Refugee & Displaced Populations: Financial Services Access 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

Refugee and displaced populations face significant barriers when accessing financial services, including limited identification documentation, disrupted livelihoods, restricted mobility, and exclusion from formal banking systems. Strengthening financial inclusion for these populations is essential for economic resilience, social protection, humanitarian response efficiency, and long-term integration. This training provides a comprehensive understanding of inclusive finance strategies, digital financial ecosystems, risk-responsive product design, and regulatory frameworks that support high-risk and vulnerable groups. It integrates trending global approaches such as mobile money onboarding, digital IDs, microcredit access pathways, fintech partnerships, and humanitarian cash-transfer technologies.

Refugee & Displaced Populations: Financial Services Access Training Course equips participants with practical tools, operational frameworks, and field-tested models for designing, implementing, and scaling financial inclusion programs targeting refugees and displaced communities. Through evidence-based methodologies, case studies, and actionable insights, participants will learn how to build sustainable financial access systems, strengthen cross-sector coordination, drive livelihood development, and ensure compliance with financial integrity standards. The training emphasizes data-driven decision-making, inclusive product innovation, and the use of digital finance to unlock economic opportunities for displaced populations.

Programme Curriculum

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Course Objectives

1. Understand global trends in refugee and displaced population financial inclusion.
2. Apply best-practice frameworks for inclusive financial services delivery.
3. Identify regulatory considerations for onboarding high-risk and undocumented clients.
4. Utilize digital finance tools to expand secure access to financial services.
5. Strengthen risk assessment and KYC alternatives for vulnerable populations.
6. Evaluate fintech and mobile money models for humanitarian cash programming.
7. Design microfinance products tailored to refugee livelihoods and market constraints.
8. Implement data-driven targeting for inclusive financial programming.
9. Build partnerships between banks, MFIs, NGOs, and humanitarian agencies.
10. Develop operational guidelines for field-level financial access rollouts.
11. Improve monitoring systems that track outreach, usage, and financial integrity.
12. Apply global innovations in digital IDs and interoperable payment systems.
13. Formulate long-term sustainability strategies for refugee financial inclusion.

Organizational Benefits

- Strengthened capacity to deliver refugee-focused financial inclusion programs
- Enhanced operational efficiency for humanitarian cash-transfer mechanisms
- Reduced compliance risks through improved KYC and due diligence systems
- Better coordination with government, NGOs, MFIs, and private-sector actors
- Improved program design using inclusive finance best practices
- Stronger monitoring frameworks for tracking financial service impact
- Increased adoption of digital finance platforms for displaced communities
- Better resource utilization through data-driven targeting
- Enhanced institutional resilience through inclusive financial strategies
- Greater social impact through sustainable financial access solutions

Target Audiences

- Microfinance practitioners and financial service providers
- Humanitarian organizations and NGO program managers

- Government agencies supporting refugees and migrants
- Donors and development partners
- Financial inclusion specialists and consultants
- Social protection and cash-transfer program officers
- Digital finance and fintech professionals
- Community-based livelihood and resilience actors

Course Duration: 5 days

Course Modules

Module 1: Introduction to Refugee Financial Inclusion

- Global landscape of displaced populations and economic barriers
- Financial exclusion patterns and constraints faced by refugees
- Humanitarian–development nexus in financial access programs
- Role of financial institutions in crisis-affected contexts
- Policy and regulatory considerations for inclusion
- Case Study: Mobile-money access for refugee households in East Africa

Module 2: Regulatory Compliance and KYC Alternatives

- Risk-based customer due diligence approaches
- Acceptable ID substitutes and digital identification innovations
- Compliance implications for onboarding vulnerable clients
- AML/CFT considerations in refugee financial programs
- Collaboration with regulators and financial institutions
- Case Study: Humanitarian KYC protocol used in digital cash transfers

Module 3: Microfinance Models for Displaced Populations

- Group-based lending approaches in refugee settlements
- Individual lending for micro-entrepreneurs in informal markets
- Savings-led models and community-based financial groups
- Loan-cycle design for unstable and mobile communities
- Market assessment for refugee livelihoods
- Case Study: Village savings groups strengthening refugee resilience

Module 4: Digital Finance and Fintech Solutions

- Mobile banking and mobile money use among displaced clients
- Agent networks and last-mile financial access
- Fintech-humanitarian partnerships for cash assistance
- Digital wallets, payments, and remittance channels
- Technology challenges and digital literacy needs
- Case Study: Fintech-enabled payment systems in refugee camps

Module 5: Humanitarian Cash-Transfer Systems

- Cash-transfer modalities and delivery mechanisms
- Shock-responsive social protection and emergency programs
- Coordination with implementing financial service providers

- Cash-transfer risk management and verification processes
- Monitoring digital cash usage and financial integrity
- Case Study: Cash-assistance distribution through interoperable e-vouchers

Module 6: Product Design for High-Risk and Mobile Clients

- Tailoring credit, savings, and insurance products
- Pricing strategies and risk-responsive product frameworks
- Flexible repayment mechanisms for unstable income groups
- Bundling financial services with livelihoods programs
- Accessibility and client-centric product principles
- Case Study: Livelihood credit pilot for displaced female entrepreneurs

Module 7: Data-Driven Program Targeting and Monitoring

- Data collection tools for refugee financial behavior
- Key performance indicators for inclusion initiatives
- Feedback systems and user-driven program refinement
- Integrating digital systems for real-time monitoring
- Reporting requirements for donors and regulators
- Case Study: Monitoring dashboards for refugee savings program uptake

Module 8: Sustainability and Scaling of Financial Access Programs

- Long-term institutional partnerships and coordination
- Financial literacy and capability strategies
- Integration into national financial systems and policy frameworks
- Transition pathways from humanitarian to development finance
- Leveraging digital infrastructure for scale
- Case Study: Scaling digital finance solutions across multiple settlements

Training Methodology

- Practical field-based microfinance operational techniques
- Instructor-led presentations and structured discussions
- Group exercises focused on displaced-population financial scenarios
- Case study evaluation and peer learning
- Simulations on product design and risk assessment
- Monitoring and evaluation exercises using microfinance tools

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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