



Milestones

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<https://www.ilo.org/publications/flagship-reports/world-social-protection-report-2024-26-universal-social-protection-climate>

A glass half full

As the world heats up, it is evident that social protection must be strengthened to address the adverse impacts of climate change. It is fitting that the World Social Protection Report 2024-26 (WSPR) emphasizes universal social protection for climate action and a just transition. The report offers a global overview of progress made since 2015 in expanding social protection and developing rights-based social protection systems. It urges policymakers, social partners, and other stakeholders to intensify their efforts to close protection gaps and achieve climate goals simultaneously.

Encouragingly, for the first time, over half of the world's population is covered by some form of social protection. A closer look, however, reveals significant disparities. High-income countries are nearing universal coverage, and upper- and lower-middle-income countries are making rapid progress with various schemes. In contrast, low-income countries have seen stagnation in their coverage rates. The situation becomes even more concerning when viewed through a gender lens. For instance, 50.1 percent of women have effective coverage for at least one social protection benefit, compared to 54.6 percent of men. This gap may not seem drastic, but when examining the working-age population legally covered by comprehensive social security systems—calculated across seven of nine branches, including maternity, sickness, unemployment, disability, work injury, survivors', and old-age benefits—the disparity is stark. An estimated 66.2 percent of the global population, or nearly 3.9 billion people, remain unprotected or only partially protected. Among men, coverage stands at 39.3 percent, but for women, it drops significantly to 28.2 percent, a difference of 11.1 percentage points.

The report highlights the urgency of making social protection gender-responsive, noting that women are disproportionately affected by climate impacts. While men often migrate for livelihoods, women, particularly in rural areas, remain behind, working in agriculture or other resource-based livelihoods and caring for families. Programs like India's Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) have been beneficial but frequently face challenges and are often implemented as emergency responses to crises such as COVID-19, cyclones, or floods. Moreover, barriers like limited access to ATMs and banks, along with low financial literacy, often exclude women from these schemes, increasing their vulnerability. The scenario differs in urban areas, underscoring the need for a nuanced analysis of women's social security coverage.

Social protection is both a fundamental human right and a critical strategy for building climate resilience. With an ageing global population, ensuring old-age protection is an increasing challenge. The gender gap in mandatory pension schemes—32.6 percent for women versus 46.3 percent for men—reflects women's lower participation in the labour market and their overrepresentation in self-employment. Gender disparities are most acute in low- and lower-middle-income countries, where only 2.9 percent and 9.6 percent of working-age women, respectively, contribute to a pension scheme. The glass is only half full and the way forward is clear: universal social protection is essential to help people manage life-cycle risks exacerbated by climate change.

The World Social Protection Report 2024-26: Universal social protection for climate action and a just transition is available online: [M](#)