Training course on Designing Adapted Social Insurance for the Informal Sector

Professional Development Training Course Outline

Category	Social Protection	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Designing Adapted Social Insurance for the Informal Sector is a critical and complex challenge that addresses the vast majority of the global workforce, particularly in developing countries, who lack access to formal social security schemes. Workers in the informal economy, including smallholder farmers, street vendors, domestic workers, and gig workers, are highly vulnerable to income shocks, health crises, old age poverty, and other life contingencies without the protection of social insurance. Moving beyond traditional formal sector models, this specialized field focuses on innovating and adapting social insurance schemes to recognize the unique characteristics, diverse needs, and irregular income patterns of informal workers, thereby extending crucial coverage and fostering greater economic security and resilience. It emphasizes that achieving universal social protection requires tailored and flexible solutions for this significant segment of the labor force. Training Course on Designing Adapted Social Insurance for the Informal Sector is meticulously designed to equip with the advanced theoretical insights and intensive practical tools necessary to excel in Designing Adapted Social Insurance for the Informal Sector. We will delve into the foundational concepts of social insurance and the informal economy, master the intricacies of designing flexible contribution and benefit structures, and explore cutting-edge approaches to digital delivery, risk pooling, and financial sustainability. A significant focus will be placed on understanding legal and policy frameworks, fostering multi-stakeholder dialogue, ensuring gender-responsive and inclusive programming, and navigating the practical challenges of extending coverage in diverse informal sector contexts. By integrating interdisciplinary perspectives, analyzing real-world complex case studies, and engaging in hands-on actuarial exercises and policy simulation, attendees will develop the strategic acumen to confidently champion and implement adapted social insurance for the informal sector, fostering unparalleled inclusion, dignity, and economic security.

Programme Curriculum

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Course Objectives

Upon completion of this course, participants will be able to:

1. Analyze the fundamental concepts of **social insurance** and the **characteristics of the informal economy**.
2. Comprehend the **social protection gaps and specific needs** of informal economy workers for social insurance.
3. Master the principles and components of **designing adapted social insurance schemes** for informal workers.
4. Develop expertise in formulating **flexible contribution mechanisms and payment modalities** for irregular incomes.
5. Formulate strategies for designing **appropriate benefit structures and coverage** for different contingencies (health, old age, maternity).
6. Understand the critical role of **digital delivery, mobile technology, and financial inclusion** in reaching informal workers.
7. Implement robust approaches to **actuarial analysis and ensuring financial sustainability** of adapted schemes.
8. Explore key **policy, legal, and institutional frameworks** for extending social insurance to the informal sector.
9. Apply methodologies for ensuring **gender-responsive and inclusive approaches** in adapted social insurance design.
10. Develop strategies for fostering **multi-stakeholder dialogue and partnerships** with informal workers' and employers' organizations.

11. Analyze the **challenges and opportunities** of extending social insurance to diverse informal economy segments.
12. Design a preliminary **adapted social insurance scheme** for a specific informal sector segment.
13. Examine **global best practices and lessons learned** from successful initiatives in extending social insurance to the informal sector.

Target Audience

This course is essential for professionals working on social protection, labor markets, and public finance:

1. **Social Protection Policymakers & Program Managers:** Designing and implementing social security systems.
2. **Labor Market Specialists:** Focusing on employment, informality, and social security.
3. **Actuaries & Economists:** Specializing in social security financing and risk management.
4. **Government Officials:** From ministries of labor, social welfare, finance, and planning.
5. **Workers' Organizations & Trade Unions:** Advocating for the rights of informal workers.
6. **Employers' Associations:** Representing informal sector businesses.
7. **Development Practitioners:** From NGOs and international organizations focused on inclusive growth.
8. **Researchers & Policy Analysts:** Studying the informal economy and social protection.

Course Duration: 5 Days

Course Modules

Module 1: Foundations of Social Insurance and the Informal Economy

- Define social insurance: principles, types of benefits (pensions, health, unemployment, maternity), and financing.
- Analyze the characteristics of the informal economy and its diverse segments.
- Discuss the specific social protection gaps and needs of informal economy workers for social insurance.
- Explore the rationale for adapting traditional social insurance models for this sector.
- Overview of global trends in social insurance coverage for the informal economy.

