

Contributors

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Susan Johnson has a background in economics and agricultural economics and has a Doctorate in Development Studies from the University of Bath where she is a lecturer. She started her career working in an agricultural development project in Kenya for the UK's Department for International Development, later working for the international NGO ActionAid. Since 1997, when she moved to the University of Bath, she has specialized in impact assessment, gender and research into local financial markets and microfinance. She is currently a researcher in the ESRC funded research group on Wellbeing in Developing Countries, and a lead researcher in the *Imp-Act* programme – a global three-year action-research programme that aims to improve the quality of microfinance services and their impact on poverty.

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David T. Llewellyn is the Professor of Money and Banking at Loughborough University and Chairman of the Loughborough University Banking Centre. He has formerly held positions at Unilever (Rotterdam), HM Treasury (London), University of Nottingham, and the International Monetary Fund (Washington). He has been a Public Interest Director of the Personal Investment Authority (London) and has served as a consultant to banks and regulatory agencies in several countries. His main research interests are in the analysis of financial systems, the theory and practice of bank behaviour, the causes of banking crises and the theory and practice of financial regulation. He has researched and written extensively in the area of the theory and practice of financial regulation. Recent books include *The New Economics of Banking, and Financial Regulation: Why, How and Where Now?* (with Charles Goodhart and others). In 2003/4 he was a consultant to PricewaterhouseCoopers on an EU Commission project focused on the economic impact of the proposed Basle 2 Accord. He has served as a consultant to regulatory agencies in many countries. He is President of SUERF, the European Money and Finance Forum.

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