

Omission of Men from Gender-Development Theory and Praxis: A Pathway for Addressing the Plights of Women?

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Abstract: Within the gender-development discourse, there have been widespread concerns in relation to the neglect of women in benefitting from the process and outcomes of development. This has led in part to the proliferation of policy programming designed for women to achieve gender equality while ensuring that women benefit proportionally from development. However the extent to which gender-based interventions will succeed in relation to their aims will depend inter alia on how such programmes view other members (men) of the household. This paper critically examines the consequences of men's omission from gender-development theory and practice. We draw our discussion on the theoretical and empirical literature by focusing on two gender-based programmes i.e., microfinance schemes and HIV/AIDs interventions that have been implemented widely across the developing world with the aim of transforming gender relations and addressing gender subordination. We argue that in isolating men from gender based development programmes, interventions may fail to tackle the root causes of women's subordinate position in society. Central to our argument lies the fact that women's lives are embedded within the wider socio-cultural dynamics and power structures and thus the lack of critical assessment of these elements may act as potential constraining factors hindering the success of these programmes. Besides, though it is undisputed that women have been underprivileged, the insipient emergence of "men in crisis" in development discourse may suggest that policies have not benefited all men either. The paper concludes with recommendations in improving the design of gender based programmes in efforts towards addressing the plight of women.

Keywords: Gender, Men, Women, Microfinance, HIV/AIDs Programmes, Gender Relation

Introduction

Over the last three decades or so, development discourse has not suffered a dearth of activism about women's interests. These vociferous concerns, it must be emphasised were in response to the neglect of women by mainstream development models of the post World War II era. Research has shown that most women continue to face heavier burdens in the areas of vulnerability, limited participation and economic opportunities, resources, assets, social exclusion and discrimination (Narayan *et al.*, 2000; Brett, 2003) often

due to their position and status in society. For instance, the Millennium Development Goal 3 which emphasizes the need to promote gender equality and empowerment is based on the idea of feminization of poverty (MDGR, 2012). In this regard, the unequal power relations between men and women as well as the near exclusion of women from benefitting from the gains in the process of economic growth (development) and the higher prevalence of poverty among women have been a major preoccupation of stakeholders in the international development arena (Gobezie, 2011). The fourth World Conference on Women which was held in

Beijing in September 1995 stressed the need for development practitioners and the international development community to work towards achieving two overarching goals. These included addressing existing “inequality in women’s access to and participation in the definition of economic structures and policies and the productive process itself; as well as providing and supporting institutional mechanisms to promote the advancement of women interest (Razavi and Miller, 1995). This together with a number of international conventions and frameworks has tended to push issues of women empowerment into the limelight of development once again. In this regard, many NGOs, Government and international development organizations have been investing huge resources in programmes and interventions for women (Guérin *et al.*, 2010). Often these programmes have the aim of increasing women’s bargaining power within the household economy through developing income generating activities for women, thereby releasing them from power structures which dominate their lives (Guérin *et al.*, 2010).

Although gender in its broader context reflects the social relations within which women and men’s live are entrenched (Pessar and Mahler, 2003), most gender based programmes have tended to be one sided with exclusive focus on women to the neglect of men. In this way the potentials of these programmes in promoting gender equality and the goals of women empowerment has been an important question to feminist researchers concerned with gender-development theory and practice (Chant and Gutman, 2002; Saeed, 2013; Armendariz and Roome, 2008). So we similarly ask; does the exclusion of men from gender based programmes serve as a means to address the subordinate position of women in the household and wider society?

In what follows we critically examine the consequences of men’s omission from Gender-Development theory and practice. We draw our discussion by focusing on two gender based interventions namely; Microfinance schemes and HIV/AIDS programmes that have been implemented widely across the developing world with the aim of raising the bargaining power and empowerment outcomes for women (Saeed, 2013; Armendariz and Roome, 2008; EGMR, 2013). We show that in isolating men from gender based development programmes, interventions may fail to tackle the root causes of women’s subordination in society. Central to this argument lies the fact that women’s lives are embedded within the wider socio- cultural dynamics and power structures which dominate their lives and thus the lack of critical assessment of these elements may act as potential constraining factors in ensuring the success of these programmes. Besides, though it is undisputed that women have been underprivileged, the insipient

emergence of “men in crisis” in development discourse (Chant and Gutman, 2002) may suggest that policies may have not benefited all men either.

The next part of the paper discusses the theoretical aspects of gender and development programmes. This is followed by an examination of the effects of omitting men from microfinance schemes by drawing on the empirical literature. We then outline the implications of men’s exclusion from HIV/AIDS programmes for women. The paper concludes in section four that in excluding men from microfinance and HIV/AIDS programmes, these interventions fail to tackle the structural causes of women’s subordination while exposing them to unanticipated consequences of re-entrenchment of men’s position in society and forestalling cross-gender activism which could favour the cause of women. The last section offers pathways for ensuring the success of gender based interventions.

