

# BUILDING SOCIAL PROTECTION FLOORS WITH THE ILO TOGETHER, TO CHANGE MILLIONS OF LIVES OF WORKERS AND THEIR DEPENDANTS AFFECTED BY EMPLOYMENT INJURIES



International  
Labour  
Organization

## THE OLDEST BRANCH OF SOCIAL SECURITY IN MANY COUNTRIES

Employment injury benefit schemes, providing benefits in cash and in kind in cases of work-related accidents and occupational disease, constitute the oldest branch of social security in many countries. These schemes were established to address one of the key challenges in modern workplaces. As a corollary of their responsibility to ensure working conditions that secure the occupational safety and health of their workers, employers are responsible for ensuring fair, equitable, and effective compensation of workers and access to necessary health care (covering medical and allied care services and goods, including rehabilitation) in cases of injury or occupational disease. In the event of death, this responsibility extends to providing compensation to workers' survivors to cover the loss of income suffered as a consequence of an accident or occupational disease.

## EXTENDING EFFECTIVE COVERAGE

It is estimated that employment injuries and work-related diseases cause the deaths of 6,300 workers per day around the world, the majority of these deaths occurring in low-income countries.

Currently, there are 34 developing countries that have no employment injury insurance system. Worldwide, only 33.9 per cent of the labour force is covered by employment injury laws through mandatory social insurance. If voluntary social insurance coverage and employer liability provisions are included, 39.4 per cent of the labour force is covered by law. In practice, actual access to employment injury protection is even lower, largely owing to incomplete enforcement of legislation in many countries.



Low employment injury compensation coverage rates in many low- and middle-income countries point to an urgent need to enhance working conditions with respect to occupational safety and health, as well as improving employment injury coverage for all workers, including those in the informal economy.

As more countries move from employer liability as the basis for employment injury protection to a mechanism based on social insurance, levels of protection for workers are likely to improve. However, effective coverage will increase only if the new laws are effectively enforced.

## RANA PLAZA LEGACY

The Rana Plaza catastrophe in Bangladesh in April 2013 was a wake-up call for the industry, not only in Bangladesh, but also in other countries. This accident, which took the lives of more than 1,100 workers and injured more than 2,500 others, suddenly made people realize that many workers today still do not have adequate protection in case of work injury to provide for health care, rehabilitation services, and loss of earnings.

## SUPPORTING THE DEVELOPMENT OR REFORM OF EMPLOYMENT INJURY INSURANCE SCHEMES

ILO is supporting the development or reform of employment injury insurance schemes in six countries. In Cambodia in 2008, social partners, with technical support of the ILO and the Republic of Korea, introduced an employment injury insurance (EII) scheme. To administer this scheme, Cambodia created the National Social Security Fund (NSSF). The EII scheme was part of phase I of Cambodia's strategic plan on social security. Based on the lessons learnt in the implementation of the EII scheme, NSSF is now better prepared for the implementation of a health-care scheme and a pension scheme that are parts of phases II and III of the strategic plan.



I lost one of my arms in a car accident on my way to work. The monthly allowance I currently receive from the employment injury insurance is allowing me to build up my life again and learn to live with my disability.

- *Wong Sreymom, beneficiary of Cambodia's employment injury insurance scheme*

### FROM RIGHT TO REALITY WITH YOUR SUPPORT

The ILO is recognized by partners around the world for its capacity and unique expertise at the macro level in the areas of social protection financing and the establishment of rights-based legal and institutional frameworks inspired by international social security standards.

With your support, we can accelerate making social protection floors a reality for millions of people, while simultaneously fulfilling the Sustainable Development Goals.

You can support us to:

- Initiate and support national dialogue for the establishment of EII.

US\$ 200,000 per country

- Conduct a feasibility study for the establishment of EII.

US\$ 300,000 per country

- Set up the legal framework of EII.

US\$ 300,000 per country

- Build a disability assessment tool to assess the impact of physical and psychological limitation on loss of earnings capacity in a specific country context.

US\$ 150,000

- Build capacity among employees and external parties who will be involved in the operations, including medical doctors using the disability assessment tool.

US\$ 500,000 per country

- Install the scheme's computer system in all its major areas of operations, including acquisition of related hardware.

US\$ 800,000 per country

### LISTENING TO YOUR AMBITIONS

As a donor, you receive regular reports on the progress made and have access to ongoing project activities and performance indicators.

To further discuss your objectives and the ways in which you can improve millions of lives, you can contact:



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