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She is also the author of The Microfinance Handbook in 1998, Transforming MFIs (with Victoria White) in 2006 and The New Microfinance Handbook in 2013. Joanna holds an MBA in International Finance from McGill University, Montreal, Canada.

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Joanna has continued to write, publishing *Transforming Microfinance* with Victoria White in 2006 and the *New Microfinance Handbook* in 2013, both published by the World Bank. She is currently writing a book on financial market systems, moving beyond microfinance to broader financial sector development. She is currently ranked the World Bank's most popular author of all-time with her three

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Joanna Ledgerwood joined the Aga Khan Foundation in 2007 and leads their Access to Finance activities from the Head Office in Geneva. Prior to moving to Geneva, Ms. Ledgerwood was based in Uganda working with NGOs transforming to deposit-taking institutions and the Philippines working with rural

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