Gender-Development Theory: From Modernisation to Women in Development (WID) and Gender and Development (GAD)

Modernisation Theory and Women

Mainstream development thinkers of the modernisation model assumed that the benefits of economic growth would automatically trickle down to women as the economic position of their husbands improved (Momsen, 2004). These post war policies thus assumed away unequal allocation of resources within households and used the economic position of men as an alibi to justify women’s exclusion from economic development. The principle behind the modernisation school believed that women will benefit automatically from the process of economic growth as men’s income increases. A positive correlation between economic growth and improvement in economic position of the poor (women) has been established by some researchers (Dollar and Kraay, 2002). In one study, Pinkovskiy and Sala-i-Martin (2009) found that as a result of the growth in the world economies, the number of poor people fell from 403 million to 152 million between 1970 and 2006.

In spite of this, growing body of theoretical and empirical studies shows that economic growth may not automatically benefit the poor in society especially when there are no redistributive mechanisms to allocate the benefits of growth in favour of the poor (Weisbrot *et al.*, 2001; Rodrik, 2004; Carr, 2008). Thus with increasing levels of women’s deprivation due in part to their confinement to the private sphere of the household, it became evident that the optimism invested in this trickle down assumption of growth had been defeated. Therefore, contrary to the basic principle of modernization theory for example, women had not been

given access to productive opportunities and technology which lead to a failure of salvaging them from household drudgery (Kabeer, 1995).

A foremost critique of this approach has been discussed extensively by Bosrup (1974) who through her empirical studies showed that there was no linear relationship between women's socio-economic status and men's income. Women as she argued increasingly were associated with backwardness and suffered loss of status. While emphasising Bosrup's argument, Tinker (1990) reiterated that despite the mechanisation of farming in Asia, women still relied on simple and obsolete farm tools compared to men who employed improved technology in farming. Tinker's assertion thus reflects men's monopoly over technology which was a major theme of Bosrup's argument.

The robustness of these critiques generated sustained debates which questioned the logic of modernization theory which treated women as passive recipients of the benefits (albeit minimal) of development. Post-World War II development agencies and NGOs identified women's role as primarily reproductive and hence "policies for women were restricted to social welfare concerns such as nutritional education and home economics" (Razavi and Miller, 1995). Critics have challenged these benevolent welfare concerns by arguing that women are rational beings and should therefore be given opportunities to exercise their rationality (Kabeer, 1995). In the words of Tinker, women were a missing link and thus underutilised resource in development (1990: 31).

Women in Development (WID)

The debate which emphasised women's integration into economic development, developed into what became popularly known as Women in Development (hereafter WID). As a product of an alliance between the U.N Commission on the Status of Women and the U.S. women's movement, the concerns of WID advocates were obvious; equality, education and employment (Tinker, 1990). A major theme of this approach was the assertion that women's subordination was a product of stereotyped customary expectations perpetuated by men and internalised by women which was advanced through agencies of socialization (Razavi and Miller, 1995). By examining women's drudgery vis- a-vis men in terms of their relative economic contributions, women's disadvantages were seen as a consequence of their lack of access to the market (Razavi and Miller, 1995). In principle feminists argued that such discrepancies could be eliminated by providing women and girls with education and better training which will increase their accessibility to the productive sector of the economy and hence market opportunities (Momsen, 2004). It was widely believed

that with these policy prescriptions, poverty among women could be phased out. The foundation of WID advocacy was supported by Bosrup's illuminating study which showed that in precolonial Africa, women enjoyed equal status with men, a position which had been changed and worsened by post war development thought which restricted women to the private sphere of the household. Following the declaration of 1975 as the international women's year, WID jumped onto the development bandwagon and seemed likely to secure a policy space for women. However, by the 1980 s, WID advocacy shifted its focus from the negative consequences of women's exclusion by showing that by ignoring women, economic development was losing out on their valuable contributions (Momsen, 2004). Thus the demand of WID as argued by its advocates hinged on economic efficiency argument about women's invaluable contribution to the development project on offer (Razavi and Miller, 1995).

Despite its wide appeal culminating in the establishment of women's ministries and the incorporation of WID policies in government and donor packages (Momsen, 2004), by the 1980 s, the rationale underpinning WID advocacy had become the subject of criticism. Critics such as Kabeer (1995) branded WID as a liberal rubric because of its emphasis on the rational individual, who essentially, is homogenous across all societies. Women, as Mohanty (1988) contested, differ by class, race, ethnicity and marital status hence defying any one-size-fits-all characterisation. In consequence, the notion of Global Sisterhood, a WID advocacy tool, which focused on commonalities in women's exclusion from market opportunities (Kabeer, 1995) was labelled as a naïve and simplistic conception reflecting very little the conditions of second and third world women. Particularly absent from WID advocacy was the discourse on men and hence power relations. Where men were considered, they were merely regarded as a common enemy or cast as lazy, all-powerful and irresponsible (Cornwall, 2007), who at the centre stage of women's subordination needed to be bypassed in policy interventions in order to advance the interests of women. Men's exclusion consequently amounted to an apolitical characterisation of women's subordination which as Kabeer (1995) has shown contributed greatly to the inability of these policies to correct the structural inequality responsible for the increasing poverty among women.

