

Scaling Up Microfinance



Technology to Improve Performance and Efficiency Webinar May 21, 2013

Presenter Bios

Joyce Klein assumed the role of Director of the Aspen Institute's microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination (FIELD) in January of 2012, after serving as a consultant to the program for more than fifteen years. Joyce has more than 20 years of experience in studying and supporting microenterprise and entrepreneurial development programs in the United States. As a private consultant with FIELD, Joyce's work included managing and supporting several of FIELD's signature projects, including the Asset Building through Credit pilot, the Scale Academy for Microenterprise Development, microTracker, and the Welfare-to-Work Learning Evaluation. Ms. Klein's co-authored, with Elaine Edgcomb, *Opening Opportunities, Building Ownership: Fulfilling the Promise of Microenterprise in the U.S.* (2005), an examination of the state of the U.S. microenterprise industry after its first 20 years. Other FIELD publications authored or co-authored include *The Practice of Microenterprise in the U.S.: Strategies, Costs and Effectiveness*; *Entering the Relationship: Finding and Assessing Microenterprise Training Clients*; and *Microenterprise as a Welfare to Work Strategy: Two-Year Findings*. Ms. Klein also has provided consulting assistance to the CDFI Fund and CFED (Corporation for Enterprise Development). Prior to her work as a consultant, she led CFED's microenterprise work. She holds a Master's Degree in Public Policy from the University of California at Berkeley and a B.A. in Economics from Boston College.

Luz Gomez is a Consultant with the Aspen Institute Economic Opportunities Program. She has over ten years of experience in the U.S. microenterprise field. She is author or co-author of several studies related to scale in the microenterprise field including *Dollars for Dreams: Scaling Microlending in the United States*, and *A Newly Crowded Marketplace: How For-Profit Lenders are Serving Microentrepreneurs*. Most recently, she worked with microlender ACCION USA as Senior Director of Marketing, where she identified new partnership opportunities and conducted market and product research. In 2003, she launched ACCION USA's Miami program, leading it to become the state's largest microlender. She holds an M.A. in Political Science from Columbia University and a B.A. from the University of California, Berkeley.