



# Social Security for Women Entrepreneurs in the Digital Economy

## G20 Entrepreneurship Roundtable 2021

ILO Office for China and Mongolia

## Summary

### Introduction

#### Women entrepreneurship and social security

- ▶ Inadequate social security for women, entrepreneurs and workers in digital economy
- ▶ Trends in social security reform and gender equality

#### Adapting social security for women in digital economy

- ▶ Work family balance and health related benefits
- ▶ Pensions, long term care, invalidity and survival benefits
- ▶ Unemployment protection and employment policies and administration of social security

### Conclusion



## Introduction

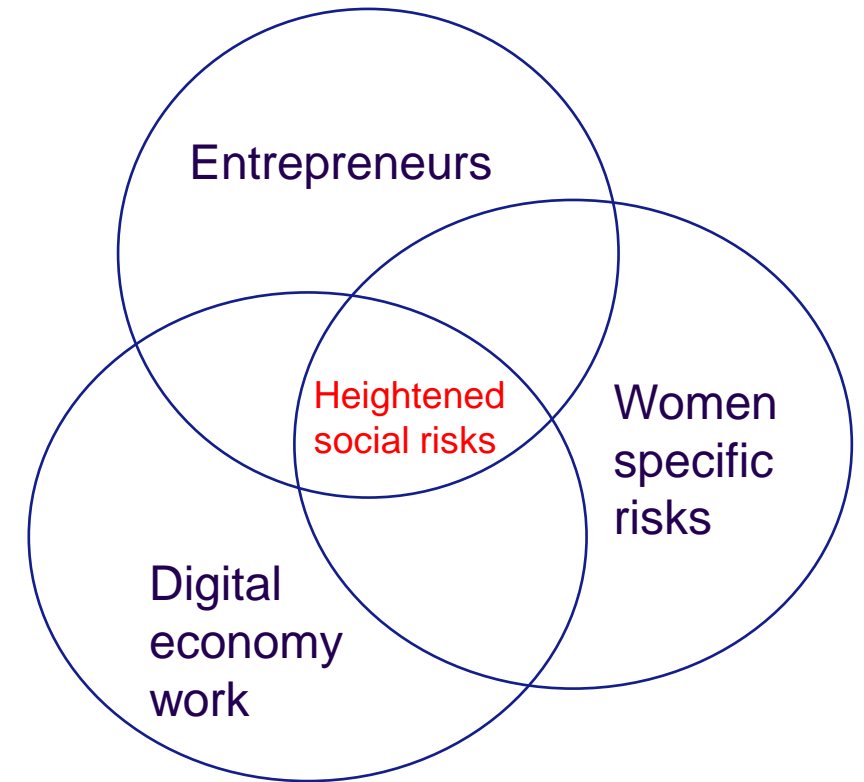
- ▶ Women often need to choose between working or taking care of children, disabled relatives and elderly parents
- ▶ Exits from the labour market affect women's employment opportunities and their financial security in the short and long run
- ▶ Disadvantages are compounded in case of diverse forms of work
- ▶ Adapted social security can enhance the opportunities for women entrepreneurs to contribute to the digital economy



