

**Saibal Paul,
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Saibal is a Packard Foundation fellow and doctorate in social finance. He has more than two decades of working experience in India and Africa. His expertise is in policy research and advocacy, product development and capacity building of the microfinance sector. As Associate Director of Sa-Dhan, he leads the team of Policy, Member Engagement & Industry Building. He works very closely with regulators, ministries, lenders, and resource agencies. Along with other activities, Saibal builds up larger associations with different think tanks working across globe, to strengthen the microfinance sector of India. He teaches in Universities and contributes articles related to development finance in journals and news papers. He is also trained in Harvard Business School.