

## **Gender Mainstreaming as Development Policy: Microfinance Programme for Women**

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'Gender mainstreaming' an approach to women's development emerged in the early 1990s. Micro credit has been considered as an important programme for gender mainstreaming (Porter and Verghese 1999). I examined how has 'gender been mainstreamed' through micro credit programme by evaluating 'microcredit' programme for women presented by three women's organizations. The organizations have ideologically distinct assessments of women's discrimination in the private and public spheres. I compared the official programme implemented by a NGO having a liberal feminist assessment of women's' discrimination (Chaitanya) with the programmes of an autonomous women's group having a human rights approach to women's emancipation (Mahila Sarvangeen Utkarsh Mandal- MASUM) and a left-political mass based women's organization fighting for democratic rights of women (All India Democratic Women's Association-AIDWA).

I argue that the first organization Chaitanya mainstreamed women's issues in a limited manner and thus could not negotiate extensively and intensively with the state regarding gender concerns of women. The second MASUM has radically reorganized and redrafted the programme and integrated it with its health programme. This has made women find new spaces for themselves. The schemes and visions of this organization being intensive and qualitative in nature have not allowed it to expand its sphere of influence. On the other hand, AIDWA has used this programme for mobilization of poor women and has effectively organized various protests on food security and against domestic violence and corruption. These are three different kinds of designs giving three different kinds of notions of mainstreaming gender.

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