Gender and Development

In response to WID's theoretical inadequacies, critics argued that women's subordination should not be divorced from its serviceability to the social, political and economic structures in which they are located (Eves, 2009; Chant and Gutman, 2002; Kabeer, 1995).

Proponents of this view place women's subordination within a broader context of socially constructed patterns of relations between men and women and how these relations are shaped by the development process (Momsen, 2004). Isolating women from such structures and seeing their subordination as a consequence of errors of omission as Tinker (1990) claims may fail to address the underlying factors perpetuating and sustaining their sub-optimal livelihoods. The ensuing comments sum up the majority objectives of the theory that embraces this line of reasoning:

We wanted to develop a theory of gender which was integrated into and informed by the general analysis of the changing world economy. Our aim was to develop analytical and conceptual tools to encompass not only economic relations but also what have been called the relations of everyday life (Pearson *et al.*, 1981)

This reconceptualization of women's subordination gave recourse to power relations between men and women and how they shape opportunities available for the realization of their needs. Thus contrary to WID's apolitical characterisation and ghettoization of women's plight, advocates made power relations a central focus of their theorization. This view re-echoes Bandurage's argument when she remarked that women's subordination is simply not an aberration in an otherwise unprejudiced system but rather of a structural feature that had little regard for the needs of women. These crystallized into what later became known as Gender and Development (hereafter GAD). GAD analysis as Razavi and Miller (1995) have shown extends the debate on women's subordination beyond the realms of production to include the various relations necessary for social existence. The panacea to such structural inequalities according to Kabeer (1995) does not lie in providing planners with accurate data about the benefits of women's engagement in development but rather a restructuring of societal relations underpinning unequal allocation of resources and economic opportunities available to both men and women. Moreover, despite the perceived affluence ascribed to the male category, research shows that men and boys have not equally benefitted from development (Connell, 2005).

This notwithstanding, Chant and Gutman (2002) have shown that policy response to men's inclusion in GAD initiatives has been paltry and mostly a rhetoric. Thus owing to the widespread view that women are the disadvantaged, gender policies have over the years paid explicit attention to women's needs and priorities

with almost a near silence on the needs of men. As Connell rightly puts it, to adopt a gendered perspective in most policies therefore means to address women's interests. Of course a focus on women may not be a bad policy option but the emergence of the "men in crisis" debate suggests that a uni-dimensional focus of GAD policies at best, risks the reproduction of the failures of WID initiatives. As Cornwall (2007: 69) succinctly puts it "that which lay at the heart of the gender agenda-transforming unequal and unjust power relations-seems to have fallen by the way side". While practitioners such as Muneera Salem-Murdock (of USAID) maintains that there is no need for men's involvement, Judith Helzner, (Director of International Planned Parenthood Federation) rejects this view by emphasising that in excluding men, we stand the risk of throwing the baby out with the water (Chant and Gutman, 2002). Helzner's assertion is summed up succinctly by Chant and Gutman (2002) when they remarked that seeking to integrate women into development by excluding men fails to shake the patriarchal foundation of mainstream development theories and practice. The ensuing sections critically look at two examples of gender-based policies and their ramifications on women as a result of men's exclusion.

Omission of Men from Microfinance Schemes: Addressing Gender Subordination or Worsening It?

The Context of Microfinance and Women

In its broader context, microfinance involves the provision of credit or loan portfolio to support poorer people to go into income generating activities (Bateman and Chang, 2012). Over the last three decades, microfinance schemes have been advocated by some as an important pathway in developing informal microenterprises and self employment in order to generate income that is sufficient to lift the poor out of poverty (Balkenhol, 2007). Besides, the advancement of credit particularly to women is said to have provided the needed capital to enable them not only to expand their businesses, but in some cases offer a start-up capital to otherwise unemployed women thereby leading to the employment of these women. Even more important, by being able to access credit, it is equally supposed that women could purchase the technology needed to increase productivity in their various enterprises. The upshot of this trend is that women fundamentally become owners of productive resources and may also be competitive in their respective areas of economic activity; hence the

existence subordination that women face is subverted (Bajracharya and Amin, 2013).

It is further argued that microfinance schemes contribute to social and political empowerment of women by the building of networks and social capital especially through the training component of the schemes. In this context, empowerment is seen as promoting collective action by equipping groups to influence development and existing inequalities, as well as open up choices in life and ultimately transforming such choices into preferred outcomes (Krishna, 2003). Microcredit programmes with capacity building and a gender approach component could serve as a means to raise women's awareness about their productive role and wider gender issues.

While acknowledging the potential role that microfinance programmes may have in improving the bargaining power of women in the household and of challenging existing gender inequalities, there is a growing body of research that has also emphasised that the failure to incorporate men often weakens the empowerment potentials of the credit schemes and may instead lead to a set of diverse difficulties for women (Leach and Sitaram, 2002; Goetz and Sen Gupta, 1996; Bajracharya and Amin, 2013). Cornwall and White (2000) for instance posit that there is hardly anything called women's project and that women are always engaged in "everyday negotiation of men's gender identities at the household level, in organisations and in community, local and national politics". Indeed, women's lives are embedded in relations with men at the household level and other institutions in society, but the empowerment discourses of microfinance schemes often see them as separate entities. But does the exclusion of men from microcredit programmes lead to addressing gender inequalities and subordination?

