

**Gender Mainstreaming of Microcredit Initiatives:  
Engaging the Diversity of Women Clients**

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**Abstract**

Offering credit to poor people unable to access banking services, in particular women, has become a popular strategy to alleviate poverty in developing countries. Studies show, however, that women's access to microcredit may potentially be associated with adverse impacts, including an increase in violence against women and a decrease in schooling for children of women that access credit. This study will therefore explore how programmes engage and impact on the diversity of women accessing credit, through examining the implementation of gender mainstreaming within microcredit initiatives. How gender is mainstreamed within programs may be understood through exploring competing perspectives on the conceptualisation of gender equality. An exploration of competing theoretical perspectives, liberal feminist, radical feminist and postmodern feminist, will be undertaken to provide insight into how gender equality has been conceptualised within microcredit initiatives. Recognising the importance of depth and context, this study will adopt a qualitative research approach. A multiple case study will be undertaken with two non-government organisations in India that foster women's microcredit self-help (SHG) groups. Data will be gathered through semi-structured interviews with women SHG members and microcredit staff as well as document analysis. It will be argued that the postmodern feminist emphasis on differences within women may have significance for microcredit initiatives that engage diverse categories of women.