In our work with microfinance institutions over the last decade, the programme directors of this course Ademola Tosoye and Ommara Raza Ali, identified a number of strategic and operational issues that are inhibiting the growth of microfinance institutions.

They commented:

- **Ademola Tosoye** - I have come across a number of institutions that have entirely forgot the importance of doing the basic things to stimulate performance. I see cases of mission drifts, defective strategies, poor communication, lack of strategic direction, poor corporate governance and the inability of directors to challenge senior managers on the importance of innovation.

- **Ommara Raza Ali** - Likewise, I have also come across poor financial management systems, poor product development. Outdated management systems, mis-match in assets and liability, mission drift, lack of strategic oversight at board levels, poor risk management, inefficient financial systems and senior leaders not focusing on key priorities etc.

These are therefore some of the challenges that practitioners would need to address in order to build well-functioning financial systems that are able to serve those that are at the bottom of the economic pyramid in a world that is evolving and changing.

Ademola and Ommara both agree that microfinance institutions can do better in a number of areas.
DIRECTORS OF BOARD AND TOP MANAGERS OF MICROFINANCE INSTITUTIONS

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