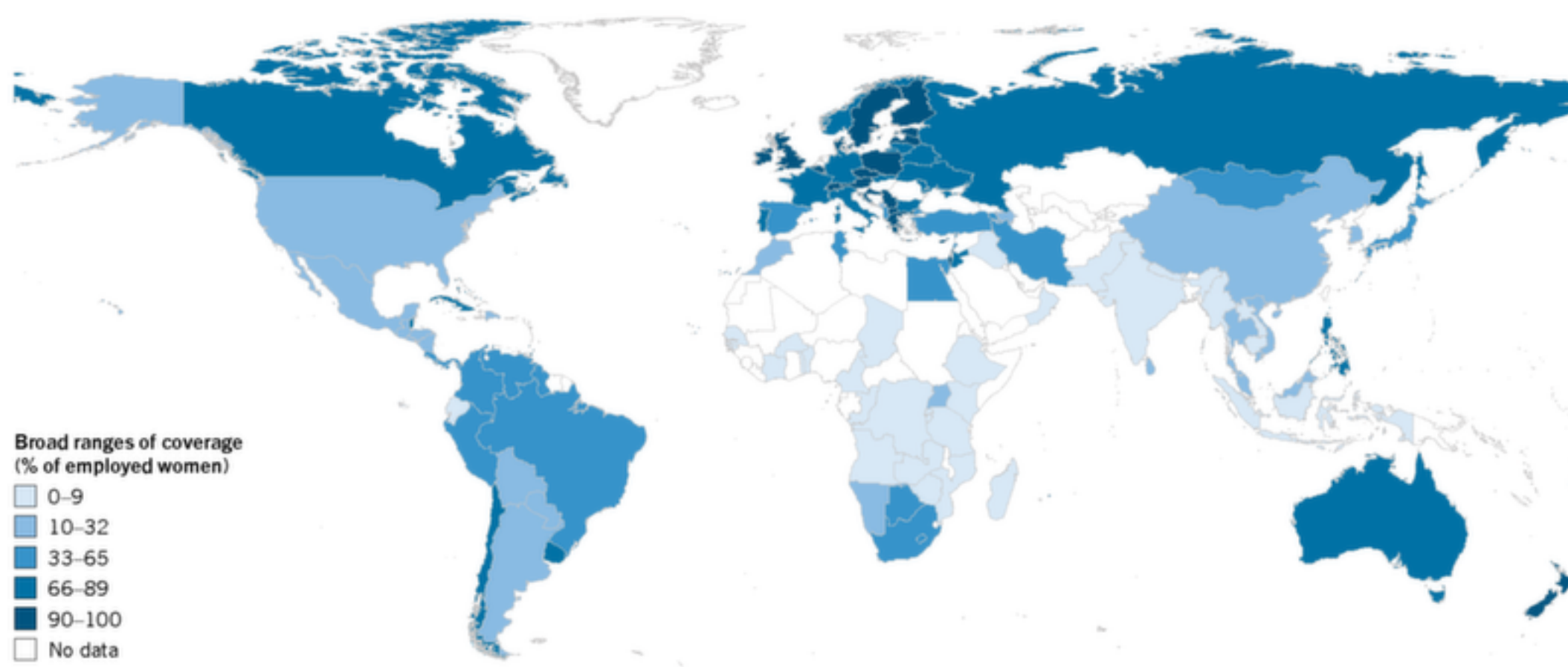


**Map 2.5 Coverage in practice – maternity leave cash benefits: Percentage of women workers contributing to a maternity cash benefits scheme or otherwise protected for income loss during maternity, 2010 (117 countries)**



Source: ILO estimates based on data from official sources.

sections, these are the regions where employer liability schemes are more prevalent, informal work is predominant and maternal and child mortality ratios are still very high. Close to full coverage, of more than 90 per cent of employed women, is reached only in 21 countries, largely in Europe.

Voluntary coverage for cash maternity benefits is not in line with ILO maternity protection conventions and, as indicated by the CEACR, it is contrary to the principle of equal treatment which requires all workers to be covered by compulsory social insurance or public funds (ILO CEACR, 2014). Nevertheless, Convention No. 102 authorizes voluntary insurance schemes to be taken into account for achieving compliance with the Convention, subject to certain conditions being fulfilled (Article 6). Although it may not guarantee the same level of protection as mandatory coverage, this system might represent a first step in national efforts towards the progressive extension of income protection during maternity for frequently excluded categories of workers. When comparing selected countries with similar rates of mandatory coverage (e.g. Australia and Japan; Cambodia and Viet Nam or Ecuador and Panama), countries with voluntary coverage schemes (Australia and Panama for self-employed workers, Viet Nam for temporary workers) display higher levels of coverage in practice (see Appendix III).

### **Workers excluded from paid maternity leave provisions**

When looking more specifically at the patterns of legal exclusion, which underpin the above gaps in coverage, it is found that in many countries specific sectors or categories of workers are explicitly excluded from, or not listed among the workers covered by the scope of, labour legislation and/or social security legislation or from the corresponding law regulating cash maternity benefits. As shown, depending on the national context, the foregoing exclusions can affect a large majority of working women, as they are over-represented in these types of work.

In the list below, in countries marked by an asterisk, the relevant group of workers is covered for maternity leave but not for cash benefits. In countries marked with a plus sign, these workers may be eligible for voluntary coverage. Frequently excluded groups include:

- domestic workers (e.g., Argentina+, Cambodia, Egypt, the Republic of Korea, Kuwait, Lebanon, Singapore, Sudan, Ukraine and Yemen);<sup>71</sup>
- members of the employer's family or women working in family undertakings (e.g., the Dominican Republic, Ecuador\*, Egypt\*, Republic of Korea, Lebanon, Nigeria, Sudan, Tunisia and Uganda);
- self-employed workers;