Microfinance for Informal Sector Entrepreneurs Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Informal sector entrepreneurs often face structural barriers that limit their access to financial services, business development support, and sustainable income opportunities. Microfinance plays a critical role in bridging these gaps by providing flexible lending models, micro-savings products, group-based financing, and tailored financial literacy strategies that empower small-scale traders, artisans, farmers, and service providers within informal economies. Microfinance for Informal Sector Entrepreneurs Training Course provides participants with a deep understanding of microfinance systems, delivery channels, risk mitigation practices, and loan structuring approaches that strengthen financial inclusion for informal entrepreneurs.

Participants will gain hands-on insights into microenterprise credit assessment, community lending methodologies, digital microfinance tools, portfolio monitoring, and customer protection standards. The training integrates real-world business case studies, client profiling exercises, and market-driven strategies to ensure participants can design and implement sustainable microfinance programs. The course equips professionals with the practical skills required to evaluate informal sector needs, enhance responsible lending, and expand economic participation through innovative microfinance models.

Programme Curriculum

Microfinance for Informal Sector Entrepreneurs Training Course

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Course Objectives

1. Understand core principles of microfinance and their application to informal sector entrepreneurs.
2. Identify emerging financial inclusion trends and digital microfinance innovations.
3. Assess creditworthiness using alternative data and non-traditional scoring methods.
4. Analyze group lending models and solidarity-based financing solutions.
5. Strengthen loan portfolio performance through data-driven monitoring tools.
6. Apply risk management strategies tailored for informal sector lending.
7. Design micro-savings and micro-insurance products for low-income clients.
8. Implement customer protection and responsible lending standards.
9. Utilize digital platforms, mobile money, and fintech solutions for microfinance outreach.
10. Improve financial literacy delivery for micro-entrepreneurs.
11. Align microfinance products with market dynamics and livelihood activities.
12. Strengthen impact measurement and reporting for microfinance programs.
13. Develop sustainable microfinance strategies that enhance financial inclusion.

Organizational Benefits

- Improved outreach and service delivery to informal sector clients
- Strengthened loan portfolio quality and repayment performance
- Enhanced risk assessment frameworks using inclusive methodologies
- Increased client retention through tailored financial products
- Better integration of digital tools and mobile platforms
- Improved operational efficiency in microfinance service delivery
- Stronger compliance with consumer protection standards
- Data-driven decision-making for product development
- Enhanced institutional sustainability and profitability
- Greater community impact and economic empowerment outcomes

Target Audiences

- Microfinance practitioners and loan officers
- Financial inclusion specialists
- Cooperative and SACCO staff
- Microenterprise development officers
- NGO and community finance program managers
- Digital finance and mobile money specialists
- SME and entrepreneurship support professionals
- Policy officers working on informal sector development

Course Duration: 5 days

Course Modules

Module 1: Introduction to Microfinance and Informal Economies

- Role of microfinance in informal sector development
- Characteristics of informal entrepreneurs and their financing needs
- Barriers to traditional banking access
- Key microfinance models used globally
- Financial inclusion strategies for underserved communities
- Case Study: Lending solutions for marketplace traders

Module 2: Credit Assessment for Informal Entrepreneurs

- Use of qualitative and alternative data in credit scoring
- Tools for business profiling and cash-flow analysis
- Techniques for evaluating business potential
- Identifying and mitigating entrepreneurial risks
- Structuring flexible repayment schedules
- Case Study: Credit assessment for a micro-retail shop

Module 3: Group Lending and Social Collateral Mechanisms

- Solidarity group formation and member selection
- Benefits and risks of group-based lending
- Leadership, cohesion, and peer monitoring roles
- Managing group training and pre-loan orientations
- Conflict management within lending groups
- Case Study: Group lending success among women entrepreneurs

Module 4: Micro-Savings and Micro-Insurance for Informal Clients

- Designing accessible savings products
- Emergency funds and business continuity planning
- Micro-insurance solutions for risk-heavy sectors
- Depositor behavior patterns and incentives
- Integration with mobile savings platforms
- Case Study: Micro-savings uptake among informal carpenters

Module 5: Digital Microfinance and Mobile Money Innovations

- Digital lending platforms and automated decision tools
- Mobile money integration for repayment and disbursement
- Digital identity and e-KYC solutions
- Enhancing customer reach using mobile channels
- Cybersecurity considerations for digital microfinance
- Case Study: Mobile-based loan disbursement for informal traders

Module 6: Microfinance Risk Management

- Common risks in informal-sector lending

- Portfolio diversification strategies
- Early warning indicators for default
- Internal control mechanisms for field operations
- Loan monitoring and delinquency management
- Case Study: Risk management improvements in a microcredit institution

Module 7: Financial Literacy and Client Empowerment

- Designing simple and practical financial education programs
- Behavioral insights for improving client decision-making
- Training methodologies for low-literacy populations
- Record-keeping and money management skills
- Business planning for micro-entrepreneurs
- Case Study: Financial literacy program for informal farmers

Module 8: Institutional Sustainability and Impact Measurement

- Cost structures and pricing of microfinance products
- Measuring social outcomes and economic impact
- Balancing profit and social mission
- Managing donor-funded microfinance programs
- Long-term sustainability planning
- Case Study: Microfinance institution scaling strategy

Training Methodology

(Training Methodology adapted from Microfinance Operations as requested)

- Instructor-led presentations supported by real-life microfinance case discussions
- Practical exercises on loan appraisal, risk rating, and client profiling
- Group activities focusing on community-based lending models
- Hands-on simulations using microfinance operational tools
- Interactive role-plays on client engagement and financial literacy delivery
- Continuous reflection, feedback sessions, and application-based assessments

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	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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

Register Online Now

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