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Building adequate social protection systems and protecting people in the Arab region

Thematic Paper

Building adequate social protection systems and protecting people in the Arab region

Thematic Paper

Arab Employment Forum
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Thematic Background Paper for the Arab Employment Forum

This paper was prepared by Christina Behrendt, Social Security Specialist of the ILO Regional Office for the Arab States for the Arab Employment Forum: *A Jobs Pact for Recovery and Growth*, held in Beirut from 19 to 21 October 2009. Noura Kamel provided substantive contributions and data analysis. The paper has benefited from comments by many colleagues, including Marie-Noëlle Abi-Yaghi, Michael Cichon, Anne Drouin, Simel Esim, Krzysztof Hagemeyer, Walid Hamdan, Azfar Khan, Mansour Omeira, Zafiris Tzannatos, as well as from participants at a preparatory roundtable meeting which took place on 28 July 2009 in Beirut.

This paper is one of the six thematic papers that were prepared to inform participants and frame the discussions of the thematic sessions of the Arab Employment Forum. The titles of these thematic papers are:

1. Growth, employment and decent work in the Arab region: Key policy issues;
2. International labour migration and employment in the Arab region: Origins, consequences and the way forward;
3. Tackling the global jobs crisis through social dialogue: Issues, challenges and perspectives in the Arab region;
4. Supporting recovery policies through international labour standards and respect for workers' rights: Issues and challenges for the Arab region;
5. Building adequate social protection systems and protecting people in the Arab region; and
6. Sustainable enterprise development and employment creation in the Arab region: A review of issues.

The choice of the themes reflects the priority areas and employment challenges facing the Arab region, particularly as a result of the global financial and economic crisis. These thematic papers provide the background material for the realization of commitments made at the global and regional levels on decent work and on the implementation of the Global Jobs Pact. Moreover these papers are complementary to ILO approaches and they build on an ongoing process to support the realization of decent work at global level.

At the Fourteenth Asian Regional Meeting held in Busan, Korea, in August/September 2006 the tripartite delegates launched an Asian Decent Work Decade and committed to the achievement of specific decent work outcomes. The Meeting recommended cooperation on specific initiatives at the regional level, where joint action and sharing of knowledge and expertise will contribute to the realization of decent work. Recommendations also included strengthening employment services, developing reliable regional statistics to complement decision-making, providing support services for small enterprises, establishing benchmarks and good practices on the extension of social protection and strengthening labour inspection, dispute prevention and settlement.¹

At the 11th African Regional Meeting, which took place in Addis Ababa in April 2007, tripartite delegations from Arab countries in Africa committed themselves to a series of targets for the development of integrated Decent Work Country Programmes to accelerate progress towards the achievement of agreed international development goals including the Millennium Development Goals. The conclusions of the Meeting emphasized specific goals, including closure of the skills gap, social inclusion through job creation, tripartism

¹ For further information, visit <http://www.ilo.org/public/english/region/asro/bangkok/>

as a key governance mechanism for inclusive poverty-reducing growth, a fair regional policy on migrant workers, freedom of association, the elimination of child labour, slavery and discrimination, the extension of a basic social protection package for poverty reduction, and escape from the informal economy trap. The constituents also committed themselves to the African Decent Work Decade for the period 2007-2015, following up on the conclusions of the Ouagadougou Summit of 2004 and its Declaration, Plan of Action and Follow-up Mechanism on Employment and Poverty Alleviation in Africa.²

The conclusions of the 35th Arab Labour Organization Conference in April 2009 called for greater regional cooperation in the areas of employment, human resources and social dialogue. The Conference conclusions placed emphasis on developing regional initiatives, including a unified Arab Labour Law, and creating regional mechanisms to tackle shared challenges, such as the establishment of an Arab Tripartite Forum and an Arab Labour Market Information system. The ALO has highlighted the need for greater regional cooperation and coordination with the ILO to address the financial and economic crisis. The ALO, in cooperation with the ILO, organized the Arab Forum on Development and Employment in November 2008 that resulted in the Doha Declaration, which identifies a shared set of regional priorities. The subsequent Arab Economic, Social and Development Summit (Kuwait, January 2009) ushered in the Arab Decade on Employment (2010-2020) that established clear goals for the region, such as decreasing unemployment, halving the percentage of working poor, enhancing production, promoting worker training, supporting small and medium enterprises and continuing the ratification process in the region towards full compliance with international and Arab labour standards.

² For further information, visit <http://www.ilo.org/public/english/region/afpro/addisababa/index.htm>

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Introduction

1. The global economic and financial crisis has again underscored the value of social security as a social investment contributing to equitable growth and social justice, as well as an automatic stabilizer in times of crisis. In the ILO Global Jobs Pact (2009), governments, workers and employers jointly concurred that “countries that have strong and efficiently run social protection systems have a valuable inbuilt mechanism to stabilize their economies and address the social impact of the crisis” and called for a basic social protection floor.³ One year earlier, the ILO Declaration on Social Justice for a Fair Globalization (2008) confirmed their commitment to pursue “the extension of social security to all, including measures to provide basic income to all in need of such protection, and adapting its scope and coverage to meet the new needs and uncertainties generated by the rapidity of technological, societal, demographic and economic changes”.⁴ These recent resolutions have again underscored the relevance of the Campaign on Social Security and Coverage for All which was launched by the ILO and its constituents following the 89th Session of the International Labour Conference in 2001.⁵
2. Arab governments, employers and workers have repeatedly confirmed their commitment to achieving these objectives, both at the global and regional levels. The 14th ILO Asian Regional Meeting held in Busan in 2006 identified “extending the effectiveness and coverage of social protection for all, including workers in the informal economy” as one of the priorities for realizing decent work in countries of the region.⁶ At the 11th African Regional Meeting, which took place in Addis Ababa in 2007, it was concluded that all African countries should adopt coherent national social security strategies which would also foresee the introduction or extension of a basic social security package.⁷ Policy options for the extension of social security coverage in Arab countries were elaborated in detail during the Interregional Tripartite Meeting on the Future of Social Security in Arab States, which was jointly organized by the ILO and ALO, which took place in Amman in May 2008.⁸
3. While the financial and economic crisis has not yet fully manifested itself in most of the region, it is hoped that governments and social partners make use of this window of opportunity to improve social

3 The Global Jobs Pact was adopted by the International Labour Conference in June 2009 and subsequently endorsed by the United Nations Economic and Social Council in July 2009. See ILO: Recovering from the Crisis: A Global Jobs Pact (Geneva, 2009); United Nations Economic and Social Council: Recovering from the Crisis: A Global Jobs Pact (resolution) (Geneva, 2009).

4 ILO: Declaration on Social Justice for a Fair Globalization (adopted by the International Labour Conference at its 97th Session, Geneva, 10 June 2008), available at http://www.ilo.org/wcmsp5/groups/public/---dgreports/-cabinet/documents/publication/wcms_099766.pdf

5 ILO: Social security: A new consensus (Geneva, 2001), available at <http://www.ilo.org/public/english/protection/secsoc/downloads/353sp1.pdf>

6 ILO: Realizing decent work in Asia: Conclusions of the Fourteenth Asian Regional Meeting (Busan, 29 August-1 September 2006), available at http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---webdev/documents/meetingdocument/wcms_077524.pdf

7 ILO: Conclusions of the 11th African Regional Meeting: The Decent Work Agenda in Africa 2007-15 (Addis Ababa, 23-27 April 2007), available at http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---webdev/documents/meetingdocument/wcms_082619.pdf presentations are available at http://www.ilo.org/global/About_the_ILO/Media_and_public_information/Press_releases/lang--en/WCMS_082513/index.htm

8 ILO: Report: Interregional Tripartite Meeting on the Future of Social Security in Arab States, Amman, 6-8 May 2008 (Geneva, 2008), available at <http://www.ilo.org/gimi/gess/RessFileDownload.do?resourceId=9150>

security programmes so as to equip them to address potentially rising levels of insecurity, poverty and vulnerability, and to build an effective social protection floor which would guarantee at least a basic level of social security to all members of society.⁹

4. After a brief review of regional trends in social security, this issue paper identifies four priority areas for discussion at the Arab Employment Forum:
 - a. Building an effective social protection floor.
 - b. Developing coherent national social security systems.
 - c. Extending social security coverage and promoting productive employment.
 - d. Strengthening social security governance and realizing rights at work.

The issue paper concludes with a short outlook on the near future and puts forward four questions for tripartite discussion.

Box 1: Social security and social protection – a note on definitions

The terms social security and social protection are not always clear and deserve some more explanations:

The notion of social security adopted here covers all measures providing benefits, whether in cash or in kind, to secure protection, inter alia, from; (a) lack of work-related income (or insufficient income) caused by sickness, disability, maternity, employment injury, unemployment, old age or death of a family member; (b) lack of access or unaffordable access to health care; (c) insufficient family support, particularly for children and adult dependants; and (d) general poverty and social exclusion.

The term social protection is used across the world and institutions with an even greater variety of meanings than “social security”. It is often interpreted as having a broader character than social security (including, in particular, protection provided between members of the family or members of a local community), but is also used in some contexts with a narrower meaning than social security (understood as comprising only measures addressed to the poorest, most vulnerable or excluded members of the society). Thus, in many contexts the terminology of social security and social protection may be largely interchangeable, and the ILO (following the European tradition) certainly uses both in discourse with, and the provision of relevant advice to, its constituents.

A third term is sometimes confounded with the term social security: social insurance describes one particular type of social security programme, which is partially or fully funded from contributions from workers and employers.

See ILO: Extending social security to all: A review of challenges, present practice and strategic options (Geneva, 2009), pp. 59-60.

9 ILO: Extending social security to all: A review of challenges, present practice and strategic options (draft for discussion at the Tripartite Meeting of Experts on Strategies for the Extension of Social Security Coverage) (Geneva, 2009), available at <http://www.socialsecurityextension.org/gimi/gess/RessFileDownload.do?ressourceId=13137> (Part A), <http://www.socialsecurityextension.org/gimi/gess/RessFileDownload.do?ressourceId=13138> (Part B); C. Behrendt, T. Haq and N. Kamel: The impact of the financial and economic crisis on Arab States: Considerations on employment and social protection policy responses (Beirut, 2009), available at http://www.ilo.org/public/english/support/lib/financialcrisis/download/impact_english.pdf.

1. Regional trends in social security

5. While most Arab countries have established elaborate social security programmes and institutions over the last decades, few have developed a coherent national social security policy encompassing the various components of social security including social insurance as well as non-contributory transfers and services. Historically, social protection policies in Arab States tend to be fragmented between different types of programmes (social insurance, non-contributory programmes and medical care), target groups (such as employees in the public and private sector, various vulnerable groups), and public and private provision.
 6. While international social security standards have provided key guidance for governments and social partners in Arab States for many years, only a few countries have actually ratified any of the up-to-date Conventions (see table A.1). The Social Security (Minimum Standards) Convention, 1952 (No. 102), which contains the essential principles and standards for social security, has been ratified by only two Arab countries, the Libyan Arab Jamahiriya and Mauritania. The Equality of Treatment (Social Security) Convention, 1962 (No. 118), which is relevant to ensuring the rights of migrant workers, has been ratified by Egypt, Iraq, Jordan, the Libyan Arab Jamahiriya, Mauritania, the Syrian Arab Republic and Tunisia. More recently, renewed interest in the international social security standards has informed the shape of Decent Work Country Programmes in the region.
- ### 1.1 Socio-economic context: Economic growth, labour markets and human development
7. Social security is closely embedded in its socio-economic context, which sets the conditions under which social security systems can operate, in particular with respect to the level of resources available for redistribution (“fiscal space”), the size and composition of the country’s population and workforce, and the living standards and needs of the population.
 8. The Arab countries are highly diverse in terms of per capita GDP levels, spanning from some of the richest to some of the poorest countries in the world (see figure A.1). Qatar is by far the wealthiest Arab country with a per capita GDP level of over \$85,000 international dollars in 2008, followed by the other GCC member countries. At the other end of the spectrum, countries with a GDP per capita level of less than \$2,500 international dollars include Yemen, Djibouti, Sudan, Mauritania and Comoros.
 9. During the five years before the global financial and economic crisis (2002-07), most Arab economies displayed substantial real economic growth per capita; the only exceptions with negative growth were Iraq and Comoros (figure A.2). Five countries – the Libyan Arab Jamahiriya, Qatar, Sudan, Bahrain and Jordan – achieved real economic growth of more than five percent per year during this period. According to IMF estimates, the global financial and economic crisis has had a dampening effect on the growth prospects for most Arab countries. Some countries even expected to move into negative annual real growth for the period 2007-09, with some countries moving into recession, while in contrast others are believed to have increased their growth rate above the 2002-07 levels.¹⁰
 10. Despite commendable progress in some countries, in large parts of the region, high levels of economic growth did not translate into the creation of a sufficient number and quality of jobs for the region’s young and growing population. Unemployment, underemployment and informal employment remain major challenges for the region, especially for women.¹¹
 11. The rapid economic growth during recent years has been accompanied by higher incomes and improving levels of human development in some Arab countries. However, despite recent improvements (see figure A.3), poverty and income insecurity are still a common feature of many Arab societies (see table A.2). While the available evidence is limited, recent estimates suggest that about 20 percent of the Arab population, equivalent to 34.6 million people, lived in poverty based on the international US\$2 per day poverty line, and 65 million individuals (39.9 per cent of the population) were considered as poor based on national upper poverty lines.¹² Rural populations, in particular, are widely affected.

10 IMF: Regional Economic Outlook Middle East and Central Asia, May 2009 (Washington, DC, 2009), available at <http://www.imf.org/external/pubs/ft/reo/2009/mcd/eng/mreo0509.pdf>

11 See, for example, ILO (ed.): Gender, employment, and the informal economy in Arab States: A regional overview (Beirut, forthcoming); ILO: Global Employment Trends for Women, 2009 (Geneva, 2009), available at http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_103456.pdf

12 UNDP: Arab Human Development Report 2009: Challenges to Human Security in Arab Countries (New York, 2009).

12. The heterogeneity of the Arab countries in terms of economic development is mirrored in divergent levels of human development. While there is clearly a close correlation between these two (see figure A.4), it is interesting to note that some countries are achieving considerably better levels of human development on similar levels of economic development than others. For example, Jordan and Mauritania have reached better human development results levels than could be expected based on their GDP levels. