignity and position let the MFIs to pressurize them more. It is difficult to reach men and bargain with them, but easy to pressurize the women for recovering the loan money.

<Files\\27. Beauty bagchi> - § 1 reference coded [7.71% Coverage]

Reference 1 - 7.71% Coverage

In your perception, why is microfinance given to women, not directly to men?

The MFI's staffs know very well that the loans are used by men. They provide the loan to woman because women are easily found at home. Women's mobility is vulnerable in community and they can't run away from home. They have children whom they can't leave. Men can run away or hide for days, what women can't. Moreover, women have vulnerable dignity and prestige level in community. If outsider comes and assaults a woman for debt, community people will blame the woman for bringing such situation for her family.

Therefore, it easy to collect money from woman by pressurizing them. Due to their vulnerable dignity, women fear harsh behaviour from MFIs' staffs in case of a failed repayment.

Men also fear their family dignity. If loan officer comes and behave rude at their home yard for a failed repayment, it is shame for a family honour. Therefore, men may not risk family honour, and repay the loan money to save wife's dignity, family's dignity.

<Files\\28. Lipika Roy> - § 1 reference coded [10.78% Coverage]

Reference 1 - 10.78% Coverage

In your perception, why is microfinance given to women, not directly to men?

This has a simple logic. You cannot track down men the way you want. Men are authoritative in community and hold powerful personality than women. Men rarely stay at home, as they work outside. In crisis they may hide from their home or go away from village in case they are not able to repay the loan.

But for women, their mobility is not fluid like men. Women can't just leave their home like men do. A woman with children can't run away like a man. She stays at home. Moreover, women are traditionally not allowed to leave household threshold, and her husband will also get ashamed if her wife had to leave home because of debt. Further, My children depend (*mayer upore nirvor kora*) on me. I prepare their food, feed them, wash their clothes, and monitor their schooling or movement outside. My husband works outside to provide for us. I cannot leave my home like my husband does, even if there is a loan/debt I am responsible for. If I flee, my children will be left insecure at home, may starve and get sick. If I cannot repay, I mentally prepare myself to face insult/rude behaviour from the MFI's representative. But leaving my children and home would be a shame on my motherhood (*mayer dayitto*)..

I think here lies the advantage of MFIs to invest on women. The MFIs take this advantage and they provide loan to women. Women are easily trackable; they can come home and find women at home. It is easier for MFIs to collect or recover the money from female loanees.

<Files\\29. Nomita Dey> - § 1 reference coded [10.54% Coverage]

Reference 1 - 10.54% Coverage

In your perception, why is microfinance given to women, not directly to men?

I think the MFIs will not take the risk to lend those men. Women always stay at home, they mostly had to take care of children and family responsibilities at home. Hence, they rarely left home or can hide from the MFI's staff. Those MFIs formally involved women's husbands as evidence of the loan. Men stay out of home for work, and other purpose. It is difficult for the MFI's staff to communicate them, or men can escape the loan by hiding from his home. I think therefore MFIs are not providing loans directly to men, although they knew that men are using the money. Women are sophisticated and traditionally remains within the household boundary. It is easy to collect loan amount from women.

Do you know, the vision of why microcredit provided to women in Bangladesh?

Yes, I know. The MFI's staff told us that they provide loans to women so that they can be financially solvent and use the money in economic activities. Women may invest the money in small business, can buy sewing machine or other purpose to make their earing.

<Files\\30. Sumitra Rani> - § 1 reference coded [13.11% Coverage]

Reference 1 - 13.11% Coverage

In your perception, why is microfinance given to women, not directly to men?

I think women are available at home anytime, and they are obliged to stay at home. Therefore, MFIs take women to disburse loans. Men may hide, or deny repaying loan money, however, women are vulnerable and easy to pressurise recovering the loan amount. Although MFIs take husband as an evidence of his wife taking loan.

It is easy to recover loan from women.

Why they need husbands if they are not paying him the loan?

Your husband is your mortgage (laughter). MFIs do not provide loan to divorcee or widow, so far in my community. They target women having husbands to disburse loan amount.

But do you know the vision why microcredit was targeted for women?

Yes. It is given to women; therefore, they can turn themselves as financially solvent and productive person. They can invest in small-scale business, sewing, farming and so on. They can earn from these areas of investment.

So, as the money is mostly used by men, do you perceive MFIs should also formally include men in microcredit programs?

I think yes. They must include husband in this loan disbursement and recovery process. It will increase husband's responsibility more. At this moment, I am legally responsible to repay, and the MFIs come and collect the money from me. It is good that my husband provides the money and I haven't faced any problem. But if he denies then the MFI will behave rudely with me.

Moreover, the money is mostly used by husbands. Therefore, they must be included in legal repayment process. If they do that it will be good for a woman who takes loan. Both will be responsible; both will understand the urgency of repaying loan timely.

<Files\\31. Anik Dada> - § 1 reference coded [5.69% Coverage]

Reference 1 - 5.69% Coverage

In your perception, why is microfinance given to women, not directly to men?

Well, I said this will be a risky choice for MFIs. If they provide loan to men, most of the cases MFI's staff must return empty hand whenever they come to collect the instalment. Moreover, women counterpart of the male loanees will say they are not legally responsible to repay husband's loan. Because it is her husband who took the loan, not she. Wives will tell the staffs to ask her husband for instalment, not to bother them anymore.

But if women are given loans, MFI's staff can press those women for repayment. They will tell female loanees that you took money from our office, and you are legally responsible to repay the loan, therefore, you must repay our loan. Otherwise, they will assault her or harass her in front of the community.

<Files\\32. Samad Mridha> - § 1 reference coded [6.46% Coverage]

Reference 1 - 6.46% Coverage

In your perception, why is microfinance given to women, not directly to men?

I think women are more manageable, easy to put pressure on them and accessible. You are investing your money and you must ensure its' timely return. MFIs provide loan directly to women because they avoid facing a fight against men in a failed repayment. I assume, all the MFIs know that men are using the money, however, they don't lend men. Men are aggressive, difficult to manage and not easy to put pressure on them. They are tough and do not have vulnerable dignity and honour like women. However, it is easy for the MFI's staff to address men's attention by assaulting or shouting on their women. She is formally provided the money. As a husband, I would not allow any outsider man to shout at my wife. I have the responsibility to protect her dignity. Otherwise, people will label me as a cowardly husband who let her wife insulted by other men. This is why by any means, I always arrange the instalment before time.Women can't hide from their home, they have children. So, MFIs can come and find them at home. In case of failed repayment, MFIs put pressure on women. A man will manage and repay the money to save his wife's dignity and honour.

<Files\\33. Reazur> - § 1 reference coded [5.07% Coverage]

Reference 1 - 5.07% Coverage

In your perception, why is microfinance given to women, not directly to men?

This will be a risky choice for MFIs to lend men. Most of the cases MFI's staff may return empty hand if they lend men. They are not home or may deny paying properly.

But if women are given loans, they are available at home. MFI's also can press women for repayment. Otherwise, they may assault her or harass her at her home. To save dignity and honour, women will arrange the money form other sources. I think this is why MFIs' lend women.