Disaster Risk Financing and Microfinance Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Disaster Risk Financing and Microfinance has become a critical pillar in strengthening resilience for vulnerable communities, microenterprises, and financial systems exposed to climate shocks, natural hazards, and economic disruptions. As climate-related disasters intensify, both governments and financial institutions increasingly require structured, data-driven, and innovative risk financing strategies to safeguard livelihoods, protect assets, and sustain economic continuity. Disaster Risk Financing and Microfinance Training Course provides strong technical foundations on risk modelling, contingency planning, index-based insurance, liquidity buffers, credit resilience instruments, and community-based risk transfer mechanisms.

The program integrates global best practices with practical tools used in microfinance operations, enabling participants to design, assess, and deploy disaster risk financing mechanisms tailored to low-income populations. Through applied learning, analytical frameworks, and real-world case studies, participants develop the competence to strengthen microfinance institution stability, improve portfolio resilience, and enhance rapid recovery support for households and micro-businesses affected by disasters. The course emphasizes sustainability, financial inclusion, impact measurement, and evidence-based decision-making.

Programme Curriculum

Disaster Risk Financing and Microfinance Training Course

Introduction

Disaster Risk Financing and Microfinance has become a critical pillar in strengthening resilience for vulnerable communities, microenterprises, and financial systems exposed to climate shocks, natural hazards, and economic disruptions. As climate-related disasters intensify, both governments and financial institutions

increasingly require structured, data-driven, and innovative risk financing strategies to safeguard livelihoods, protect assets, and sustain economic continuity. Disaster Risk Financing and Microfinance Training Course provides strong technical foundations on risk modelling, contingency planning, index-based insurance, liquidity buffers, credit resilience instruments, and community-based risk transfer mechanisms.

The program integrates global best practices with practical tools used in microfinance operations, enabling participants to design, assess, and deploy disaster risk financing mechanisms tailored to low-income populations. Through applied learning, analytical frameworks, and real-world case studies, participants develop the competence to strengthen microfinance institution stability, improve portfolio resilience, and enhance rapid recovery support for households and micro-businesses affected by disasters. The course emphasizes sustainability, financial inclusion, impact measurement, and evidence-based decision-making.

Course Objectives

1. Understand core principles of disaster risk financing within microfinance ecosystems.
2. Apply trending climate-risk assessment tools to evaluate vulnerability and exposure.
3. Design innovative microfinance products supporting disaster resilience.
4. Develop risk transfer mechanisms including index-based insurance and guarantee schemes.
5. Strengthen portfolio risk management using predictive modelling techniques.
6. Integrate liquidity buffers and shock-responsive financing strategies.
7. Apply disaster-responsive credit restructuring and portfolio stabilization methods.
8. Use digital finance tools to scale shock-responsive microfinance solutions.
9. Implement disaster contingency planning within MFIs and community-based institutions.
10. Evaluate the financial sustainability of disaster risk financing instruments.
11. Incorporate ESG and climate-risk metrics into microfinance operations.
12. Strengthen partnership frameworks among MFIs, governments, and donors.
13. Build long-term disaster resilience strategies grounded in inclusive finance.

Organizational Benefits

- Improved client resilience through inclusive risk financing solutions
- Stronger portfolio stability during climate and economic shocks
- Enhanced institutional risk management frameworks
- Increased access to donor and government resilience funding
- Strengthened operational sustainability and business continuity
- Better compliance with global climate-finance standards
- Enhanced capacity to design disaster-responsive financial products
- Improved impact measurement for resilience outcomes
- Reduced default risks during disaster periods
- Improved collaboration across MFI, government, and humanitarian partners

Target Audiences

- Microfinance institution managers and credit officers
- Financial inclusion and development finance specialists
- Risk management professionals and portfolio analysts
- Climate-risk and disaster-risk reduction practitioners
- Government and regulatory agency staff
- NGOs and community-based program managers
- Donor and international development program officers

- Social protection and emergency response planners

Course Duration: 10 days

Course Modules

Module 1: Foundations of Disaster Risk Financing

- Key concepts in disaster risk financing
- Types of climate and natural hazards affecting microfinance
- Role of microfinance in disaster resilience
- Disaster risk layers: retention and transfer strategies
- Global frameworks supporting disaster financing
- Case Study: Disaster financing gaps during regional floods