Omission of Men Leads to Households Hostilities

To begin with, we are of the view that men's exclusion from microfinance schemes leads to in part household hostilities. For many years, the dialectic between women's engagement in microcredit schemes and domestic violence has been highly contested in gender research. According Schuler *et al.* (1996) in Bajracharya and Amin (2013), women's membership of microcredit schemes, reduces their vulnerability to domestic violence. The rationale underlying this argument is that with women's increasing access to and control over money, men become less abusive because of the fear of losing out on the loans brought home by their wives (Bajracharya and Amin, 2013). This idea is further elaborated by Koenig *et al.* (2003) who added that women's self-reliance resulting from their control over resources mitigates their vulnerability to domestic violence. Similarly, Pronyk *et al.* (2009),

found in their study of villages in the Limpopo Province of South Africa that women who received microcredit reported lower physical and sexual violence by 55% compared to women from controlled villages where the intervention was not carried out. It could therefore be argued that advancing loans to women could help mitigate their vulnerability to physical violence.

This notwithstanding, in advancing credit exclusively to women, Montgomery *et al.* (1996; Goetz and Sen Gupta, 1996) caution against the risk of contradicting existing norms and practices. This argumentation is supported by Armendariz and Roome (2008) when they argue that men's exclusion may be counterproductive as a result of the frictions generated within households. It is important to note that the nature of relations between men and women is the product of norms and rules which glorify the so-called "privileged" position of men over that of women. Any initiative (irrespective of how well intentioned it may be) which seeks to change this so-called privileged position without raising the awareness of men may not be welcomed by men especially when they are not incorporated into such interventions (Cornell, 2005). As men may feel increasingly threatened of the changing nature of gender roles and their own power, it could even lead to further exploitation of women (Goetz and Sen Gupta, 1996). Thus exclusively targeting women according to this logic may be conceived of by some men as efforts to weaken their breadwinning role. This became evident in Sigalla and Carney's (2012) study when a woman commented:

"In our tradition it is not good to have loans... So if the woman goes out and borrows, this implies that your husband is not undertaking his responsibilities. He will be despised by everyone"

Arguing independently but along the same line, Walker (2005) has shown that the unanticipated result of engaging exclusively with women has usually been their exposure to various forms of physical abuse. In a study of Grameen Bank's microcredit programme in rural Bangladesh, Rahman (1999) found that 70% of women clients reported of increasing domestic violence because of their engagement with the scheme. Thus contrary to Schuler's argument, when women's engagement in credit schemes negatively affect men's social standing, domestic violence may be triggered rather than subverted. Women's membership of microcredit schemes may therefore be Janus headed, in that while it may provide women with capital, it on the other hand may be a nursery ground for domestic violence. To pacify their aggrieved husbands, women transfer their

credit to men (Goetz and Sen Gupta, 1996), the effect of which is discussed in the ensuing argument.

Loss of Control over Loans and Household Decision Making

Another major consequence of omitting men from credit schemes is women's loss of control over loans. A basic thrust for advancing credit to women is the assumption that it enhances empowerment and self-confidence among women (Bateman, 2010). This view has been elaborated by Devika and Thampi (2007) who have shown that once economically active, women are able to make independent decisions regarding many household choices. Implicit in this argument is the view that income generating activities possess some gender empowering potentials, capable of restructuring gender relations in favour of women. Thus microfinance is believed to be a spring board to lurch women into the realms of decision making which more often than not have been the "birth right" of men. Consequently studies have shown that women clients through household financial contributions have gained an appreciable level of autonomy in major household decisions (Kabeer, 2001). For example findings from Nepal indicate that about 68% of women clients of microcredit schemes played vital roles in household decisions which previously were male dominated (Ashe and Parrot, 2002).

However participation in decision making in the household is differentiated by the social class of women. Bateman (2010) maintains that there is no such linear relationship between empowerment and women's income status. While emphasising Bateman's view, Kabeer (2001) argues that such empowerment potentials (participation in decision making) are dependent on women's social status and are more likely in female headed households. Similarly Mayoux (1999) in her renowned survey of 15 microfinance programmes in sub-Saharan Africa identified that women's empowerment in the household were contingent on social norms and customs. Similarly, in a study of Action Aid's microcredit scheme, White (1991) revealed that 50% of women who took loans handed control over these loans to their husbands and in Bangladesh. Goetz and Sen Gupta (1996) have also shown that 63% of women lost direct control over their loans. In a similar study in Bangladesh, Armendariz and Roome (2008) found that advancing loans exclusively to women had no impact on their bargaining power because women clients surrender about 40% of their investment decisions to their male partners. By implication it could be argued that men's control of these loans may prevent women from investing in productive activities hence contrary to Davika and Thampi's argument; women's ability to make independent household choices may be a fallacy.

