## B. Coverage gaps in maternity protection

Most countries provide some maternity protection for employed women (ILO, 2014c and 2014d). Across the world, however, a large majority of female workers are still not covered because of gaps in legal coverage for certain categories of workers based on status in employment, occupation, sector and form of work (figure 24). Worldwide, close to 60 per cent of women workers (nearly 750 million women) do not benefit from a statutory right to maternity leave and 65.9 per cent from mandatory coverage by law for income replacement during their maternity leave. When the right of certain categories of workers, mainly self-employed, domestic or agricultural workers, to join a social security scheme on a voluntary basis is included, statutory coverage of maternity leave cash benefits applies to almost 56 per cent of all women in employment.

A significant proportion of women who are legally covered do not benefit from effective coverage in practice. Owing to problems with implementation, awareness of rights, insufficient contributory capacity, discriminatory practices, informality and social exclusion, just over one quarter (28.2 per cent) of employed women worldwide are effectively protected by either contributory or non-contributory cash benefits in the event of maternity; 50 per cent of those women covered are living in high-income economies. As a result, it is estimated that globally only some 330 million women workers, regardless of their employment status, would receive income support in the event of childbirth (ILO, 2014d). As panel C shows, women with permanent employment contracts are more likely to benefit from effective maternity protection. In Africa and Asia, only a minority of women in employment (fewer than 15 per cent) are effectively contributing to or are protected through maternity leave cash benefits. Close to full coverage, of more than 90 per cent of employed women, is reached only in 21 countries, largely in Europe.

## **Conclusion**

Over the recent decade, gaps in labour force participation rates have been narrowing slightly in most regions and, globally, there has been a significant decrease in women working as contributing family workers. This progress notwithstanding, however, several gaps persist and more needs to be done to address them. In particular, unemployment gender gaps remain high, especially for young women. Moreover, women remain overrepresented as contributing family workers or in other informal work arrangements, denying them access to social protection acquired through employment such as pensions, unemployment benefits or maternity protection. In addition, in most regions of the world women are more likely to be underemployed and to undertake part-time jobs and temporary contracts.

Although some improvements have been achieved, women continue to suffer from significant pay gaps, accounted for by occupational segregation and discrimination, and also by differences in paid and unpaid hours worked. In developed countries, women are particularly concentrated in less remunerated sectors, such as health and social work, education and other services. In many developing and particularly low-income economies, women are overrepresented in time and labour-intensive agricultural activities, which are often remunerated poorly if at all.

In order to address both gender employment and pay gaps, a well-designed set of policies and good practices is necessary. This will be discussed in Part Two of the present report.