Mission: To build the effectiveness, scale and impact of business ownership as an economic opportunity strategy.

FIELD engages deeply with practitioners and funders and provides them with tools – research and evaluation, peer learning and leadership development programs – that build knowledge and practice.
BRIDGING THE DIVIDE
How Business Ownership Can Help Close the Racial Wealth Gap

Joyce A. Klein
January 2017
Barriers facing minority and women business owners

- Lack of/lower wealth (collateral)
- Lower credit scores (credit)
- Younger firms
- Smaller firms require lower loan sizes (underlying economics of origination)
- Discrimination
Research on market trends

- 2005 – Research on “supply side” of microenterprise finance
- 2012 – Research on “a newly crowded marketplace”
- 2017 - Research on the role of shared technology platforms in increasing the scale and impact of microenterprise field: as.pn/platforms
Convening nonprofit fintech leaders

Nonprofit Leaders in Financial Technology (nLIFT)
Collaboration on responsible business lending

Small Business Borrowers’ Bill of Rights