# Group Lending Methodologies for Microfinance Training Course

Professional Development Training Course Outline

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

## Course Introduction

Group Lending Methodologies for Microfinance Training Course is designed to equip practitioners with in-depth knowledge, practical tools, and strategic insights needed to strengthen collective lending systems in microfinance institutions. As microfinance evolves, the demand for sustainable, scalable, and socially responsive group lending structures has increased globally. This course explores high-impact models such as solidarity groups, village banking, joint liability lending, community-based loan governance, group risk-sharing, and peer-monitoring mechanisms that enhance credit discipline and improve repayment performance.

The training integrates microfinance innovation, behavioral insights, digital delivery channels, and data-driven credit methodologies to support effective group formation, loan appraisal, monitoring, and recovery. Participants gain skills to implement robust group-based methodologies that reduce default rates, empower communities, improve portfolio quality, expand outreach, and foster long-term sustainability in microfinance operations.

## Programme Curriculum

**Group Lending Methodologies for Microfinance Training Course**

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**Course Objectives**

1. Understand key principles and operational frameworks of group lending.
2. Identify effective group formation, governance, and selection criteria.
3. Apply trending group lending models used globally in microfinance.
4. Strengthen credit appraisal techniques for group-based portfolios.
5. Enhance repayment and delinquency management strategies.
6. Use behavioral insights to improve group cohesion and discipline.
7. Integrate digital tools to streamline group lending processes.
8. Apply risk assessment methodologies for group lending operations.
9. Strengthen financial literacy and borrower capability within groups.
10. Improve monitoring, evaluation, and field supervision techniques.
11. Support women’s economic empowerment through group lending.
12. Apply data analytics to improve loan performance and outreach.
13. Develop sustainable group lending strategies for microfinance institutions.

**Organizational Benefits**

- Improved borrower discipline through group-based accountability
- Reduced operational costs through collective lending structures
- Enhanced loan repayment rates and portfolio quality
- Increased outreach to underserved and rural populations
- Stronger client retention and loyalty
- Expanded financial inclusion programs at lower risk
- Better credit assessment through social collateral mechanisms
- Improved monitoring and delinquency management
- Strengthened community empowerment and local leadership
- Greater institutional sustainability and growth potential

**Target Audiences**

- Microfinance loan officers and field staff
- Microfinance institution managers and directors
- Community development officers
- Cooperative and SACCO practitioners
- NGO and development program officers
- Financial inclusion specialists
- Credit analysts and portfolio managers
- Youth and women empowerment program leaders

**Course Duration:** 5 days

**Course Modules**

**Module 1: Foundations of Group Lending**

- Key principles, models, and conceptual frameworks
- Role of social collateral in microfinance operations
- Benefits and challenges of collective lending approaches
- Group dynamics and borrower behavior patterns
- Importance of group cohesion for loan sustainability
- Case Study: Successful adoption of village banking in rural communities

**Module 2: Group Formation and Governance**

- Criteria for selecting and forming successful groups
- Governance structures and leadership roles
- Meeting management and group decision-making
- Group bylaws and compliance mechanisms
- Conflict resolution strategies within lending groups
- Case Study: Strong governance improving repayment in solidarity groups

**Module 3: Credit Appraisal in Group Lending**

- Assessing group character, capacity, and repayment potential
- Use of qualitative and quantitative assessment tools
- Loan sizing and sequencing strategies
- Cash flow analysis for group-based enterprises
- Strengthening transparency in appraisal processes
- Case Study: Improved loan sizing reducing group default rates

**Module 4: Loan Disbursement and Monitoring**

- Best practices for group loan disbursement procedures
- Monitoring attendance, savings, and loan use
- Field supervision techniques for loan officers
- Early warning signals for group performance decline
- Digital tools supporting monitoring processes
- Case Study: Digital monitoring reducing non-compliance incidents

**Module 5: Repayment Management and Delinquency Control**

- Principles of repayment discipline in group lending
- Peer monitoring and collective responsibility systems
- Delinquency management and recovery procedures
- Incentive and penalty structures for late payments
- Strengthening proactive communication with borrowers
- Case Study: Peer pressure mechanisms improving timely repayment

**Module 6: Financial Literacy and Capacity Building**

- Essential financial education topics for group borrowers
- Training tools for micro-entrepreneurs and rural clients
- Enhancing budgeting, saving, and record-keeping practices
- Empowering women and youth through skills development
- Linking financial literacy to loan performance

- Case Study: Training interventions improving group financial capability

**Module 7: Technology in Group Lending**

- Digital platforms enabling group savings and lending
- Mobile money integration for repayment and disbursement
- Data-driven group credit scoring models
- Applications for attendance tracking and financial reporting
- Enhancing transparency through digital channels
- Case Study: Mobile money increasing repayment efficiency

**Module 8: Sustainability and Scaling of Group Lending**

- Building long-term institutional capacity for group lending
- Strengthening partnerships with community leaders and NGOs
- Integrating group lending into wider inclusion programs
- Managing growth while safeguarding portfolio quality
- Scaling strategies for rural and remote outreach
- Case Study: Scaling solidarity lending across multiple regions

**Training Methodology**

- Instructor-led presentations and practical demonstrations
- Group exercises and interactive learning simulations
- Real-life case study analysis and problem-solving discussions
- Field-based scenarios and role-play activities
- Hands-on practice with digital microfinance tools
- Continuous assessment and participant 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 |

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

**Register Online Now**

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