Perhaps this may be the result of men's lack of resources and their reliance on traditional norms and rules which legitimise their ownership of productive assets. This became evident in Narayan *et al.* (2000) study in Uganda when a man succinctly asserted:

Even if a woman is given a chicken or a goat by her parents, she cannot own it. It belongs to her husband. A wife may work hard and get a chicken. If it lays eggs, they belong to the husband (138).

In such situations where women are forbidden to own "chicken eggs", credit may equally be too much an expensive treasure for them to control. In consequence just giving money to women may not be enough to restructure the gendered norms which in some societies forbid their control of productive resources. Armendariz and Roome (2008) in their study of the GTC therefore concluded that inviting men into microfinance programmes may help accelerate the process for change in social and institutional norms which underpin women's subordination.

Subsequent to their loss and control over credit, the benefits to women from loans may be limited. Reducing poverty among women by enhancing their access to productive resources is an admirable and passionate project that very few people if none can protest. After all poverty as Saeed (2013) argues, has a "woman's face" hence focusing on women exclusively may not be a bad policy option. By providing women with credit, microloans open avenues to mitigate the impact of poverty and ensure a more than suboptimal living standards for other members of the household (Amin, 2013). For example as Thomas (1990; Armendariz and Roome, 2008) has shown advancing credit to women has on average 20 times the impact of the same income in the hands of a father with respect to children's survival probabilities. Consequently in a recent study by Sigalla and Carney (2012) in Dar es Salaam, women clients were found to have better living standards evident in their ability to provide basic needs of children and other household members as a result of the success of their businesses.

Though a convincing argument, other scholars have emphasised that the benefits from microcredit depend partly on who controls the credit and how household resources are allocated (Budlender *et al.*, 2002). As argued tentatively by Kabeer (1995), gender identities have a significant impact on household allocative decisions implying that the benefits may vary depending on who controls the loan. Women as research shows, tend to spend a greater percentage of their proceeds on the well-being of household members compared to men (Budlender *et al.*, 2002). In a study in Thailand, Shultz

(1990; Armendariz and Roome, 2008) showed that non-labour income in the hands of women tend to reduce fecundity than non-labour income held by men. This implies that when women lose control over loans to men, not only are their needs likely to be underprovided but other household members especially children may suffer a similar fate compared to situations where women have total autonomy over loans. Rahman is quick to rebut by arguing that even if women lost control, they were taken care of by their husbands. Though a compelling rebuttal, Goetz and Sen Gupta (1996) survey in Bangladesh shows that 10% less of income was spent on medical expenses of women who handed control over loans to their husbands as compared to those who exercised direct control over loans. Thus while recognising the benefits that women may derive from microcredit schemes, their loss of control over loans may undermine these potential benefits.

Microfinance and Feminisation of Debt

Moreover, exclusively targeting women produces what Mayoux (2002) refers to as the feminization of debt. Following the transfer of ownership to men and the subsequent misuse of such loans, pressure is mounted on women clients to find other avenues of repaying these loans (Bateman, 2010). This became evident in Goetz and Gupta's (1996) study in Bangladesh where they showed that about 63% of women's loans are invested by men while women retained the responsibility for the repayment of such loans. As Bateman (2010) and Garikipati (2008) have shown, largely because of the fear of penalties, women engage in arduous tasks to finance repayment which endangers their health. However, advocates of group lending schemes refute this claim by asserting that women do not necessarily engage in such jobs to service debts because group members assist defaulters in servicing their debt. Despite the attractiveness of this proposition, there is no guarantee that group members aid in loan repayment (Karim, 2008). Group members as Karim has shown often adopt crude methods such as public humiliation as a means of exacting repayment. In Dar es Salaam for instance, Sigalla and Carney (2012) found that clients (women) are subjected to public humiliation by group members, an act which brings shame upon the client's family. Similarly evidence from research in Bangladesh indicate that women clients of Grameen Bank who become defaulters (inability to repay their loans) are publicly humiliated by group leaders and within the household consumption expenditure is strictly influenced by such repayment pressures (Fernando, 2006). Consequently these acts of public humiliation may cost such women

their social capital, an important asset in mitigating unforeseen contingencies.

A corollary of this is that women clients have to rely on family members, acquaintances and even other similar microcredit schemes in order to repay such loans. As rightly argued by Bateman (2010), women borrow from other microcredit schemes to service debts, thereby setting in motion the vicious cycle of debt. These multiple loans coupled with high interests rates as Fernando (2006) reveals in his study of Grameen Bank, may possess enough potency to push women into perpetual indebtedness. This concurs with the view by Mayoux (2002) when she argued that female targeting without adequate empowerment strategies shifts the burden of indebtedness onto women. Bridgers (2011) for example found that women clients' high indebtedness (resulting in part from their loss of control over loans) played a major role in the 2010 Andhra Pradesh microfinance crisis which as Lee and David (2010) have shown led to about 14,364 microfinance related suicide cases in 2010.

