



IRAQ NATIONAL MICROFINANCE SUMMIT Erbil, November 13-16, 2006

Session 1

Panel: “Iraqi Microfinance Today”

Current microfinance implementers in Iraq present overviews of their programs, areas, techniques, and lessons learned.

The panel was made up of senior management of the three largest microfinance institutions (MFIs) operating in Iraq. Participants and panelists discussed issues relating to the operations of MFIs in Iraq, including:

- Market potential and target clientele
 - Basis for determining market penetration
 - Market surveys, local knowledge
 - Target clientele – does this change by location, staffing, etc.?
 - Urban vs. rural area
 - Experience of loan officers
- Site location for head office and branches
 - Criteria for site location
 - Client service
 - Proximity to banks, other support facilities
 - Security for office and staff
 - Pressure from donors
- Selection and training of staff
 - Availability of qualified staff
 - Often difficult to find experienced people
 - Minimum qualifications
 - Training needs
 - Availability of training
 - Recommended training programs
 - Results of training on staff performance
- Lessons learned
 - Things that really worked
 - Things that should never be done
 - Reporting to donor issues

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