

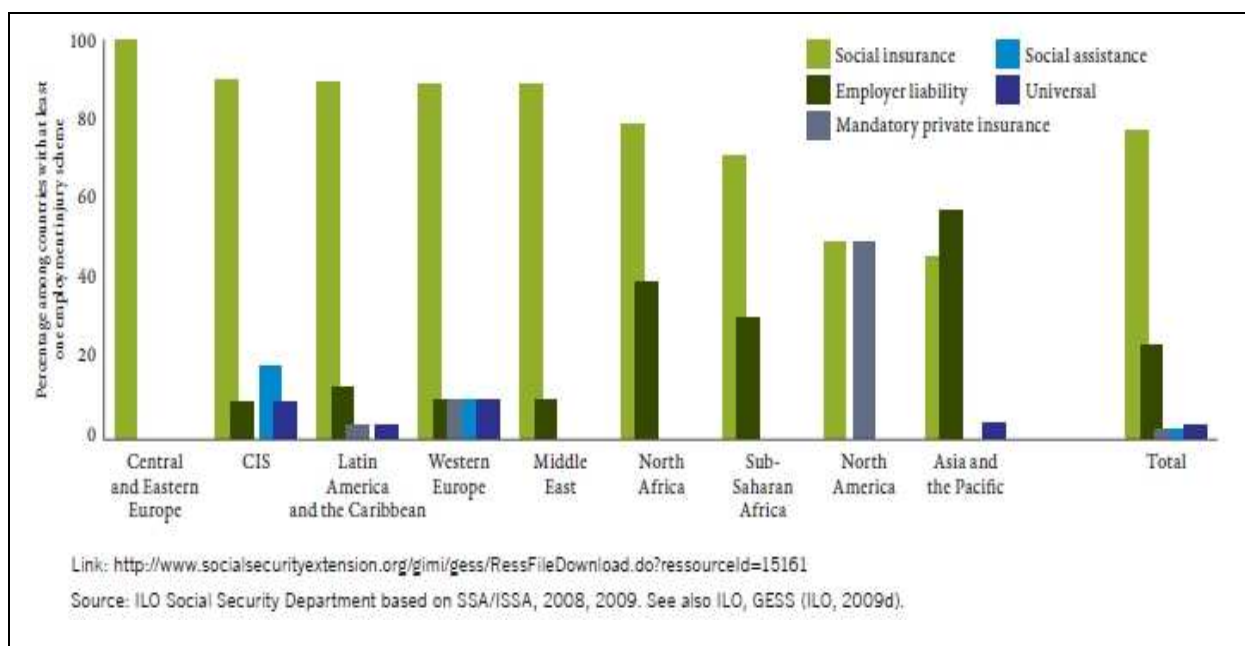
Analysis of employment injury scheme compared with other regions

Types of employment injury scheme

Figure 1 shows types of employment injury scheme by region and highlights the predominance of social insurance schemes. All countries where at least one employment injury scheme of any kind exists are included in the figure. Central and Eastern Europe is the only region where social insurance schemes represent the totality of employment injury coverage; in all other regions they are complemented by employer liability schemes, especially in Africa, Asia and the Pacific. In North America, Canada has a social insurance scheme, while in the United States private insurance is mandatory with a mixture of public carrier and private insurer in some states.

Thus it is found that compared with other regions, portion of employer liability meaning no EII scheme is relatively higher in AP region. It means social protection against employment injury and disease is weak, especially in countries with no EII scheme.