Furthermore, exclusively targeting women conceals the plight of underprivileged men. As Connell (2005) observes, most studies on gender inequality irrespective of the location, religious and ethnic characteristics of the study population conceptualise men as a homogenous group, with better and unrivalled access to resources. Women on the other hand, are categorised as having poor access to resources and usually the poorest among the poor (Connell, 2005). This widely held view is vividly illustrated by the 2003 Global Monitoring Report which concluded that "In no society do women yet enjoy the same opportunity as men". Concurring, World Bank estimates reveal that of the 1.29 billion people in absolute poverty, 70% are women (Saeed, 2013). Even when they may be employed, gender discrimination keeps the wages of women lower compared to that of men (Connell, 2005). In India for example, poor women receive lower incomes than men for the same work done as a result of entrenched wage discrimination though women bear a larger burden of providing for their households (Narayan *et al.*, 2000). Moreover as Cheston (2006) has argued, women are underserved by the financial market, a condition which has a negative effect on their ability to engage in income generating activities. Implicit in Cheston's assertion is the romanticised view that men are better served by financial institutions thereby experience little financial constraints compared to women. Consequently, if poverty is to be conceptualised as the denial of access to productive assets, women, it could be argued have been deprived the opportunity to produce their way out of poverty. Given these considerations, microfinance advocates may be justified in their exclusive focus on women.

Contrariwise, empirical evidence shows that a large number of men are equally exempted from the affluence and dominance ascribed to the “male category” (Connell, 2005; Brau and Woller, 2004; Chant and Gutman, 2002). Categorising all men as affluent with access to productive resources as Connell (2005) argues, conceals much more than it reveals about trends in gender inequality. Men share the benefits associated with the male category unequally and therefore access to opportunities may be limited not only for women but also for marginalised groups of men (Flood, 2007). This evidence suggests that focusing only on women may leave the needs of such unprivileged class of men unattended to. The ensuing comment by World Bank Economist, Vijayendra Rao pays tribute to this argument: “In a programme [microcredit] I was involved in..., men would ask why isn’t there anything for me? Why is there only help available for the woman?” (Chant and Gutman, 2002). It must be noted that men’s frustration resulting from their limited access to credit may have negative impacts on their relations with women and children. This view is supported by Goetz and Sen Gupta (1996), who argues that gendered conflicts are aggravated in situations of acute competition for resources. Considering the impact of their neglect on household relations, advancing loans to such men may help reduce their pauperisation and domestic violence against women and children.

Overall, the forgoing discussions suggest that though advancing credit exclusively to women may yield some positive outcomes such as offering them the opportunity to go into income generating activities, contribute to family welfare and raising their bargaining power in the household, these may be heavily undermined by unexpected negative effects resulting mainly from men’s reaction which is triggered by men’s exclusion from the schemes. These include women’s lack of control over loan, gender violence and humiliation of women clients (defaulters) in public meetings of group members among others. Such unexpected outcomes are what Armendariz and Roome (2008) refer to as the “disempowering effects of microfinance”. Moreover, omitting men does not also show that men have benefitted either. The next section of the paper turns attention to discuss in more detail the implications of men’s omission from HIV/AIDS Programmes.

Omission of Men from HIV/AIDS Programmes: Implications for Women

Women’s Vulnerability is Increased by Various Sociocultural Factors

Epidemiologically, research has shown that women are more susceptible to HIV/AIDS infection than men

(Turmen, 2003). This is the effect women having a larger area of mucous membrane exposed during sexual intercourse and their exposure to large quantity of infectious liquid (Gender and Health, 2003). For young women especially, Turmen (2003) shows that due in part to their immature genital tracts, the risk of infection is usually very high. Consequently, a 1998 study in Kisumu, Kenya revealed that infection rates among young women was 23% whereas the corresponding rate for young men of the same age was 3.5% (Gender and Health, 2003). Considering their reproductive role, targeting women may help reduce mother-to-child infection rates and may constitute an important step in reducing overall HIV/AIDS incidence. This has been a major theme in various individual level strategies that have been designed over the past two decades to halt the spread of the virus including Tanzania’s VCT and Uganda’s ABC programmes. The reduction of HIV prevalence in Uganda from the 1990 figure of 15 to 6% in 2005 for example, is documented to have resulted from the ABC approach which focused exclusively on women and girls; preaching the virtues of abstinence faithfulness and safe sex.

