

# Consumer Rights in Microfinance: Regulation & Education 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

Consumer rights are fundamental to ethical and responsible microfinance operations. Ensuring that borrowers are aware of their rights, treated fairly, and protected against abuse is critical for building trust and promoting financial inclusion. Microfinance institutions (MFIs) must adopt regulatory frameworks and education programs to protect clients, enhance transparency, and support sustainable financial practices.

Consumer Rights in Microfinance: Regulation & Education Training Course equips participants with practical knowledge and strategies to implement consumer rights programs within MFIs. Through case studies, interactive exercises, and global best practices, participants will learn to integrate regulatory compliance, client education, and operational safeguards into their microfinance operations, ultimately promoting responsible lending and financial literacy.

### Programme Curriculum

#### Consumer Rights in Microfinance: Regulation & Education Training Course

##### Introduction

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lending and financial literacy.

### **Course Objectives**

- Understand the principles of consumer rights in microfinance.
- Examine regulatory frameworks and policies for consumer protection.
- Apply fair lending practices to safeguard borrowers.
- Ensure transparency and disclosure of products, fees, and terms.
- Develop financial literacy and client education programs.
- Strengthen complaint handling and dispute resolution mechanisms.
- Monitor and evaluate consumer protection compliance.
- Promote responsible lending and prevent over-indebtedness.
- Enhance staff awareness and capacity on consumer rights.
- Integrate consumer rights into agent and branch operations.
- Apply global best practices for sustainable consumer protection.
- Use data and analytics to track compliance and educational outcomes.
- Create institutional action plans for consumer rights implementation.

### **Organizational Benefits**

- Improved regulatory compliance and reduced legal risks.
- Enhanced trust and satisfaction among borrowers.
- Reduced operational risks from complaints or disputes.
- Standardized disclosure and lending practices.
- Increased financial literacy and informed borrowing.
- Strengthened staff knowledge and capacity.
- Better monitoring and reporting of consumer protection measures.
- Sustainable integration of consumer rights into operations.
- Higher client retention and engagement.
- Ethical and responsible lending culture.

### **Target Audiences**

- Microfinance institution staff
- DFS and mobile money operators

- Compliance and risk management officers
- Customer service managers
- Financial literacy trainers
- Branch and field supervisors
- Regulatory and supervisory staff
- Consumer protection consultants

**Course Duration: 5 days**

### **Course Modules**

#### **Module 1: Introduction to Consumer Rights in Microfinance**

- Principles and importance of consumer rights
- Client protection frameworks
- Roles and responsibilities of MFIs
- Financial inclusion and ethical lending
- Common consumer protection challenges
- Case Study: Consumer rights implementation in East African MFIs

#### **Module 2: Regulatory and Legal Frameworks**

- National consumer protection laws
- Regional and international guidelines
- Licensing and operational compliance
- Enforcement and penalties
- Roles of regulators and oversight bodies
- Case Study: Regulatory compliance in Southeast Asian microfinance

#### **Module 3: Transparent Product Disclosure**

- Clear communication of product terms and fees
- Loan agreements and contracts
- Avoiding hidden charges
- Client education on product features
- Standardizing disclosure procedures
- Case Study: Improving transparency in West African MFIs

#### **Module 4: Financial Literacy and Client Education**

- Designing consumer education programs
- Tools for financial literacy (workshops, leaflets, digital content)
- Targeting diverse client segments
- Promoting responsible borrowing
- Measuring educational program impact
- Case Study: Financial literacy initiatives in South Asia

#### **Module 5: Complaint Handling and Dispute Resolution**

- Standard procedures for complaints
- Escalation protocols
- Tracking and reporting customer complaints
- Feedback loops for service improvement
- Staff roles in dispute resolution
- Case Study: Effective complaint handling in East African MFIs

#### **Module 6: Responsible Lending Practices**

- Avoiding over-indebtedness
- Assessing client repayment capacity
- Loan structuring and repayment schedules
- Risk-based lending approaches
- Monitoring borrower portfolios
- Case Study: Responsible lending practices in Southeast Asia

#### **Module 7: Monitoring and Evaluation of Consumer Protection**

- Tracking compliance with regulations
- Performance metrics for consumer protection
- Audits and inspections
- Reporting and corrective action
- Using data for decision-making
- Case Study: Monitoring and evaluation in West African MFIs

#### **Module 8: Building a Sustainable Consumer Rights Framework**

- Institutional policies and SOPs
- Staff capacity development
- Integration with agent and branch operations
- Continuous improvement and innovation
- Long-term sustainability strategies
- Case Study: Sustainable consumer rights framework in a leading African MFI

### **Training Methodology**

- Interactive presentations and guided discussions
- Practical exercises and scenario simulations
- Case study analysis and group problem-solving
- Role-playing complaint handling and education sessions
- Peer learning sessions and participant presentations
- Development of institutional consumer rights action plans

### **Register as a group from 3 participants for a Discount**

Send us an email: [info@fineskilltrainingcenter.org](mailto: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**

- The participant must be conversant with English.
- Upon completion of training the participant will be issued with an Authorized Training Certificate
- Course duration is flexible and the contents can be modified to fit any number of days.
- The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.
- One-year post-training support Consultation and Coaching provided after the course.
- 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**

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| Start Date  | End Date    | Location | Price   |
|-------------|-------------|----------|---------|
| 21 Sep 2026 | 25 Sep 2026 | Online   | \$1,000 |
| 21 Sep 2026 | 25 Sep 2026 | Physical | \$1,500 |
| 21 Sep 2026 | 25 Sep 2026 | Physical | \$0     |
| 21 Sep 2026 | 25 Sep 2026 | Physical | \$0     |
| 21 Sep 2026 | 25 Sep 2026 | Physical | \$0     |
| 21 Sep 2026 | 25 Sep 2026 | Physical | \$0     |
| 21 Sep 2026 | 25 Sep 2026 | Physical | \$0     |
| 21 Sep 2026 | 25 Sep 2026 | Physical | \$0     |

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

Register Online Now

Email: [info@fineskilltrainingcenter.com](mailto:info@fineskilltrainingcenter.com) | Website: [www.fineskilltrainingcenter.com](http://www.fineskilltrainingcenter.com)