Monday, April 11, 2005  
Afternoon Session  
Discussion session following Janice Beecher’s and Anuj Jain’s comments.

David Crocker: Question for Anuj Jain – Have there been studies of people’s experiences as members of the micro-finance organizations?

Anuj Jain: Small studies have been conducted. For example, in Niger. Women created a pamphlet and distributed it to the local leadership with quotes from the Koran about gender equality. They effectively moved themselves into the local leadership after their experience in the organization. There have also been some outcomes that have been seen by some as not positive. For example, cases where women who have achieved economic security have gotten divorced.

What is the average size of the micro-finance groups? About ten to thirty people.

Jeff Coupe: Are there examples of institutions having mutated from the original micro-finance work to other areas?

Anuj Jain: Yes. For example, in Tanzania groups formed to gain access to the market on fairer terms. In another case, a group effectively negotiated a 40% increase in the price they were being paid for the maize.