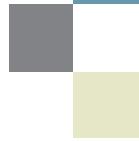


ISSA's Global Insights And Good Practices

42nd ASSA Meeting, Bandar Seri Begawan, Brunei Darussalam, 4 November 2025
Indrajid Nurmukti, ISSA Regional Coordinator (Lead) for Asia and the Pacific /
Coordinator for Arab Countries

ISSA – Social Security Institutions Global Home



Membership

- Social security institutions
- Government departments
- Institutions representing key functions in social security: actuarial, investment, contribution collection/tax, international agreements etc.

14

technical
commissions

340 member
institutions

19

regional structures

164 countries



issa

Governance

- General Assembly
- Council
- Bureau
- Control Commission

Key mission

- Promotion of social security globally
- Through relevant knowledge, networks and services for members

1927

finding year

**Management and innovation
for a more effective social
security**

**Social security coverage
for a changing labour market**

**ISSA topical priorities
for 2026-2028**

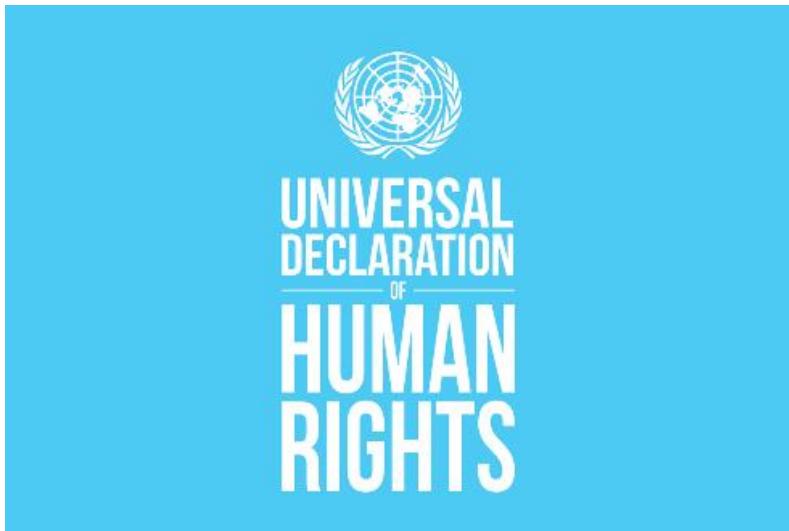
**Social security for changing
life-courses and ageing
societies**

