The working age population (15-64 years of age) represents two-thirds of the world's population. Persons in working age are in need of social protection when they face a number of contingencies that impact their capacity to secure an income, including unemployment, sickness, disability, employment injury, maternity or poverty.

The important role of social protection for the working age population was recently reinforced as one of the four lifecycle guarantees in the Social Protection Floors Recommendation, 2012 (No. 202), which was adopted by government, employers’ and workers’ representatives from the ILO’s 185 member States, and later endorsed by the G20 and the United Nations.

This concept note focuses on unemployment protection and disability benefits. Other concept notes provide insights on employment injury insurance and maternity protection.

**Unemployment protection**

Unemployment protection is not only needed to provide income security to those who are unemployed, but also to provide support for job placement, skills development and entrepreneurship. Unemployment protection prevents and reduces poverty, supports structural change in the economy and, in times of crisis, stabilizes aggregate demand and helps the economy to recover more quickly.

Today, only 12 per cent of unemployed workers worldwide actually receive unemployment benefits. This is a massive coverage gap.

Several countries have established unemployment insurance (UI) schemes for workers in the formal sector. Among the ASEAN countries, Thailand (in 2004) and Viet Nam (in 2009) have established UI schemes. Countries like Malaysia, Myanmar and Lao People’s Democratic Republic have included unemployment insurance benefits either in their socio-economic development plans or their social security law reforms.

Many countries are also exploring new ways to expand unemployment protection to those currently excluded from social security laws, such as the self-employed or own-account workers, contributing unpaid family workers and wage earners who work in small and medium-sized enterprises. In 2005, India set up the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which entitles every rural household to a minimum of 100 days of paid work each year at the minimum wage rate. Currently, MGNREGS
provides unskilled manual work to 57.8 million adults from 38.9 million rural households, accounting for about 30 per cent of all rural households, but costs the Government less than 0.5 per cent of GDP. The Philippines has implemented the Integrated Livelihood and Emergency Employment Program (DILEEP), which provides short-term wage employment and facilitates entrepreneurship for people affected by natural calamities and economic shocks, as well as enrolls beneficiaries in social insurance. Facing unprecedented levels of unemployment and job insecurity, Argentina launched an integrated programme in 2008 called Programa Jóvenes con Más y Mejor Trabajo (Young People with More and Better Work). By supporting young people to return to secondary education and providing them with income security and with opportunities to increase their employability, the Programme helps young people to obtain quality jobs.

Disability benefits

Persons with disabilities make up 15 per cent of the world’s population. Among them, around 785 million persons are of working age. Poverty rates are higher for persons with disabilities and they face many social and environmental barriers to access decent work.

Social protection programmes can play a vital role in ensuring that persons with disabilities have income security, effective access to health care and that their disability-related needs are met. Support for disability-related needs often is based around income support, health and rehabilitation services and integration into the labour market. These programmes can provide the foundation for many persons with disabilities to enter or stay in the workforce. They can also contribute to reducing and preventing poverty for persons with disabilities and their families.

Many countries offer at least a basic level of either contributory or non-contributory protection for this group, with some of the programmes already reaching universal coverage. In South Africa, the Disability Grant is granted to all persons over 18 years of age with disabilities. This grant also covers persons with chronic illnesses such as HIV/AIDS, which has a prevalence of 18 per cent among people between the ages of 15 to 49 years. The level of the grant stands at 1,410 South African rands (ZAR) (US$116) and is considered fairly generous in the country.

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