Retirement Savings for Informal Sector Workers 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

The informal sector forms a significant portion of the workforce, yet workers in this sector often face challenges in planning and securing their retirement. Retirement Savings for Informal Sector Workers Training Course provides participants with comprehensive knowledge and practical skills to understand retirement planning, identify suitable savings instruments, and develop long-term financial security strategies. With a focus on financial literacy, pension schemes, micro-savings, and investment tools, this course equips informal sector workers to make informed decisions about their retirement. Participants will learn how to optimize income, manage risks, and leverage available financial services to secure a stable post-retirement life.

The course integrates practical approaches, case studies, and real-world examples to ensure that participants can directly apply the knowledge to their personal and community contexts. Emphasizing trending topics such as digital financial platforms, mobile money savings, and micro-pension schemes, this training empowers participants to navigate modern financial ecosystems effectively. By the end of the course, participants will possess actionable strategies to plan for retirement, build sustainable savings habits, and contribute meaningfully to the development of retirement solutions within the informal sector.

Programme Curriculum

Retirement Savings for Informal Sector Workers Training Course

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Course Objectives

By the end of this training, participants will be able to:

1. Understand the fundamentals of retirement planning and savings strategies.
2. Identify the unique retirement challenges faced by informal sector workers.
3. Explore digital and mobile-based savings and investment platforms.
4. Analyze micro-pension schemes and their benefits for informal workers.
5. Develop personalized retirement savings plans.
6. Apply financial literacy principles to maximize retirement income.
7. Understand risk management in retirement savings.
8. Implement strategies to increase financial resilience.
9. Leverage community-based savings groups for retirement planning.
10. Navigate government and private sector retirement support programs.
11. Evaluate tax incentives and legal frameworks for retirement savings.
12. Monitor and adjust retirement plans based on income fluctuations.
13. Promote awareness and advocacy for informal sector retirement schemes.

Organizational Benefits

- Improved employee financial security and morale.
- Reduced dependency on social welfare programs.
- Increased productivity through financial well-being.
- Enhanced reputation for social responsibility.
- Strengthened community engagement.
- Better retention of informal sector talent.
- Encouragement of a culture of savings and investment.
- Support for local economic development.
- Mitigation of future retirement-related financial risks.
- Access to data on informal sector financial behaviors for policy insights.

Target Audiences

- Informal sector workers including traders, artisans, and small-scale farmers
- Micro-entrepreneurs

- Community-based organizations
- Financial inclusion practitioners
- Microfinance institution staff
- Pension fund administrators
- Policy makers and government officials involved in social protection
- NGOs focusing on financial literacy and social development

Course Duration: 5 days

Course Modules

Module 1: Introduction to Retirement Planning

- Definition and importance of retirement planning
- Key challenges for informal sector workers
- Overview of retirement savings instruments
- The role of financial literacy
- Case Study: Successful informal sector retirement plan
- Interactive group discussion on retirement aspirations

Module 2: Understanding Retirement Challenges in the Informal Sector

- Income volatility and retirement planning
- Limited access to formal pension schemes
- Risk factors impacting retirement security
- Social and cultural factors
- Case Study: Retirement struggles of informal traders
- Solutions brainstorm activity

Module 3: Financial Literacy Essentials

- Budgeting and expense tracking
- Saving strategies and prioritization
- Debt management for informal workers
- Accessing financial education resources
- Case Study: Savings behavior in informal groups
- Practical exercise on budgeting

Module 4: Micro-Pension Schemes and Savings Plans

- Overview of micro-pension schemes
- Contribution models and benefits
- Legal frameworks and regulations

- Government incentives
- Case Study: Successful micro-pension initiative
- Group activity: Designing a personal micro-pension plan

Module 5: Digital Financial Platforms for Retirement Savings

- Mobile money and digital wallets
- Fintech solutions for informal workers
- Security and risk management
- Transaction tracking and reporting
- Case Study: Digital savings adoption in rural areas
- Hands-on demonstration of mobile savings tools

Module 6: Investment Options for Informal Sector Workers

- Low-risk investment options
- Mutual funds and government bonds
- Community-based investment initiatives
- Long-term versus short-term investments
- Case Study: Community investment success story
- Activity: Selecting suitable investment options

Module 7: Risk Management in Retirement Planning

- Types of financial risks
- Mitigation strategies
- Insurance options for informal workers
- Contingency planning
- Case Study: Overcoming retirement financial risks
- Group simulation on risk scenarios

Module 8: Advocacy and Promoting Retirement Awareness

- Raising awareness within informal communities
- Strategies for peer-to-peer education
- Engaging government and private stakeholders
- Policy recommendations
- Case Study: Community advocacy impact
- Action planning for personal advocacy initiatives

Training Methodology

- Interactive lectures with practical examples
- Case study analysis and real-world scenarios
- Group discussions and brainstorming sessions
- Hands-on exercises with digital tools
- Role-playing for decision-making simulations
- Peer-to-peer knowledge sharing and presentations

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
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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

Register Online Now

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