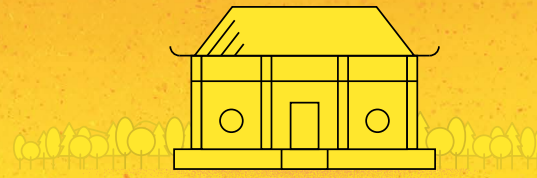


Social protection and working age benefits



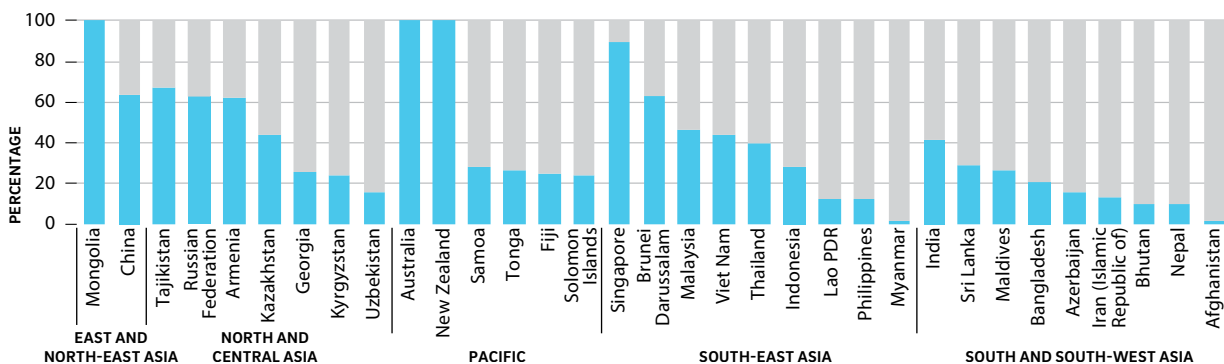
Social protection should protect people of working age when their ability to earn a living is curtailed by parenthood, unemployment, injury, sickness or disability.

Maternity and parental benefits: an essential security

The birth of a child is a precarious time for most families. Maternity benefits enable women to stop working at the end of a pregnancy and avoid a premature return to work. Maternity, paternity and parental leave underpin gender equality by supporting a shared responsibility for children, a prerequisite for women to remain in paid work.

In Asia and the Pacific, only nine countries in the region extend cash benefits to the majority of women. In other countries, when they exist, benefits are mainly provided through contributory schemes or employer liability arrangements to workers in formal employment. Employer liability schemes places the full cost and responsibility on employers, which may disincentivize employers to hire women of childbearing age. The average duration of existing maternity benefits is also relatively short from an international perspective. In the very few countries where parental benefits exist, they are generally inadequate.

FIGURE 1 Percentage of women giving birth and receiving maternity cash benefits, by country, latest available year

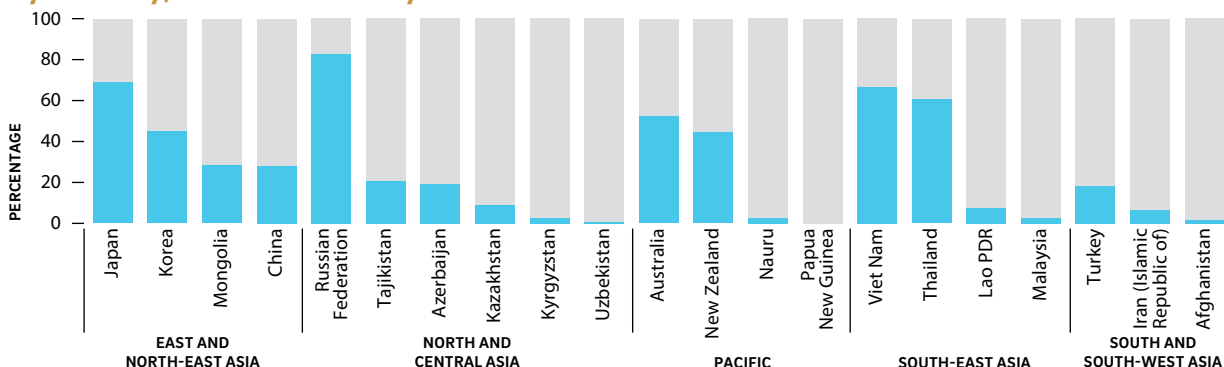


Source: International Labour Organization, World Social Protection Database. Available at <https://www.social-protection.org/gimi/ShowTheme.action?id=10>.

Unemployment benefits: a lifeline in a crisis

In Asia and the Pacific, unemployment support is mainly offered through contributory schemes and severance pay. Unemployment insurance schemes that provide a regular benefit for a guaranteed period are the most effective, but remain the preserve of a minority. These schemes pool risks and contributions among employees and employers and can easily be linked to support reskilling. Non-contributory schemes have traditionally played a small role in unemployment support and are often targeted at poorer households, often with benefit levels so low that they do not provide meaningful income replacement.