Module 2: Principles of Designing Adapted Social Insurance Schemes

- Master the core principles for designing social insurance schemes suitable for informal workers.
- Focus on flexibility, affordability, relevance, and administrative simplicity.
- Discuss the importance of voluntary vs. mandatory participation and incentives for enrollment.
- Exploring different institutional arrangements for managing adapted schemes (e.g., public, private, hybrid).
- Case studies of adapted social insurance models from diverse countries.

Module 3: Flexible Contribution Mechanisms and Payment Modalities

- Challenges in contribution collection from informal workers due to irregular and low incomes.
- Develop innovative and flexible contribution mechanisms:
    - **Voluntary contributions:** Encouraging regular savings.
    - **Matching contributions:** Government or employer subsidies.
    - **Mobile-based payments:** Facilitating easy and frequent contributions.
    - **Staggered/seasonal payments:** Adapting to income fluctuations.
- Discuss linking contributions to other transactions (e.g., mobile phone top-ups, market fees).
- Practical exercise: designing a flexible contribution model for a specific informal sector group.

Module 4: Benefit Structures and Coverage for Informal Workers

- Designing appropriate benefit structures for different contingencies relevant to informal workers.
- Focus on health insurance: basic packages, catastrophic coverage, primary healthcare access.
- Explore old-age pensions: defined contribution models, partial benefits, portability.
- Discuss maternity benefits, disability benefits, and unemployment support adapted for informal workers.
- Analyzing the adequacy of benefits and their impact on poverty reduction and well-being.

Module 5: Digital Delivery, Mobile Technology, and Financial Inclusion

- The critical role of digital delivery platforms and mobile technology in reaching informal workers.
- Designing efficient and secure digital payment systems for contributions and benefits.
- Addressing challenges related to digital literacy, access to mobile phones, and network coverage.
- Exploring the role of financial inclusion strategies (e.g., mobile money accounts, agent networks).
- Case studies of successful digital delivery for informal sector social insurance.

Module 6: Actuarial Analysis and Financial Sustainability

- Introduction to actuarial principles for social insurance design.
- Conducting actuarial valuations to assess the financial sustainability of adapted schemes.
- Discuss risk pooling mechanisms and cross-subsidization within schemes.
- Strategies for ensuring long-term financial viability and adequacy of reserves.
- Analyzing the fiscal implications for government and the cost-effectiveness of different models.

Module 7: Policy, Legal, and Institutional Frameworks

- Identifying and analyzing national policies and legal frameworks related to the informal economy and social security.
- Discussing the importance of legal recognition of informal workers and their right to social security.
- Advocating for policy reforms that enable the extension of social insurance coverage.
- Strengthening institutional mandates and capacities for managing adapted schemes.
- Exploring the role of national social protection strategies in addressing informality.

Module 8: Multi-Stakeholder Dialogue and Partnerships

- Fostering effective dialogue and partnerships between government, workers' organizations, and employers' associations.
- Discuss the critical role of social dialogue in designing and implementing adapted social insurance.
- Building strong partnerships with civil society organizations, cooperatives, and financial service providers.
- Strategies for engaging informal workers themselves in program design and governance.
- Lessons learned from multi-stakeholder collaboration in extending social insurance.

Training Methodology

- **Interactive Workshops:** Facilitated discussions, group exercises, and problem-solving activities.
- **Case Studies:** Real-world examples to illustrate successful community-based surveillance practices.
- **Role-Playing and Simulations:** Practice engaging communities in surveillance activities.
- **Expert Presentations:** Insights from experienced public health professionals and community leaders.
- **Group Projects:** Collaborative development of community surveillance plans.

- **Action Planning:** Development of personalized action plans for implementing community-based surveillance.
- **Digital Tools and Resources:** Utilization of online platforms for collaboration and learning.
- **Peer-to-Peer Learning:** Sharing experiences and insights on community engagement.
- **Post-Training Support:** Access to online forums, mentorship, and continued learning resources.

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

- Participants must be conversant in English.
- Upon completion of training, participants will receive an Authorized Training Certificate.
- The course duration is flexible and can be modified to fit any number of days.
- Course fee includes facilitation, training materials, 2 coffee breaks, buffet lunch, and a Certificate upon successful completion.
- One-year post-training support, consultation, and coaching provided after the course.
- Payment should be made at least a week before the training commencement to Fineskill Training Center account, as indicated in the invoice, to enable better preparation.

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
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

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

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

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