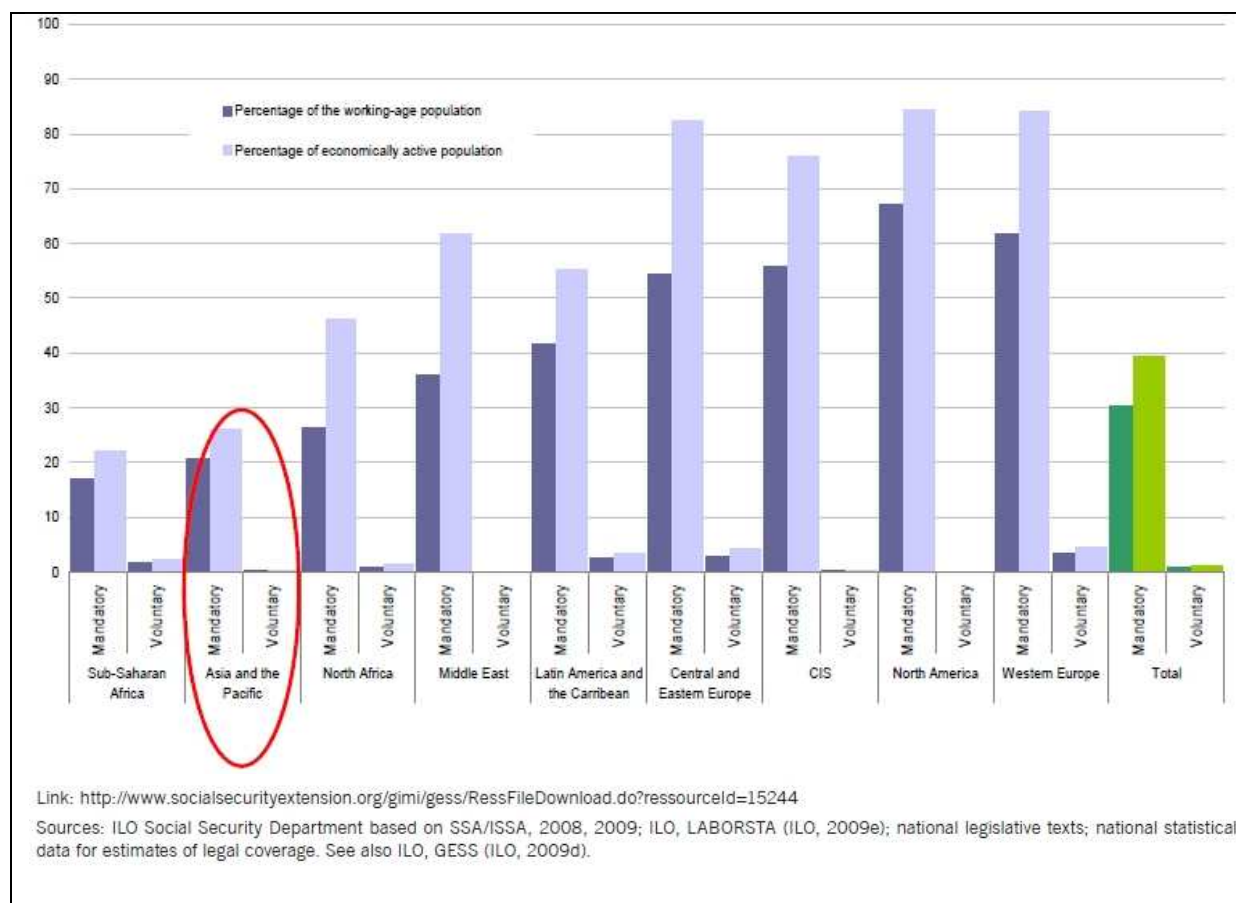
Figure 1. Types of scheme providing protection in case of employment injury, by region, 2008–09



Extent of legal coverage by employment injury scheme

Globally, estimated legal coverage represents less than 30 per cent of the working-age population, which is less than 40 per cent of the economically active. However, there are large regional differences in legal coverage (see figure 2). In Central, Eastern and Western Europe as well as the CIS region and North America, around three-quarters of the economically active population is covered by employment injury schemes, whereas in Africa and Asia only 20 per cent of this target group is covered (mainly by employer liability schemes).

Figure 2. Extent of legal coverage by employment injury scheme, 2008–09



Employment injury for migrant workers

The group most concerned by work occupational accidents and diseases, are migrants, both regular and irregular. In most of the receiving countries-be they high-, middle- or low-income – a majority of migrants work in the informal economy, which is globally the most important source of jobs for migrants. This situation pertains more in developing countries, such as in Egypt where some 70 per cent of all migrants start working in the informal economy; less in Europe, where irregular migrants are estimated to represent at least 1 per cent of the population(Romero-Ortuno, 2004).

Irregular migrants are vulnerable because they lack legal protection and face exclusion, very low incomes and exploitation. Work is most often in mining, construction, heavy manufacturing and agriculture, sectors with significant impacts on health; but among the most vulnerable are women working in private households. The majority of these workers have no social protection in case of employment-related disease or accident, and they have no money to pay for any treatment they might need(Scheil-Adlung, 2009).

In this context, it is important for receiving countries to establish social protection for employment injury and disease applicable to foreign migrant workers. The protection measures are different in reality. For example, South Korea covers migrant workers in its EII scheme applicable to its nationals. Malaysia covers migrant workers via private insurance separated from social insurance applied to its nationals. Thailand is seeking the way of covering illegal migrant workers.

Effective coverage of employment injury scheme

Data on effective coverage (including access to health services) exist only for selected countries – both in terms of numbers of employees effectively covered by contributions actually paid to various insurance schemes and in terms of beneficiaries of various benefits actually paid. Figure 3 presents the number of active contributors (or in some cases, of protected persons) as a percentage of total working-age population and total employment. Only selected countries is there also information available on types of employment injury benefits paid – such as sickness benefit and disability and survivors' pensions – and their levels.

Examining the effective coverage rate of five countries in Asia of figure 3, the rate is relatively low. It is related with compliance matter of employers' negligence of registration of EII scheme and based on low legal coverage rate. In this context, social insurance institutions in AP region need to enhance governance ability and their staff capacities. For solving compliance matters in social insurance, please refer to this document. [http://www.issa.int/Resources/Conference-Reports/Measures-to-ensure-effective-collection-of-contributions-and-enforcement-of-compliance/\(language\)/eng-GB](http://www.issa.int/Resources/Conference-Reports/Measures-to-ensure-effective-collection-of-contributions-and-enforcement-of-compliance/(language)/eng-GB)

Figure 3. Active contributors or protected persons as a percentage of working-age population and employment, latest available year

