Abstract
The massive entry of microcredit in the rural areas of the central region of Veracruz has triggered a trend to women’s debt overhang. Among the causes that generate this process are the vulnerability of such population and the working methodologies of commercial microfinancial companies that prioritize profitability instead of adequate services for the specific needs and possibilities of rural population. The process of overhang debt exceeds the breach of a commitment: it involves the relationship among the microfinance, the debtor and other actors. Furthermore, it has personal, economic and social costs with several consequences for the present and future for the domestic groups and their communities. Keywords: indebtedness, vulnerability, microfinances, microfinances institutions, rural women

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