**Social security financing and
sustainability**

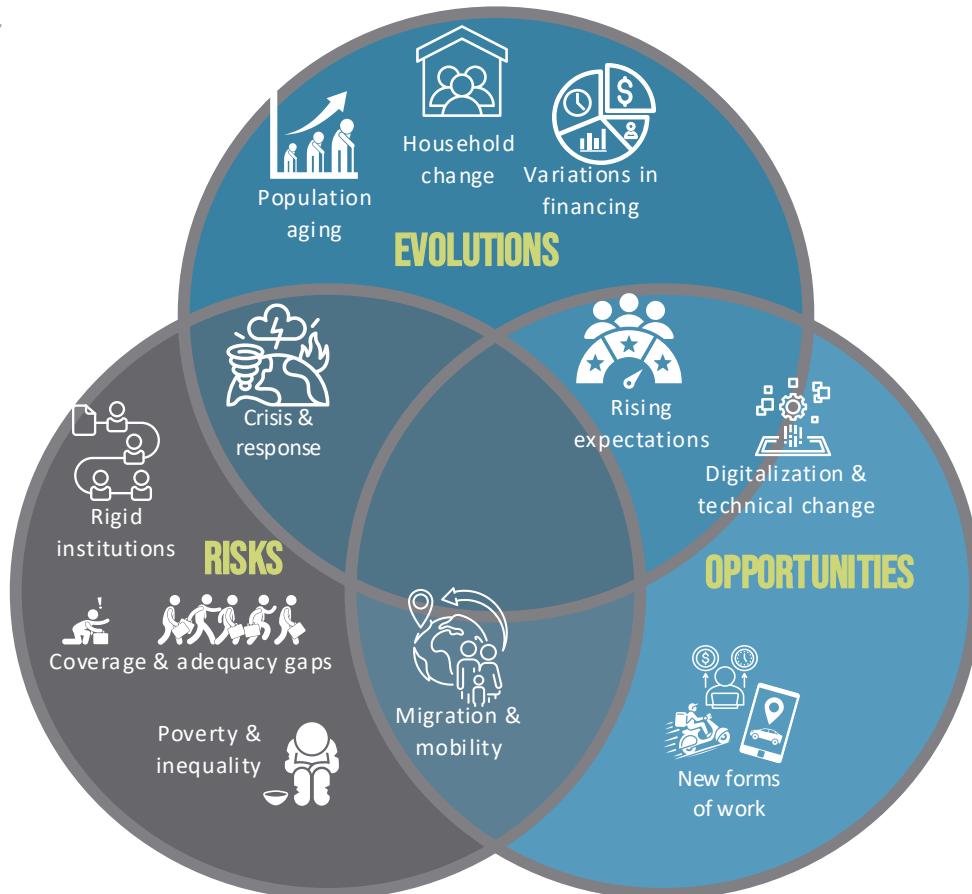
Challenges and transitions - overview



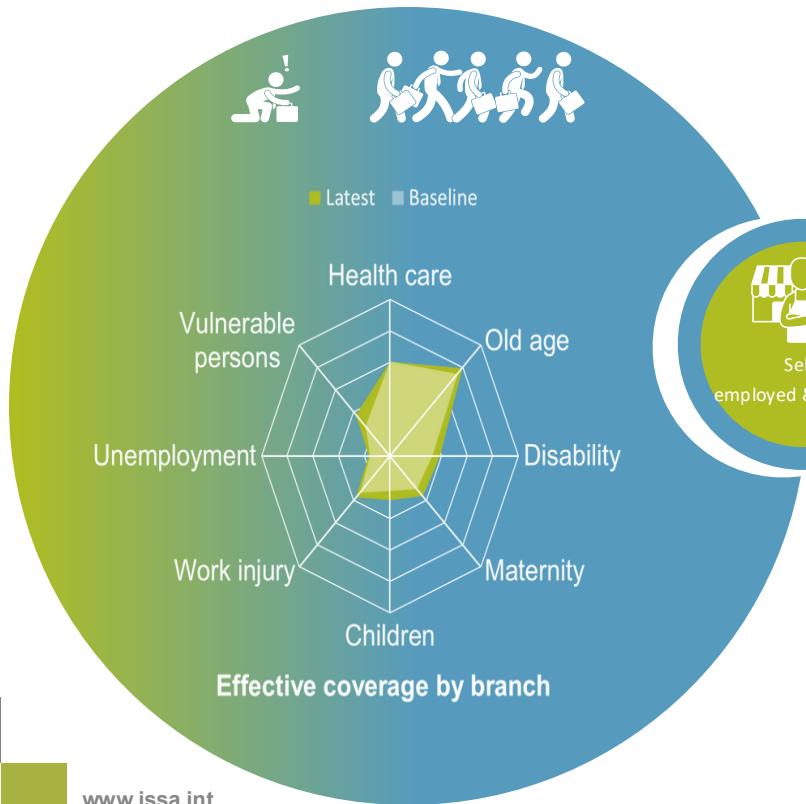
Social security is a human right



Social security challenges



Achieving universal coverage

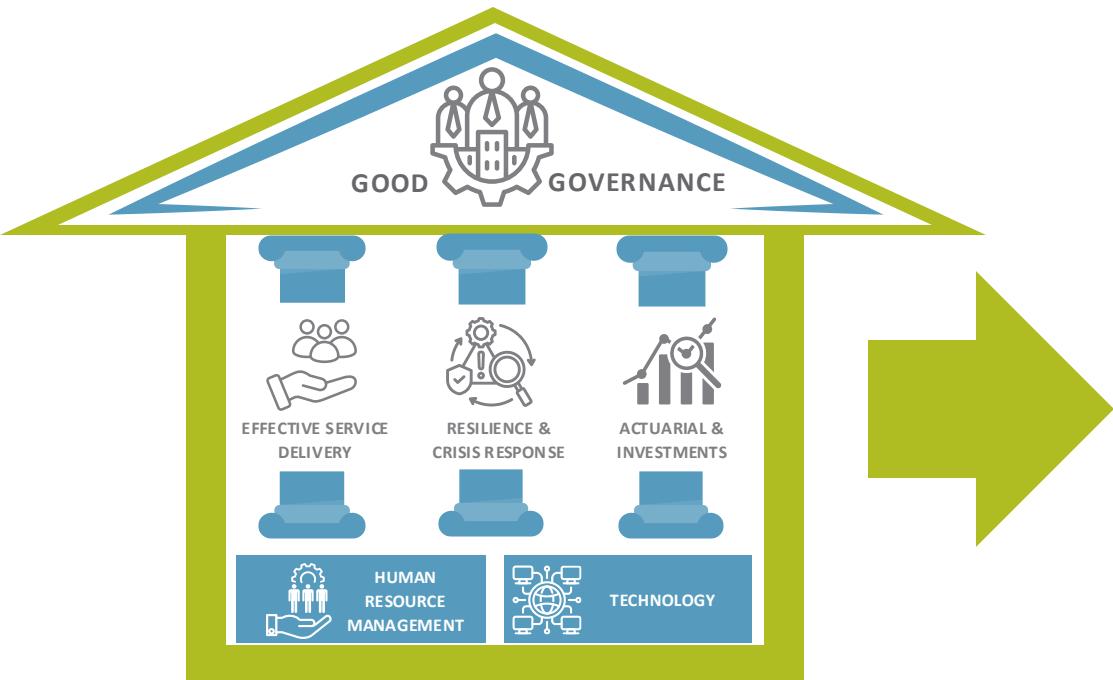