This notwithstanding, Simoni (2007) study has challenged the effectiveness of Uganda’s ABC approach. Recent studies have shown that gender norms may increase the susceptibility of women to infections (Gender and Health, 2003). This concurs with Rao Gupta (2000) assertion that gender is an important factor in the transmission and treatment of HIV/AIDS. As evidenced in a UNAIDS report based on a research carried out in seven countries, “masculinity encourages young men to view sex as a form of conquest” (Gender and Health, 2003). The focus on gendered transmission of AIDS suggests that the factors influencing sexual health are “more complex than individual rational decisions based on simple factual knowledge about health risks” (Campbell, 2003). Though their biological make up is an important consideration, Simoni argues that it may not be the only factor accounting for women’s vulnerability to the risk of infection in Uganda. Thus contrary to the biological debate, Simoni (2007) positions women’s vulnerability within a broader set of socio-cultural and economic factors which most often than not are to women’s disadvantage. For instance, men’s belief in their exclusive right over women’s bodies coupled with women’s lack of power and economic independence result in women’s inability to negotiate safe sex (Cornwall and White, 2000). In consequence, focusing exclusively on women may conceal these basic dynamics which play a critical role in infection rates. Women’s vulnerability under such conditions is revealed by no better assertion than

that made by a female respondent in Simoni (2007) study in Uganda:

As a woman you can never force your husband to use a condom. He may even force you into having sex when you are so weak with AIDS. Yet you cannot refuse because he is your husband.

It is therefore not surprising that despite its perceived success, Uganda's ABC approach has had a relatively little impact on infection rates in the northern part of the country where norms preclude women from negotiating safe sex (Simoni, 2007).

Moreover research shows that resistance to the use of contraceptives encountered by programmes promoting the use of condoms is gender related (Gender and Health, 2003). Estimates show that the use of female condom may reduce the risk of infection by 90% (Gender and Health, 2003) which suggest that resistance to such programmes resulting from men's apprehension of condoms for their interference in sex may have a negative effect on programmes that seek to reduce infection rates. In this way making condoms easily available through campaigns without influencing the underlying structural causes of women's subordination may present a dilemma for policy makers and development practitioners. As Campbell (2003) rightly puts it, health behaviours such as condom use are influenced not only by conscious rational individual choices but more importantly on broader contextual factors which affect the performance of such behaviours. For example it may be simplistic to assume that the inability of women in many societies to practice safe sex such as the use of condom is a function of their exercise of individual rationality. Such choices may depend on wider societal factors which usually lie outside the ambit of individual rational decision making which exclusively focus on women is likely to miss. This concurs with Rao *et al.* (2008) assertion that individual level initiatives (such as Uganda's ABC) approach cannot succeed in the long term without addressing structural problems such as gender relations. It must be emphasised that in the presence of such rigid structural problems, the potency of the gospel of abstinence, faithfulness and safe sex may crumble. The recent increase in infection rates from 120,000 in 2005 to 140,000 in 2012 (New Vision, 2013) despite the implementation of the ABC approach perhaps questions the long term effectiveness of such individual level approaches.

Sexual Violence and Risk of Infection

Increasingly, sexual violence against women has been identified to exacerbate women's exposure to

HIV/AIDS infection. Despite the media publicity it has received over the years, violence until recently has been a neglected issue in the public health discourse (Maman *et al.*, 2001). A careful study of the relationship between violence and reproductive health shows that women who have experienced sexual violence are more likely to engage in unprotected sex (Rao Gupta, 2000; Maman *et al.*, 2001). Empirical studies of women in Uganda (15-49 years) and South Africa (15-26 years) have revealed that women who had been victims of sexual violence, were 50% more likely to acquire HIV/AIDS than women who had not experienced such abuse (UNAIDS, 2013). The inability to negotiate safe sex under duress increases susceptibility to infection (Turmen, 2003; UNAIDS, 2013). Besides, Turmen (2003) argues that majority of HIV/AIDS infected women fail to disclose their serostatus because of the threat of physical abuse from their husbands. In Tanzania for example, women who access diagnosis and treatment services are physically abused and driven out of their homes and this has been a major setback in the implementation of Tanzania's VCT programme (Turmen, 2003). In consequence only 27% of HIV-positive women disclosed their results to their partners in Dares Salaam in a study conducted by O. Grinstead in June, 2000 (Maman *et al.*, 2001). Given these considerations, ignoring the role husbands play in women's decision to engage in such programmes may yield fewer results. As a result, Maman *et al.* (2001) argues, despite its benefits, HIV VCT programmes have limited effectiveness due to the low rates of disclosure. Under such conditions, free and voluntary testing programmes may be less successful in encouraging women to check their status and subsequently seek treatment.

Men at Risk?

In addition, research has shown that though women usually have been victims of the unequal power relation, men as Rao Gupta argues are equally vulnerable to the risk of infection due to such power imbalances. This assertion thus contradicts the widely held view of men always at the better end of gender inequality. To begin with, prevailing norms expect men to be knowledgeable in reproductive health issues which by extension may translate into lower rates of infection among men. However as Rao Gupta (2000) has argued, men may be at risk because such norms may prevent them from admitting their lack of knowledge in reproductive health which may increase their susceptibility to infection. In many societies, "real men" are shown to be self-reliant, less emotional and hence do not seek help in times of need (Rao Gupta, 2000). Consequently accepting men's omniscience in reproductive health issues and subsequently by-passing them in policies may be

tantamount to exposing them to the risk of infection. In the US for example, men who adhered to traditional notions of manhood as Courtenay (1998) has shown were more likely to engage in unsafe sexual practices and therefore being vulnerable to the spread of the virus.