## ► Women entrepreneurship and social security (1/2)

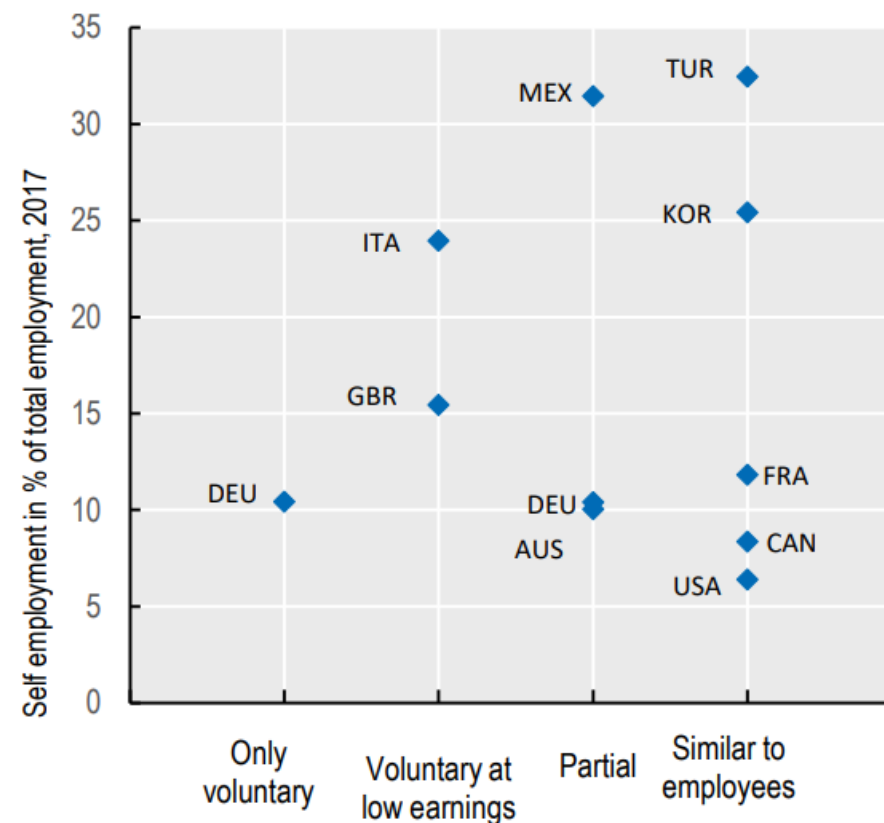
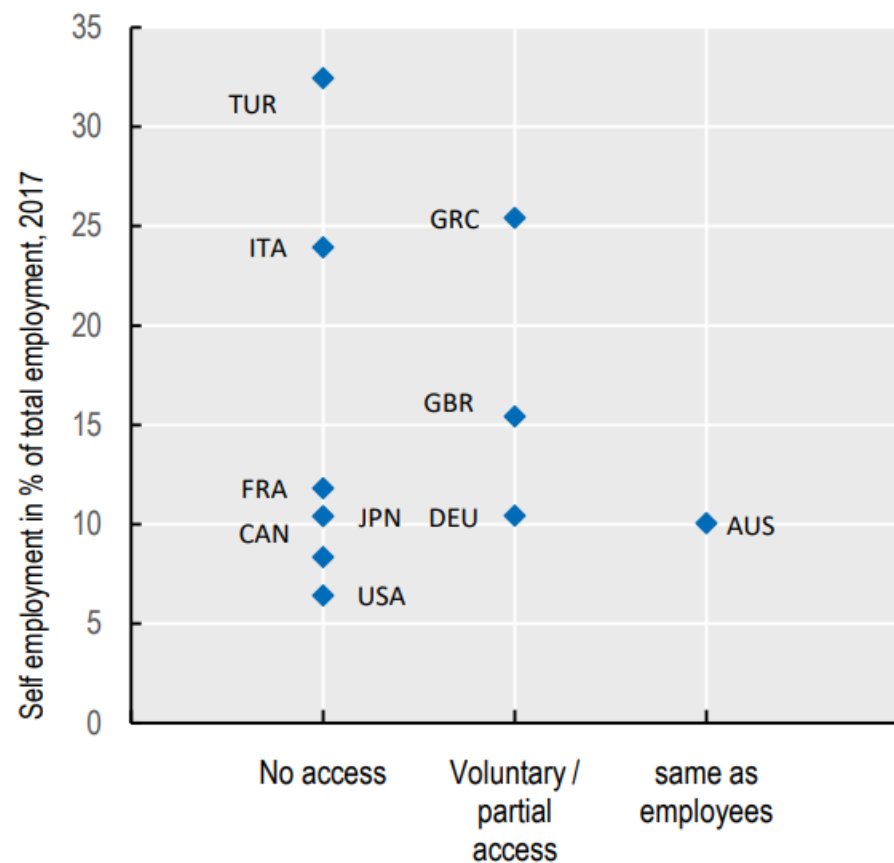
### Inadequate social security of women entrepreneurs

- Inadequate social security adds to the financial uncertainty of entrepreneurial success
- Self-employed are the most affected group by gaps in formal coverage
- Social security systems often ignore reproductive and social rights of women
- Some digital economy work can be unfriendly to women





## Example: Unemployment and old age pensions



## ► Women entrepreneurship and social security (2/3)

### Negative trends

- Strict contribution requirements sometimes as part of austerity measures
- Cutbacks to benefits, such as maternity benefits and survivors' benefits
- Weight of occupational and private pensions compared to public pensions

## ▶ International social security standards

- ▶ The Workers with Family Responsibilities Convention (156) and Recommendation (165)
- ▶ The Social Protection Floors Recommendation (202)
- ▶ The Social Security (Minimum Standards) Convention (102)
- ▶ The Domestic Workers Convention (No. 189)
- ▶ The Maternity Benefits Convention (C183)

## ► Adapting social security for women in digital economy (1/3)

- Parental leave, family and child benefits
- Health care, sickness and disability benefits
- Employment injury





## ► Adapting social security for women in digital economy (2/3)

- Pensions
- Long term care
- Invalidity
- Survival benefits



## ► Adapting social security for women in digital economy (3/3)

- Unemployment protection
- Active Labour market policies
- Administration and Financing



## ➤ **Conclusion:** converting opportunities into reality.

- Hidden economic value of women digital entrepreneurship
- Design social security inclusive of social and reproductive rights of women
- Ensure equitable access for all forms of work a
- Promote high road decent employment strategies

