



Joyce Klein

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Joyce Klein is the senior director of the [Business Ownership Initiative](#), which works to expand the role of business ownership in generating economic opportunity. Ms. Klein assumed the leadership of BOI (formerly FIELD) in 2012, after working as a senior consultant since the program's inception in 1998. She is recognized as a leading expert on microlending in the US, speaking at national and regional industry conferences and being quoted in a variety of news media, including The New York Times and NPR's "Marketplace." Joyce has more than 20 years of experience studying and supporting microenterprise and entrepreneurial development programs in the US, and she has authored or co-authored numerous publications, including funder brief and strategy guides, evaluation and research reports, case studies, and policy briefs. She has also designed and managed grant programs aimed at supporting innovation in the practice of microenterprise development in the US.

Under Ms. Klein's leadership, BOI launched the [Microfinance Impact Collaborative](#) and helped to create the [Entrepreneur Backed Assets Fund](#) and the [Responsible Business Lending Coalition](#). A central focus of BOI's work includes examining the potential role of business ownership and the microenterprise field in addressing the challenges of racial inequity and the racial wealth gap.

Ms. Klein also has worked as a consultant in the microenterprise field, providing assistance to clients including the Community Development Financial Institutions Fund of the US Department of the Treasury and CFED (formerly the Corporation for Enterprise Development). Prior to her work with BOI, Ms. Klein led CFED's work in microenterprise development. She holds a master's degree in public policy from the University of California, Berkeley, and a bachelor's degree in economics from Boston College.

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