Module 2: Microfinance and Vulnerability Dynamics

- Household vulnerability assessment
- Impact of disasters on micro-enterprises
- Income shock patterns and credit risk implications
- Borrower segmentation for resilience financing
- Drivers of vulnerability in rural and urban communities
- Case Study: Income disruptions in coastal communities

Module 3: Risk Identification and Hazard Analysis

- Tools for hazard mapping and exposure analysis
- Climate datasets and risk indicators
- Probabilistic and deterministic risk approaches
- Integrating hazard analysis into MFI planning
- Use of technology for hazard prediction
- Case Study: Cyclone modelling impacts on loan portfolios

Module 4: Index-Based Insurance in Microfinance

- Principles of index-based insurance
- Basis risk and mitigation strategies
- Designing parametric triggers
- Integration with microcredit and savings products
- Regulatory and operational considerations
- Case Study: Drought index insurance for smallholder farmers

Module 5: Shock-Responsive Credit Products

- Emergency loans and rapid-disbursement products
- Restructuring and moratorium frameworks
- Contingency loan features
- Pricing strategies for shock-responsive products
- Ensuring responsible lending practices
- Case Study: Emergency credit post-earthquake

Module 6: Liquidity Buffers and Financial Shock Absorption

- Short-term liquidity management tools
- Risk reserves and capital adequacy considerations
- Contingent credit lines and guarantees
- Managing liquidity during disaster crises
- Internal stress-testing procedures
- Case Study: Liquidity depletion during severe drought

Module 7: Portfolio Risk Modelling

- Early warning indicators for portfolio stress
- Predictive analysis for disaster-prone clients
- Modelling default probabilities
- Stress testing under multiple hazard conditions
- Scenario analysis for MFIs
- Case Study: Portfolio deterioration modelling after floods

Module 8: Digital Tools for Disaster Financing

- Mobile money and digital payments for emergency aid
- Digital credit scoring for disaster risk
- Remote data collection for damage assessments
- Digital claims processing for parametric insurance
- GIS and digital mapping tools
- Case Study: Mobile disbursement after hurricane damage

Module 9: Community-Based Risk Financing

- Role of savings groups and cooperatives
- Community risk pooling mechanisms
- Early action financing approaches
- Integrating community structures with MFIs
- Strengthening local resilience governance
- Case Study: Community funds reducing post-disaster losses

Module 10: Business Continuity Planning for MFIs

- Operational continuity frameworks
- Branch-level preparedness measures
- Staff safety and crisis communication
- Technology continuity and backups
- Maintaining services during disaster periods
- Case Study: MFI continuity challenges during pandemics

Module 11: ESG and Climate Risk in Microfinance

- ESG principles for microfinance
- Climate-risk scoring for loan applicants
- Environmental and social impact indicators
- Risk mitigation for climate-sensitive sectors
- Integrating ESG across operations
- Case Study: ESG screening in agricultural lending

Module 12: Financial Sustainability of Disaster Financing

- Pricing resilience products sustainably
- Cost–benefit analysis of disaster instruments
- Leveraging public and private financing
- Monitoring financial performance of instruments
- Ensuring long-term viability
- Case Study: Sustainability analysis of resilience credit lines

Module 13: Partnerships and Multi-Stakeholder Coordination

- MFI–government coordination channels
- Working with insurers, donors, and NGOs
- Public–private partnership models
- Technical assistance platforms
- Coordination during emergency response
- Case Study: Collaborative financing after typhoon damage

Module 14: Data, Monitoring, and Impact Evaluation

- Data systems for tracking resilience outcomes
- Monitoring resilience product performance
- Measuring borrower coping capacity
- Evaluation frameworks for resilience programs
- Reporting standards for disaster financing
- Case Study: Impact evaluation of a drought response program

Module 15: Designing a Disaster Risk Financing Strategy

- Creating institutional disaster financing policies
- Prioritizing instruments based on risk layers
- Integration into strategic planning
- Implementation and rollout process
- Monitoring long-term institutional resilience
- Case Study: Successful rollout of a multi-instrument DRF strategy

Training Methodology

- Instructor-led presentations and conceptual briefings
- Practical simulations based on microfinance operations
- Group analysis of disaster and portfolio scenarios
- Case study reviews reflecting real community contexts
- Hands-on exercises using risk modelling tools
- Guided development of disaster financing strategies

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	04 Dec 2026	Online	$2,000
23 Nov 2026	04 Dec 2026	Physical	$3,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$9,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$12,000

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com