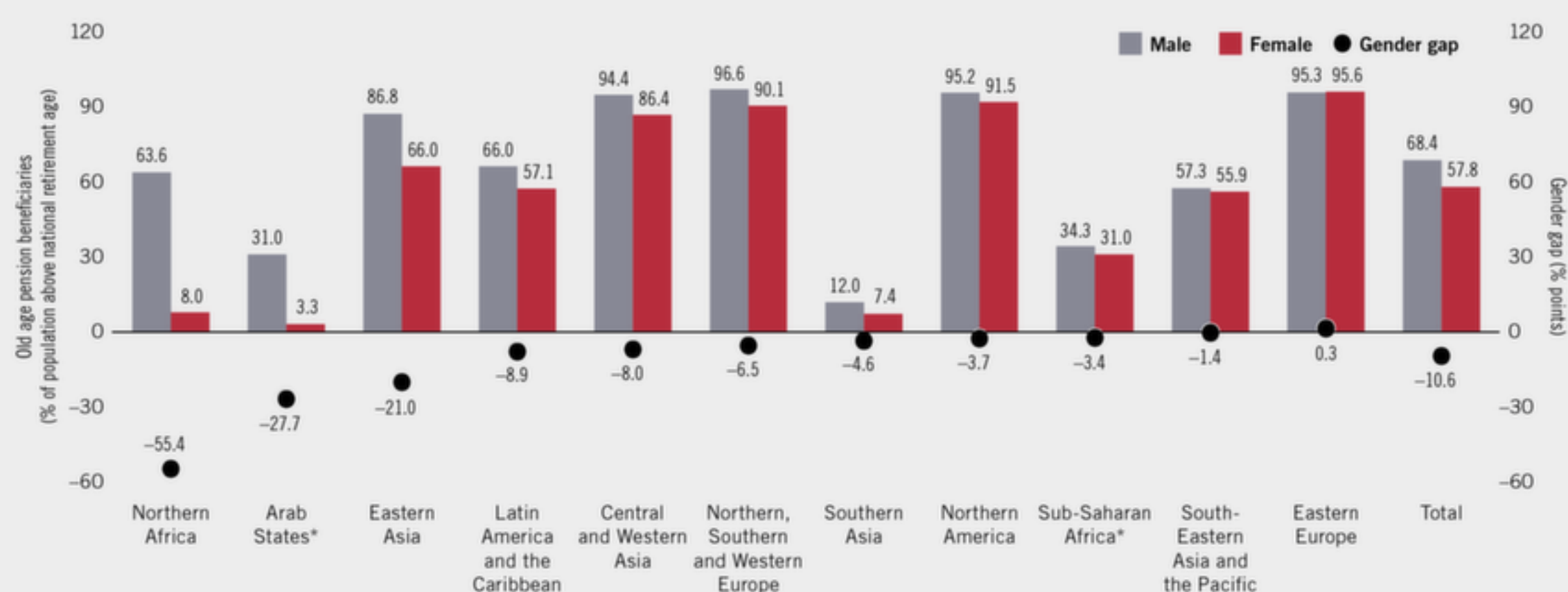


Gender inequalities at work result in gender gaps in access to social protection, in particular maternity and old-age benefits

The gender gap in employment and job quality means that women have limited access to employment-related social protection, where such schemes even exist. Lower rates of formal wage and salaried employment, together with fewer hours and fewer years in insured employment for women, have adverse consequences for seniority premiums in pay and for coverage by employment-related contributory schemes. In particular, maternity cash benefits and health care are essential if women's specific needs during their active years are to be met, as are adequate pension levels for women in old age. As a consequence of gender gaps at work, coverage (both legal and effective) by contributory compulsory social protection schemes is lower for women than for men, leaving an overall gender social protection coverage gap. Globally, the proportion of women above retirement age receiving a pension is on average 10.6 percentage points lower than that of men (figure VII). Nearly 65 per cent of people above retirement age without any regular pension are women. This means that 200 million women in old age live without any regular income from social protection (old age or survivors pension), compared to 115 million men. Low female labour participation rates, together with the limited development of non-contributory pensions, weigh significantly on women's effective pension coverage in Northern Africa, the Arab States and Southern Asia, where the proportions of older women in receipt of a pension are inferior to 10 per cent.

While virtually all countries provide some forms of maternity protection for employed women, close to 60 per cent of women workers worldwide (nearly 750 million women) do not benefit from a statutory right to maternity leave. Problems with implementation, awareness of rights, insufficient contributory capacity, discriminatory practices, informality and social exclusion mean that, across the world, only an estimated 330 million women workers (28.2 per cent) would receive either contributory or non-contributory cash benefits in the event of childbirth. The existence of large non-contributory social protection schemes can, to some extent, offset both the lower rates of women's participation in the labour market and their less favourable employment conditions where social protection coverage is concerned. Levels of non-contributory benefits tend to be modest, however, and are often not sufficient to lift mothers and their children, and also older women, above the poverty line, especially in the absence of essential health care.

Figure VII Actual gender gap in pension beneficiaries, 107 countries (latest year available)



Note: Global estimates based on 107 countries representing 83 per cent of total population above national retirement age, weighted by population above national retirement age. Data are for the latest year available, which ranges from 2008 to 2013. This indicator of coverage is measured as the proportion of the population above the statutory pensionable age receiving an old age or survivor's pension. The asterisk for the Arab States and sub-Saharan Africa regions means that these averages are not representative, as they are based on a limited number of countries (less than 50 per cent of the population above national retirement age is represented).

Source: ILO calculations based on household survey data.