**Reaching
difficult-to-cover
groups**

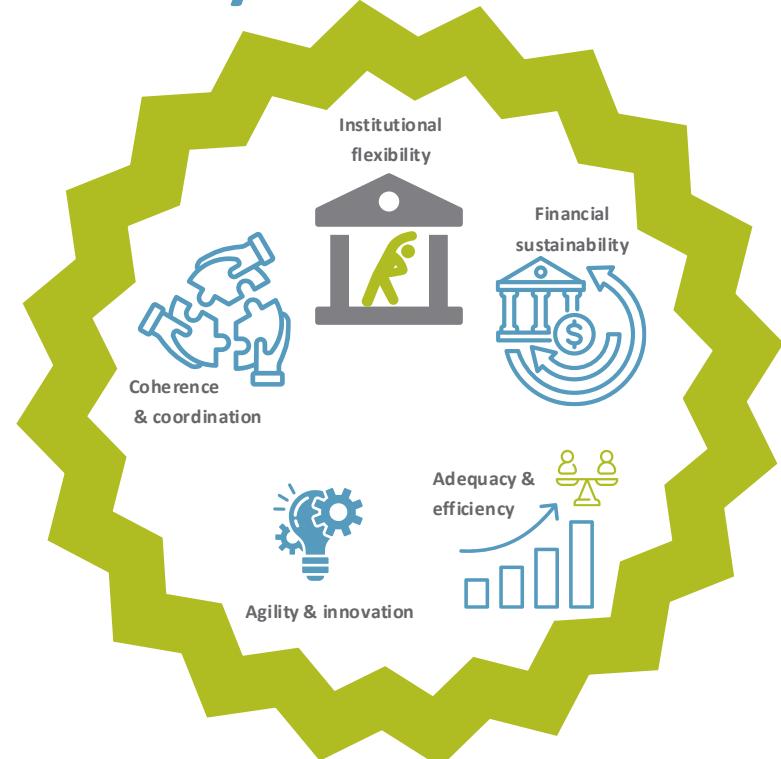
Social security across the life course



Institutional capacity...

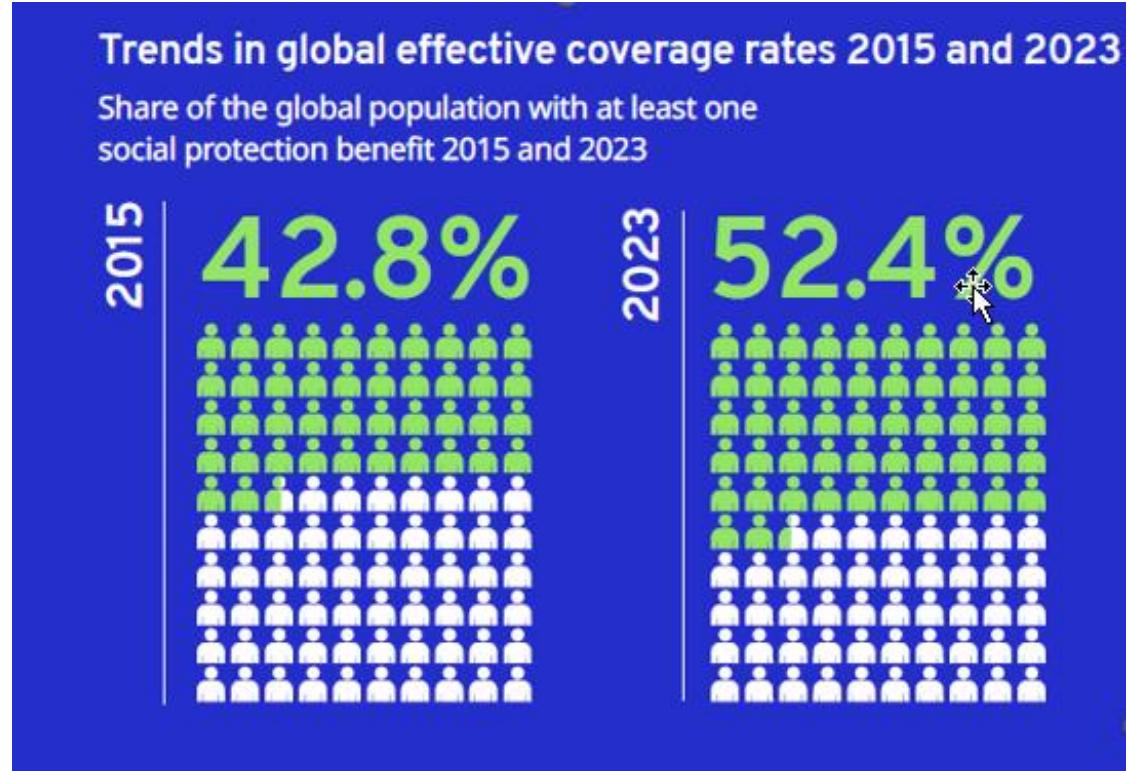


for system resilience



For the first time, more than 50% of the global population covered by at least one social protection benefit

Only?