Foreman (1999) cited in Chant and Gutman (2002) has shown that though HIV/AIDS spreads largely through heterosexual intercourse, attention should be paid to unorthodox means such as drug injection and same sex relations among men through which the virus is acquired. Men, he argues, constitute 80% of the 6-7 million injecting drug users globally hence involving them in interventions may have a positive impact in the fight against the spread of the virus. Similarly, as research has shown, 50% of all cases reported among men between 13-24 years of age in the US in 1999 involved men engaged in same sex relations (Gender and Health, 2003). In countries where such sexual orientation is highly proscribed, stigmatisation and persistent fear may influence such men to conceal their sexual behaviour which consequently deny their sexual risk (Rao Gupta, 2000). This therefore illustrates the naivety inherent in the homogenous characterisation of all men as being heterosexual. Given these considerations, focusing exclusively on women may present a great obstacle in fighting the spread of the disease among men of same sex orientation. These arguments therefore suggest that perhaps the UN was right to have adopted the theme 'Men Make a Difference' for the 2000 World's AIDS Day, a period when the spread of the virus was on an unusual ascendancy (Eves, 2009; Simoni, 2007).

As evident in this section, the gendered nature of HIV/AIDS transmission makes it less amenable to individual level policies which promote free condom distribution, abstinence and faithfulness in an attempt to reduce infection rates. Though women's biological makeup makes them vulnerable, this may be exacerbated by norms which proscribe women's ability to negotiate safe sex. The recent increase in sexual violence-related infection rates and the surge in drug injecting users (most of whom are men) suggest that men are active agents in the transmission of the virus and should therefore not be excluded from interventions.

Conclusion and Way Forward

Conclusion

Within the gender- development discourse there has been little progress in engaging men in various policies aimed at correcting women's subordination in society (Chant and Gutman, 2002). Narrowing the discussion down to microfinance and HIV/AIDS interventions, the argument presented in this paper suggests that though microfinance holds some potential for eradicating women's subordination, exclusively targeting women

may undermine these potential benefits. In using microfinance to increase women's assertiveness, the paper has revealed that domestic violence, loss of control over loans and increased debt burden on women have usually been the unexpected outcomes because these schemes, while omitting men, fail to tackle socio-cultural factors perpetuating women's suboptimal living standards. Besides, men share the privileges of male dominance unequally (Flood, 2007) hence narrowly targeting women may confine unprivileged groups of men to perpetual pauperisation which subsequently, may strain their relationship with other household members.

Regarding HIV/AIDS interventions, it is evident from the discussions that primarily targeting women may conceal the range of structural factors influencing rates of infection. The rising levels of sexual violence-related infection as well as increasing infection rates among injecting drug users justify men's inclusion in interventions. The argument presented in this paper thus challenges the narrow focus of microfinance and HIV/AIDS interventions as constituting a robust panacea to the problems faced by both women and men and which subsequently may end up reproducing existing constraints to livelihood.

Policy Suggestions

Finally, here are some policy recommendations. First there is need to systematically incorporate men into gender based interventions such as microfinance and HIV/AIDS programmes and explain the agenda behind such programmes for women. This could serve as a means to raise men's awareness and reduce their antagonistic position regarding women clients. Moreover, policy should aim for all-inclusive approaches combining the organization of socio-cultural, economic and political awareness programmes through women grassroots movements with informal training schemes, as well as designing programmes to take account of the household as a unit composed of a variety of members who will be affected by such programmes. We argue that MFIs should take as pertinent the cultural diversity of clients regarding their lending decisions and other gender based interventions. This will serve to curtail the prosecution of a one-size-fits-all strategy towards women empowerment through credit schemes. Lending decisions should therefore reflect the context dependent on socio-cultural practices in order to yield the maximum benefits for clients. It must also be emphasised that in advancing credit to some category of underserved men, we may be mitigating the negative effects of men's exclusion. This may serve to protect women from physical and sexual violence which have been a major hindrance to the success of

MFI projects. In order to allay the fears of women who apprehend men's involvement in microfinance, men should not be branded as a common enemy but as stakeholders whose participation is critical for the success of credit schemes.

Moreover, policies to halt the spread of the HIV virus should focus on the structural causes of women's subordination. Given this consideration, policies should be made an integral part of the holistic change in the structures of society that affect women's position. This therefore suggest that seeking to improve women's position should not be ghettoized by branding women empowerment as an apolitical project but should be underpinned by societal campaign which identifies power relations as essential to changing the subservient position of women.

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Author's Contributions

Thomas Yeboah: Thomas Yeboah Contributed to the conceptualization of the whole research framework and writing of the theoretical section of the paper. He also coordinated and finalized the manuscript.

Richard Serbeh: Richard Serbeh Contributed to writing the empirical section on HIV/AIDs programme and Gender relations. He also contributed to editing the final write up.

Peter Bembir: Peter Bembir Contributed to writing the empirical section on microfinance and gender relations. He also contributed to typesetting and editing the final manuscript.

Ethics

There are no foreseen ethical implications of this manuscript. The manuscript is a review and did not require ethical approval.

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