Gender-Sensitive Product Design for Microfinance 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

Gender-sensitive product design is central to achieving inclusive financial services that intentionally address the different needs, constraints, and opportunities of women, men, and gender-diverse clients. Microfinance institutions (MFIs) that embed gender analysis into product cycles—from needs assessment and segmentation to pricing, delivery channels, client protection and impact measurement—can significantly improve outreach, repayment performance, client satisfaction, and social outcomes. Gender-Sensitive Product Design for Microfinance Training Course introduces practical frameworks for gender diagnostics, human-centred design, and inclusive product innovation, and shows how these approaches translate into higher portfolio quality, increased financial access, and measurable empowerment outcomes. Participants will examine evidence-based strategies, real-world examples, and tools that bridge gender equity and operational sustainability, enabling MFIs to design products that are both commercially viable and socially transformative.

The course provides hands-on exercises for market research, co-creation with clients, prototype testing, and monitoring & evaluation that are tailored to microfinance contexts. Participants will explore digital inclusion, behavioural insights, gender-disaggregated KPIs, and regulatory considerations while learning how to mitigate gender-related risks (e.g., over-indebtedness, exclusion from digital channels). Emphasis is placed on building institutional capacity—policies, scorecards, staff skills, and governance—that sustains gender-responsive product portfolios. By the end of the training, learners will be able to lead gender-aware product design cycles, implement targeted pilots, and scale gender-sensitive offerings across diverse microfinance markets.

Programme Curriculum

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Course Objectives

1. Understand the business case for gender-sensitive product design in MFIs, including outreach and impact.
2. Apply gender analysis frameworks to identify gendered barriers and opportunities in target markets.
3. Conduct gender-disaggregated market research and client segmentation for product ideation.
4. Use human-centred design methods to co-create and prototype gender-responsive financial products.
5. Design loan, savings, insurance, and digital solutions that address gender-specific needs.
6. Integrate behavioural insights and nudges to improve uptake and repayment among women clients.
7. Leverage alternative data and digital channels to expand access for underserved gender groups.
8. Build monitoring & evaluation frameworks with gender-disaggregated KPIs and impact metrics.
9. Apply client protection and ethical safeguards in gender-sensitive product deployment.
10. Design gender-sensitive marketing, communication, and financial literacy strategies.
11. Mainstream gender considerations into product governance, pricing and risk frameworks.
12. Develop an operational roadmap to pilot, evaluate and scale gender-responsive products.
13. Ensure compliance with gender-related regulatory requirements and donor standards.

Organizational Benefits

- Improved client outreach and higher inclusion of women and underserved gender groups
- Enhanced product-market fit and stronger portfolio performance
- Increased retention and repayment through better-aligned product features
- Strengthened institutional reputation for responsible and inclusive finance
- Better risk management through gender-aware underwriting and monitoring
- More effective use of digital channels to reach remote and marginalized clients
- Measurable social impact (women’s economic empowerment, household welfare)
- Stronger compliance with donor and regulatory gender requirements
- Enhanced staff capabilities to design and manage gender-responsive programs
- Competitive differentiation through innovative, inclusive financial products

Target Audiences

- Microfinance product managers and developers
- Credit officers and loan processing teams
- Financial inclusion and gender specialists
- MFI senior management and strategy teams
- Digital finance and fintech integration staff
- Monitoring, evaluation & learning (MEL) practitioners
- Donor program managers and social impact officers
- Consultants and trainers in microfinance product design

Course Duration: 5 days

Course Modules

Module 1: Gender Diagnostics & Market Assessment

- Identify gender roles, economic activities, and barriers in target communities
- Gather gender-disaggregated data and design rapid assessment tools
- Map client journeys and gendered access points to financial services
- Prioritise opportunities using gender impact and business viability filters
- Translate assessment findings into product opportunity statements
- Case Study: Rapid gender assessment informing a women's savings product pilot

Module 2: Client Segmentation & Personas

- Segment clients by gender, income, lifecycle stage and financial behaviour
- Build client personas to guide product features and delivery channels
- Use segmentation to tailor pricing, repayment, and support mechanisms
- Integrate household decision-making dynamics into segmentation logic
- Validate segments through field interviews and small-scale surveys
- Case Study: Persona-led redesign that increased uptake among women entrepreneurs

Module 3: Human-Centred Design for Financial Products

- Apply ideation, prototyping and iterative testing in microfinance contexts
- Co-create solutions with clients, community leaders, and frontline staff
- Use low-cost prototypes and pilot experiments to test assumptions
- Collect qualitative feedback and refine features for gender sensitivity
- Scale prototypes using learnings from pilot metrics and feedback loops
- Case Study: Co-creation workshop leading to a flexible repayment product

Module 4: Designing Gender-Sensitive Credit Products

- Define loan features (size, tenure, collateral alternatives) for gender relevance
- Incorporate flexible repayment schedules and group-based guarantees
- Use gender-disaggregated underwriting criteria and scoring adjustments
- Protect against over-indebtedness with affordability and stress-testing rules
- Embed complementary services (training, savings linkages) to support clients
- Case Study: Introduction of collateral-lite loans for women-led microenterprises

Module 5: Savings, Insurance & Ancillary Services

- Design savings mechanisms that fit women’s cash flows and household roles
- Create microinsurance products addressing gender-specific risks (health, asset loss)
- Link savings groups to formal channels for security and scalability
- Design bundled products combining savings, credit and non-financial services
- Measure uptake, retention and protection outcomes by gender
- Case Study: Successful women-focused savings group integration into an MFI

Module 6: Digital Financial Services & Inclusion

- Assess digital access gaps (devices, literacy, SIM ownership) by gender
- Design user journeys for low-literacy and low-connectivity clients
- Ensure secure and gender-protective digital onboarding processes
- Use SMS, USSD, agent networks and voice interfaces to improve access
- Monitor digital adoption, usage patterns and drop-off points by gender
- Case Study: Mobile onboarding improvements that expanded women’s access

Module 7: Marketing, Behavioural Nudges & Financial Education

- Craft gender-sensitive communication and outreach strategies
- Use behavioural nudges to improve savings habits and timely repayments
- Design financial literacy modules tailored to women’s needs and schedules
- Engage influencers and community groups to overcome cultural barriers
- Test messaging variants and channels for effectiveness across segments
- Case Study: Behavioural campaign improving timely repayments among women clients

Module 8: M&E, Scaling & Institutionalisation

- Define gender-disaggregated KPIs and impact indicators for product pilots
- Build monitoring routines and feedback loops for continuous improvement
- Plan scale-up pathways and resource needs for institutional adoption
- Embed gender responsibilities into policies, staff roles and budgets
- Document lessons, governance changes and stakeholder engagement plans
- Case Study: Scaling a gender-responsive product across regional MFI branches

Training Methodology

- Instructor-led presentations and gender theory briefings
- Hands-on group workshops and co-creation labs with real-world exercises
- Role-plays, field simulation tasks and prototype testing sessions
- Case study analysis and peer learning from proven MFI examples
- Practical templates, toolkits and data collection exercises for pilots
- Action-plan development and presentation with facilitator feedback

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.com 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
07 Sep 2026	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Physical	$1,500
05 Oct 2026	09 Oct 2026	Physical	$1,500
12 Oct 2026	16 Oct 2026	Physical	$1,500
19 Oct 2026	23 Oct 2026	Physical	$1,500
26 Oct 2026	30 Oct 2026	Physical	$1,500

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