Training course on on Social Insurance for Self-Employed and Micro-Entrepreneurs

Professional Development Training Course Outline

Category	Social Protection	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Social Insurance for Self-Employed and Micro-Entrepreneurs is a critical and innovative area of social protection, addressing the significant challenge of extending social security coverage to a rapidly growing segment of the global workforce. Self-employed individuals and micro-entrepreneurs, while vital for economic growth and job creation, often operate outside formal employment relationships, leaving them 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 designing and implementing tailored social insurance solutions that recognize the unique characteristics, diverse needs, and irregular income patterns of this dynamic group, thereby fostering greater economic security, resilience, and formalization. It emphasizes that achieving universal social protection requires flexible and adaptable approaches for this crucial segment of the labor force. Training Course on Social Insurance for Self-Employed and Micro-Entrepreneurs is meticulously designed to equip with the advanced theoretical insights and intensive practical tools necessary to excel in Social Insurance for Self-Employed and Micro-Entrepreneurs. We will delve into the foundational concepts of social insurance and the characteristics of self-employment, 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 contexts. By integrating cutting-edge research, analyzing real-world complex case studies, and engaging in hands-on actuarial exercises, policy simulation, and stakeholder engagement debates, attendees will develop the strategic acumen to confidently champion and implement social insurance for self-employed and micro-entrepreneurs, 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 **self-employment, micro-entrepreneurship, and their diverse characteristics**.
2. Comprehend the **vulnerabilities and social protection gaps** faced by self-employed and micro-entrepreneurs.
3. Master the principles and components of **designing adapted social insurance schemes** for this target group.
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, disability).
6. Understand the critical role of **digital delivery, mobile technology, and financial inclusion** in reaching this population.
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 self-employed.
9. Apply methodologies for ensuring **gender-responsive and inclusive approaches** in scheme design.

10. Develop strategies for fostering **multi-stakeholder dialogue and partnerships** with self-employed associations and business groups.
11. Analyze the **challenges and opportunities** of extending social insurance to diverse segments of the self-employed.
12. Design a preliminary **social insurance scheme** for self-employed or micro-entrepreneurs in a specific context.
13. Examine **global best practices and lessons learned** from successful initiatives in extending social insurance to this sector.

Target Audience

This course is essential for professionals working on social protection, labor markets, and financial inclusion:

1. **Social Protection Policymakers & Program Managers:** Designing and implementing social security systems.
2. **Labor Market Specialists:** Focusing on self-employment, entrepreneurship, and social security.
3. **Financial Inclusion Experts:** Working on digital finance and access to financial services.
4. **Actuaries & Economists:** Specializing in social security financing and risk management.
5. **Government Officials:** From ministries of labor, social welfare, finance, and planning.
6. **Self-Employed Associations & Business Groups:** Advocating for their members' social security.
7. **Development Practitioners:** From NGOs and international organizations focused on inclusive growth.
8. **Researchers & Policy Analysts:** Studying self-employment and social protection.

Course Duration: 10 Days

Course Modules

Module 1: Understanding Self-Employment and Micro-Entrepreneurship

- Define self-employment and micro-entrepreneurship: characteristics, motivations, and diverse segments (e.g., informal traders, artisans, gig workers).
- Analyze the economic contribution of self-employed and micro-entrepreneurs to national economies.
- Discuss the unique vulnerabilities faced by this group: income volatility, lack of formal contracts, limited access to finance.
- Explore the continuum from informal to formal self-employment.
- Overview of global and regional trends in self-employment.

Module 2: Social Protection Gaps and the Imperative for Inclusion

- Identify the major social protection gaps for self-employed and micro-entrepreneurs (e.g., lack of health insurance, pensions, unemployment benefits, work injury coverage).
- Discuss the consequences of these gaps for poverty, inequality, and resilience.
- Comprehend the strategic importance of extending social insurance coverage to this sector.
- Analyze the benefits for individuals, businesses, and national economies (e.g., increased productivity, formalization incentives).
- Introduce international labor standards relevant to social protection for the self-employed.