Most progress
achieved in Asia
and the Pacific



Read more about the how



**Desarrollos y
tendencias en
la seguridad social
– Mundo 2025**



**Social security
developments
and trends –
Global 2025**



**Développements
et tendances
en sécurité sociale
– Monde 2025**

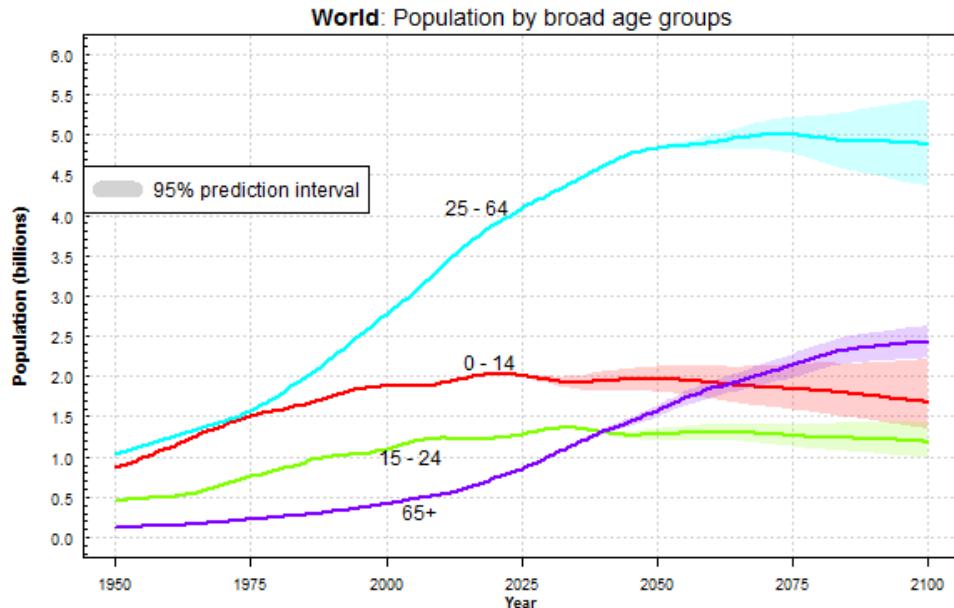


**Entwicklungen und
Trends in der
sozialen Sicherheit
– Welt 2025**

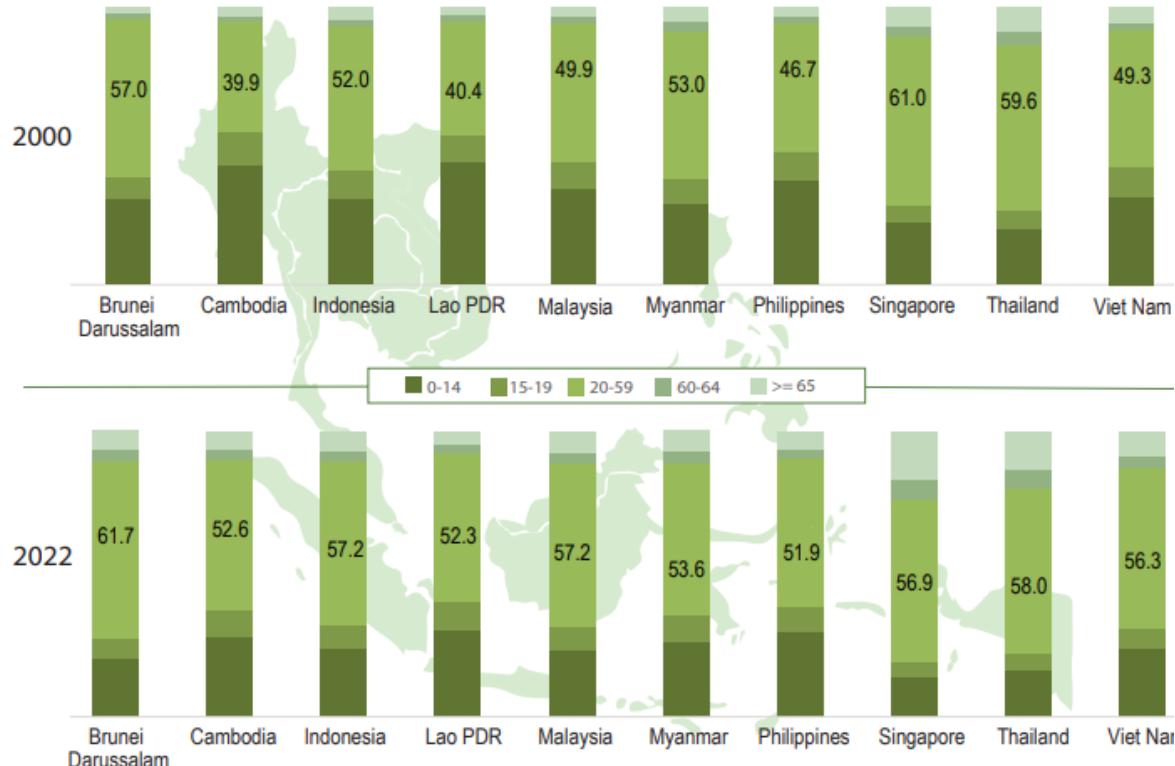
Demographic transition

Ageing a global challenge

- By 2050, 80% of older people will be living in low- and middle-income countries
- Asia-Pacific is the most rapidly ageing region – by 2050:
 - Total number of older people will double from 567 million now to 1.2 billion
 - 55% of all older people worldwide will live in Asia and the Pacific
- Societies are ageing unequally:
 - Education/socio-economic status
 - Health status
 - Gender



© 2024 United Nations, DESA, Population Division. Licensed under Creative Commons license CC BY 3.0 IGO. United Nations, DESA, Population Division. *World Population Prospects 2024*. <http://population.un.org/wpp/>

