

Human-Centered Design for Low-Income Clients 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

Human-Centered Design (HCD) for Low-Income Clients equips practitioners with the essential skills, tools, and mindsets needed to design impactful solutions that respond to the needs, behaviors, and aspirations of underserved communities. As financial inclusion, digital transformation, and social innovation gain global momentum, organizations require strong competencies in empathy-driven research, co-creation, rapid prototyping, and iterative testing to create products and services that are both accessible and sustainable. Human-Centered Design for Low-Income Clients Training Course empowers participants with real-world techniques for delivering user-centered interventions that strengthen trust, increase adoption, and improve long-term outcomes for low-income populations.

Through practical exercises, case studies, and applied design-thinking frameworks, participants learn to uncover deep insights, understand lived experiences, and co-create meaningful solutions with communities. The training emphasizes innovation, usability, affordability, cultural relevance, and ethical design principles—enabling participants to build high-impact programs across financial services, social protection, healthcare, education, and livelihood support systems. By the end of the course, participants will be equipped to design solutions that reduce barriers, enhance user experience, and drive inclusive development.

Programme Curriculum

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Course Objectives

1. Understand core principles and methodologies of human-centered design.
2. Apply empathy-driven research to uncover user needs and motivations.
3. Use trending co-creation techniques to engage low-income communities.
4. Create user personas, journey maps, and problem statements.
5. Develop prototypes aligned with user behavior and real-life constraints.
6. Conduct rapid testing to validate product usability and relevance.
7. Integrate digital tools into inclusive design processes.
8. Strengthen communication and facilitation skills for community engagement.
9. Apply HCD frameworks to financial inclusion and social impact initiatives.
10. Analyze cultural, social, and economic factors affecting adoption.
11. Use data insights to strengthen design decisions and program impact.
12. Build scalable and sustainable solutions for marginalized populations.
13. Develop action-oriented strategies for implementing HCD in organizations.

Organizational Benefits

- Stronger customer-centric product development
- Improved adoption rates for programs and services
- Better understanding of low-income user behavior
- Enhanced innovation culture and creative problem-solving
- Reduced design risks through early testing and iteration
- Greater alignment between solutions and user realities
- Improved community trust and stakeholder engagement
- Increased impact of financial inclusion and social programs
- Better resource allocation based on validated insights
- Higher sustainability of development interventions

Target Audiences

- Financial inclusion practitioners
- Microfinance and community program officers
- Social innovation and design specialists
- NGO and development-sector professionals
- Public-sector and policy officers

- Digital finance and fintech innovators
- Humanitarian and social protection teams
- Researchers and user-experience analysts

Course Duration: 5 days

Course Modules

Module 1: Introduction to Human-Centered Design

- Understanding HCD concepts and frameworks
- Role of HCD in inclusive development
- Relevance of user-centered approaches for low-income clients
- Key phases of the design-thinking process
- Importance of empathy and user-driven insights
- Case Study: HCD improving access to essential services

Module 2: User Research and Deep Listening

- Conducting field interviews and contextual inquiries
- Techniques for uncovering behaviors and motivations
- Identifying pain points and opportunity areas
- Ethical data collection in low-income communities
- Translating insights into design requirements
- Case Study: User interviews transforming program design

Module 3: Problem Definition and Opportunity Mapping

- Developing user personas and segments
- Crafting clear design problem statements
- Mapping user journeys and experience flows
- Identifying systemic gaps and constraints
- Prioritizing opportunities using design tools
- Case Study: Journey mapping improving user satisfaction

Module 4: Ideation and Co-Creation Methods

- Brainstorming techniques for inclusive innovation
- Engaging users through cooperative ideation sessions
- Generating solutions aligned with user realities
- Using creativity tools to expand design possibilities
- Selecting ideas based on feasibility and impact
- Case Study: Co-creation workshop shaping new product features

Module 5: Prototyping for Low-Income Segments

- Building low-cost prototypes for early testing
- Creating digital and non-digital prototype formats
- Designing solutions that reflect cultural and economic contexts
- Iterating prototypes based on user feedback
- Reducing implementation risks through prototyping
- Case Study: Prototype testing improving product usability

Module 6: Usability Testing and Feedback Systems

- Conducting usability tests with real users
- Identifying usability gaps and barriers
- Analyzing feedback to refine design solutions
- Integrating inclusive testing strategies
- Strengthening user experience across channels
- Case Study: Usability testing guiding product redesign

Module 7: Implementation of Human-Centered Solutions

- Translating prototypes into field-ready solutions
- Building internal capacity for HCD adoption
- Developing resource and rollout strategies
- Aligning HCD with organizational goals
- Monitoring and evaluating design outcomes
- Case Study: HCD-led program scaled nationally

Module 8: Scaling and Sustaining HCD in Organizations

- Embedding HCD practices into workflows
- Strengthening cross-team collaboration
- Supporting long-term innovation cultures
- Building strategic partnerships for scale
- Designing sustainable systems for user engagement
- Case Study: Organization adopting HCD for long-term impact

Training Methodology

- Instructor-led presentations and guided discussions
- Practical design-thinking exercises and simulations
- Case study reviews based on global HCD applications
- Group work and co-creation activities
- Prototype development and feedback sessions
- Continuous assessment and experience sharing

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
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

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