FIGURE 2 Percentage of unemployed persons receiving unemployment cash benefits, by country, latest available year



Source: International Labour Organization, World Social Protection Database. Available at <https://www.social-protection.org/gimi/ShowTheme.action?id=10>.

Sickness benefits keep us healthy

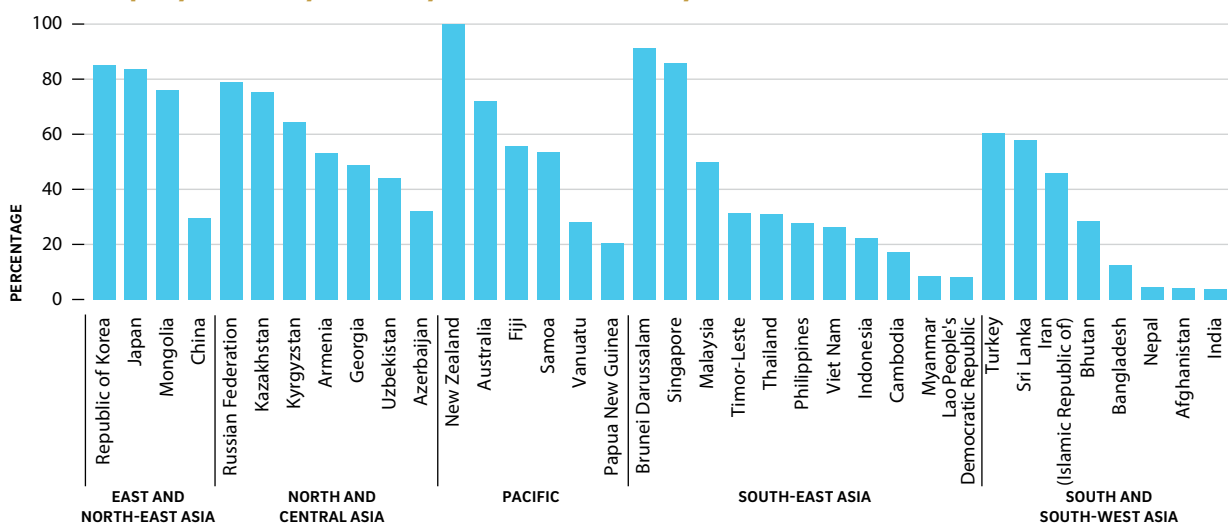
Sickness benefits provide income security to people unable to work when they are ill. They also allow people with a contagious disease to stop working temporarily and prevent the spread of diseases. Sickness benefits, as maternity benefits, are usually provided through contributory schemes, or employer liability arrangements. When benefits are part of social insurance, cash and in-kind benefits can be provided in the same package. Most employer-liability arrangements only provide benefits for a limited number of days. Social insurance typically provides benefits for up to at least six months. Only a handful of countries have non-contributory schemes.

Employment injury benefits: security for injured workers

The rapid industrialization of the Asia-Pacific region is exposing workers to new risks in the workplace, whether in manufacturing, agricultural or services sectors. Inadequate social protection means occupational diseases and injury in the workplace can have far reaching consequences for workers and their families. Effective employment injury protection schemes, complemented by occupational safety and health measures and return to work policies, mitigate these risks and provide essential income security to injured workers.

When they exist, employment injury protection schemes are contributory schemes or employer liability arrangements. The latter scheme usually provides lump-sum payments. Contributory schemes share the risk among employers and are usually designed to provide periodic cash benefits to injured workers or their families. Both schemes cover workers in formal employment. Coverage for those in informal jobs is very limited with low and inadequate benefits. Self-employed workers remain largely unprotected.

FIGURE 3 Percentage of workers covered in the event of work injury as a share of total employment, by country, latest available year



Source: International Labour Organization, World Social Protection Database. Available at <https://www.social-protection.org/gimi/ShowTheme.action?id=10>.

Disability benefits boost opportunity and reduce poverty

Persons with disabilities face major barriers to access health care, education and employment. They are more likely to be unemployed or work in the informal economy. Disability benefits guard against poverty of the person as well as the families. Benefits often cover disability related expenses, from hearing aids to modified housing. Intelligently designed, they support persons with disabilities to engage in society as equally productive and included members.

Social protection for persons with disabilities remains limited in the region, especially outside of North and Central Asia. In many countries, only a minority of persons with severe disabilities receive a cash benefit. Non-contributory schemes targeted at low-income households and conditional cash transfers tend to be poorly adapted to reality. Their reach is often thwarted by complicated disability assessment processes with benefits too low to cover additional living costs.