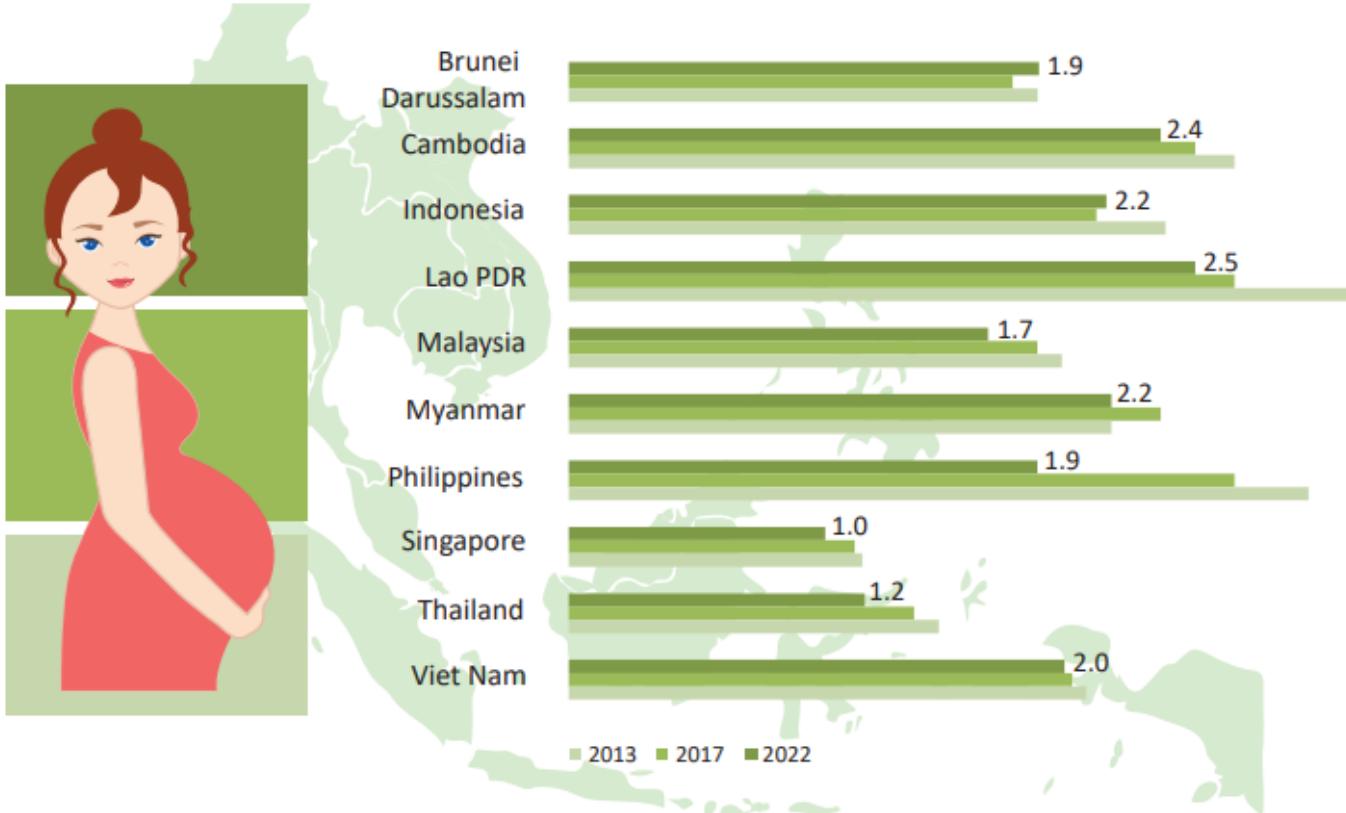


Population age structure (% of total) by ASEAN Member States

Note : Singapore data refer to resident only

Source : ASEAN Secretariat, ASEANstats database

<https://asean.org/wp-content/uploads/2023/12/ASEAN-Key-Figures-2023.pdf>

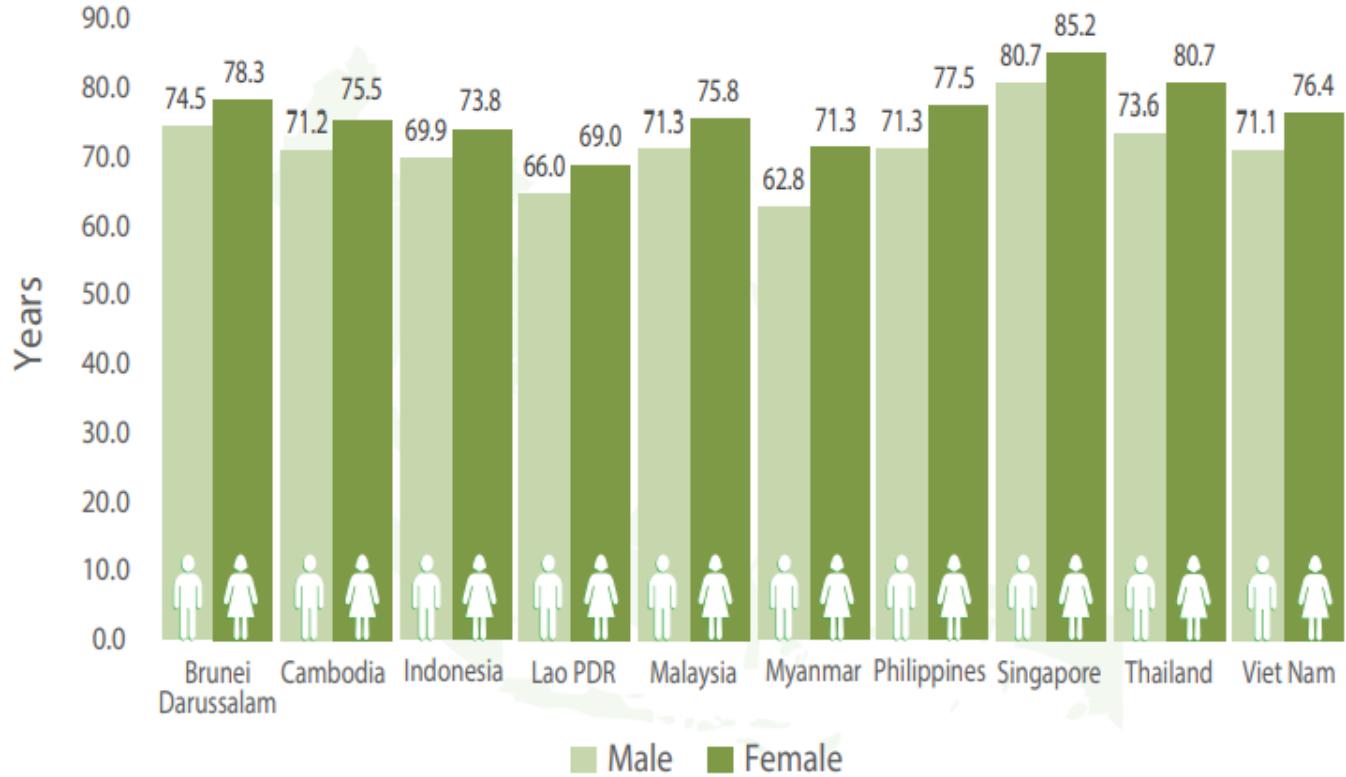


Total fertility rates (TFR) by ASEAN Member States, 2013, 2017, and 2022

Note : The latest available data for Lao PDR, Malaysia, and Myanmar is 2021

Source : ASEAN Secretariat, ASEANstats database

W. <https://asean.org/wp-content/uploads/2023/12/ASEAN-Key-Figures-2023.pdf>



Life expectancy at birth (years) by ASEAN Member States, by sex, 2022

Note : The latest available data for Lao PDR is 2021

Source : ASEAN Secretariat, ASEANstats database
<https://asean.org/wp-content/uploads/2023/12/ASEAN-Key-Figures-2023.pdf>



Current policy concerns and reforms

▪ Pension financing and adequacy

- Legal retirement ages are increasing
- Preventing old-age poverty through minimum pensions benefits
- Adequacy, gender pension gap and inequalities

▪ Promoting longer working lives

- Supporting health and activity throughout the working life
- Early intervention to prevent long-term absences / exit from labour market, investment in rehabilitation
- Skill, re-skill and re-skill again, taking into account labour market changes
- Towards redefining the concept of “retirement”

Current policy concerns and reforms

▪ Fertility rates

- Generosity of paternity benefits (length, amounts), access to childcare
- Promotion of equal sharing of care responsibilities
- But: other factors increasingly at play: housing costs, education expenditures, global uncertainties

▪ Meeting a rising need for long-term care

- Establishment of specific social security programmes for long-term care
- Simplification of access and reducing the financial burden
- Attractiveness of the nursing profession / technology / human resources
- Promoting care at home
- Support to informal carers

