

## **Microfinance and Gender Empowerment Discourse: Rethinking Minimalist View of Microcredit Programmes**

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**Abstract :** In recent times, micro-finance programmes targeting women have become the central means of donor poverty alleviation strategies. In view of the renewed focus on post-Millennium Development Goals (MDGs) poverty reduction strategies, there is the likelihood that funding might increase in the next coming decades to support different initiatives by donor agencies. In this paper, we critically examine the role of microfinance in shaping gender relations and empowerment outcomes of women. It is widely argued that providing and reaching out to women with credit methodologies serves as a means of increasing women's bargaining power and challenging existing gender subordination thereby releasing them from power structures which dominate their lives. This paper cautions this view and instead show that the mainstream argument surrounding microfinance and gender empowerment is much complex than what the popular rhetoric preaches. Drawing on empirical cases on microfinance literature, we argue that lack of systematic strategy to incorporate men and the wider socio-cultural dynamics within which women's lives are embedded radically constraints the empowerment potential of microcredit programmes and in some context may lead to unintended consequences for women.

**Keywords :** microfinance, empowerment, women, men, gender relations

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