Module 3: Principles of Designing Adapted Social Insurance Schemes

- Master the core principles for designing social insurance schemes suitable for self-employed and micro-entrepreneurs.
- 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, mutuals).
- Case studies of adapted social insurance models from diverse countries.

Module 4: Flexible Contribution Mechanisms and Payment Modalities

- Challenges in contribution collection from self-employed due to irregular and unpredictable incomes.
- Develop innovative and flexible contribution mechanisms:
    - **Voluntary contributions:** Encouraging regular savings and top-ups.
    - **Matched contributions:** Government or third-party subsidies (e.g., local government, associations).
    - **Mobile-based payments:** Facilitating easy, frequent, and small contributions.
    - **Staggered/seasonal payments:** Adapting to income fluctuations.
    - **Linking contributions to business registrations or licenses.**
- Practical exercise: designing a flexible contribution model for a specific group of micro-entrepreneurs.

Module 5: Benefit Structures and Coverage for Self-Employed

- Designing appropriate benefit structures for different contingencies relevant to self-employed and micro-entrepreneurs.
- 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 work injury coverage adapted for this group.
- Analyzing the adequacy of benefits and their impact on poverty reduction and well-being.

Module 6: Digital Delivery, Mobile Technology, and Financial Inclusion

- The critical role of digital delivery platforms and mobile technology in reaching self-employed.
- Designing efficient and secure digital payment systems for contributions and benefits.
- Addressing challenges related to digital literacy, access to technology, and financial inclusion for this population.
- Leveraging mobile technology for information dissemination, grievance redress, and financial education.
- Case studies of successful digital delivery for social insurance for self-employed.

Module 7: Actuarial Analysis and Financial Sustainability

- Introduction to actuarial principles for social insurance design for self-employed.
- 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 8: Policy, Legal, and Institutional Frameworks

- Identifying and analyzing national policies and legal frameworks related to self-employment, micro-enterprises, and social security.
- Discussing the importance of legal recognition of self-employed 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 self-employment.

Module 9: Multi-Stakeholder Dialogue and Partnerships

- Fostering effective dialogue and partnerships between government, self-employed associations, micro-enterprise federations, and financial service providers.
- Discuss the critical role of social dialogue in designing and implementing inclusive social insurance.
- Building strong partnerships with civil society organizations, cooperatives, and community groups.
- Strategies for engaging self-employed and micro-entrepreneurs themselves in program design and governance.
- Lessons learned from multi-stakeholder collaboration in extending social insurance.

Module 10: Gender-Responsive and Inclusive Approaches

- Analyzing the specific gendered vulnerabilities and needs of women self-employed and micro-entrepreneurs.
- Designing gender-responsive social insurance programs that address these disparities (e.g., maternity benefits, care credits).
- Ensuring inclusive access for youth, persons with disabilities, and other marginalized groups in self-employment.
- Discuss the role of social insurance in promoting women's economic empowerment and reducing unpaid care burden.
- Strategies for addressing discrimination and promoting equitable outcomes for all self-employed.

Module 11: Formalization and Transition to Formal Economy

- Discuss the role of social insurance as an incentive for formalization of self-employed and micro-enterprises.
- Exploring pathways and mechanisms to facilitate the transition from informal to formal social insurance coverage.
- Analyzing the benefits of formalization for both individuals and the broader economy.
- Strategies for simplifying administrative processes and reducing compliance costs for formalization.
- Case studies of successful formalization initiatives linked to social insurance.

Module 12: Monitoring, Evaluation, Learning, and Future Trends

- Designing robust M&E frameworks for social insurance programs targeting the self-employed.
- Developing indicators to track coverage, impact on livelihoods, and progress towards formalization.
- Strategies for collecting data from diverse and often hard-to-reach self-employed populations.
- Using participatory M&E approaches to ensure the voices of self-employed are heard.
- Exploring emerging trends: gig economy, platform work, universal social protection, and their implications for 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:**

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	04 Dec 2026	Online	$2,000
23 Nov 2026	04 Dec 2026	Physical	$3,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$9,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$12,000

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