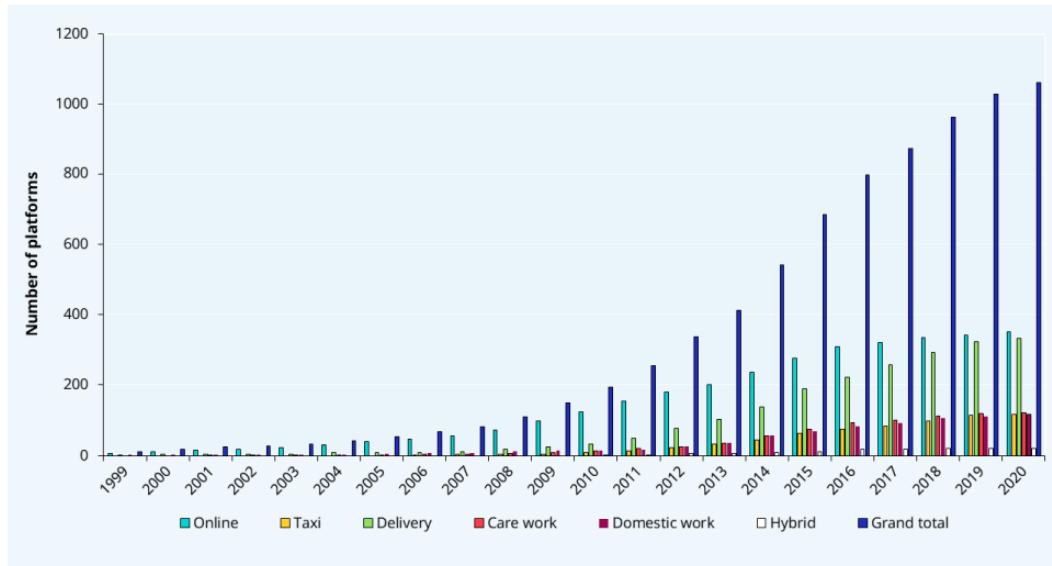
Labour market transitions

Multiple actual or looming transform

- Non-standard, multiple, flexible work patterns
- New forms of work - gig and platform work
- Impact of AI on labour markets
- Green / Net-zero transition



Social security and gig and platform work



Source: Uma Rani et al., *Rise of digital labour platforms: Do we see a consolidation through mergers and acquisitions?*, forthcoming, based on Crunchbase database.



The challenge of platform work

Characteristics

- 28.8 million digital platform workers in the EU in 2022, growing rapidly
- Low barriers to entry / flexibility
- High diversity / location-based or not / multiple platforms
- Platform workers are younger, higher educated (often overqualified)

Policy and administrative approaches

- Most platform workers are (mis-?) classified as self-employed
- Clarification of employment status (employees?, self-employed?, third category?)
- Effective coverage and enforcement, interconnections with platforms
- Fair pay and working conditions

Emerging group of low income self-employed, highlighting the question of social security coverage of the self-employed

PROTECTION OF PLATFORM WORKERS

Country measures summary

The table below provides summary information on social security coverage and labour protection for platform workers in various countries. Click on each country for more information. This is not an exhaustive list and in other countries platform workers may be covered as employees and self-employed workers by the general social and labour protection legislation and schemes.

Country (jurisdiction)	Social security coverage			Labour protection		
	Legal acceptance	Registry & collection	Information sharing	Working conditions	Occupational safety and health	Data protection
Australia	X	X	X	X	X	X
Austria	X	X	X	X	X	X
Bosnia and Herzegovina	X	X	X	X	X	X
China	X	X	Y	X	X	X
Croatia	X	X	X	X	X	X
India	X	X	X	X	X	X
Malta	X	X	X	X	X	X



Protection of platform workers

- Overview
- Country measures
- Country measures summary
- Analysis
- Publications
- ISSR articles
- News archive



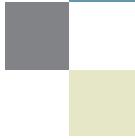
► [Read more](#)

► **Realizing decent work in the platform economy**

International Labour Conference
113th Session, 2025



Resilience, climate change and shocks



Social protection and resilience

▪ Social protection for resilience:

- Social policies (employment, income, cost of living)
- Social security business continuity & rapid expansion of services

▪ Lessons learnt from previous crisis:

- Existing schemes better than ad hoc solutions
- Financing questions to be addressed as shocks become more frequent
- Public expectations need to be managed
- Institutional capacities and preparation are key



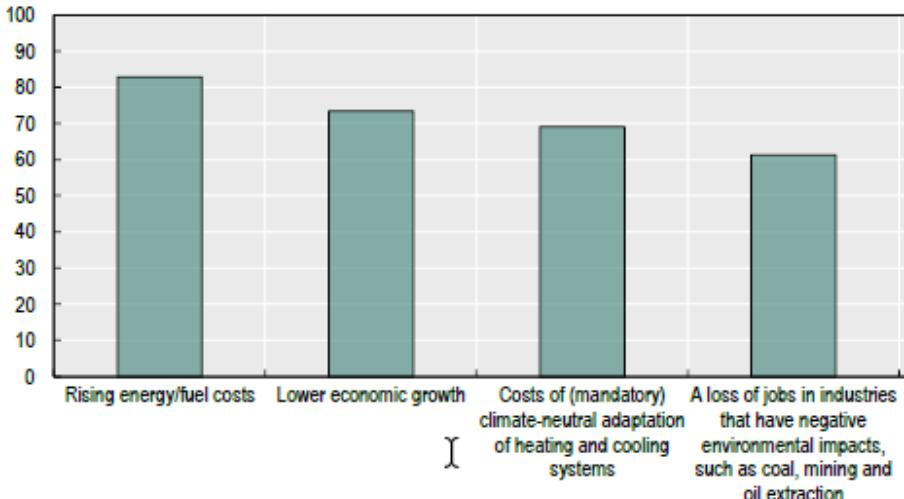
ISSA GUIDELINES

Continuity and Resilience of Social Security Services and Systems

Climate change and social security: risks and impacts

- Risks to the financing of government/social security
- Higher demands for social security, health and social services
- Demand for new social security benefits and services, e.g. impact of carbon pricing on low-income households

People's top concerns about social and economic impact of government action re climate change, 27 OECD countries



Source: OECD Risks that Matter Survey 2024 (<https://oe.cd/rtm>).

Emerging social security responses

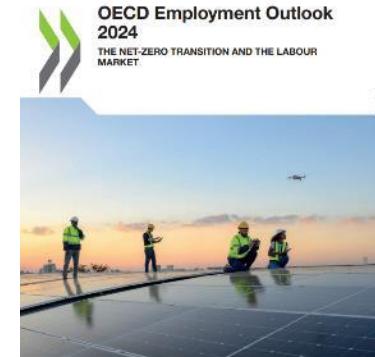
■ Recent measures

- From ad hoc to predictable support
- OSH and prevention strategies
- Green “behaviours” as a condition for social benefits
- Accompanying reskilling / active labour market policies
- Greening social security’s own operations



■ Cushioning the impact of climate policies

- Using carbon revenues
- Compensate households (regionally, low income etc.)
- Reskilling initiatives



Leveraging digitalisation and AI in social protection



Digitalization for a more effective social protection

- **Important potential across all business processes, with specific focus on:**
 - System integrity (collection, enforcement, fraud control)
 - Customer-centric service and benefit delivery
 - Automation (enrolment, benefit delivery)
 - Cross-branch/benefit coordination
- **Data-empowered social security:** highlights the key role of data quality and data governance
- **Focus on “what can” and “what should (or not)”:**
 - To what extent should we automatize?
 - To what extent should we link different databases?
 - To what extent can we use our data for predictive purposes?
 - To what extent can we tailor data analyses?
- **Increased attention to key conditions, including digital inclusion, privacy, cybersecurity, interoperability, agile methodologies and human resources**

AI in social protection

- **AI is increasingly being used by social security institutions around the world:**
 - Effectiveness (identification of potential beneficiaries, increase take up)
 - Service delivery improvements (intelligent chatbots, videos, languages etc.)
 - Risk management, integrity (fraud detection)
 - Prospective and proactive social security (prevention of health risks, labour market risk assessments)
- **AI in a supportive role – risks of AI are recognized as is the need for human control**
- **Data quality, bias and related risks**
- **Promoting understanding of AI among leaders and staff of social security institutions**

ARTIFICIAL INTELLIGENCE IN SOCIAL SECURITY ORGANIZATIONS

INTERNATIONAL SOCIAL SECURITY ASSOCIATION



What does all this mean?



Towards future-oriented social security systems

- **Leave nobody behind:** Close coverage gaps, address specific needs, tackle inequalities, invest in equal opportunities and inclusiveness
- **Life-course view:** Coordinated (within/beyond social protection), proactive and people-centred social policies to meet needs, promote activity and empower people across the life course
- **Meeting new/evolving needs:** Resilience, long-term care, housing, impact of climate policies etc.
- **Managing complexity:** Balance tailoring/flexibility with system coherence / keeping systems simple
- **Financing sources:** Appropriate mix of contributions/taxes and innovative financing
- **Institutional innovation and capacities:** Improved service delivery, communication, advanced technologies and social security human resources



An expanding role and purpose of social protection

- The role of social protection is expanding - from income protection for defined risks to supporting empowerment, activity, prevention, resilience, mobility
- Social protection is more important than ever to help people, societies and economies in navigating a world in transition
- Social protection systems are an asset for countries in a context of increasing uncertainty, change and shocks
- Social security institutions capacity/innovation and their staff make the difference

Indrajid Nurmukti

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(Lead) for Asia and the
Pacific / Coordinator for
Arab Countries

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Thank you
Terima kasih

謝謝

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ខອបໃຈ
ကျေးဇူးတင်ပါသည်
Salamat po

ຂອបគុណ

Obrigado
Cảm ơn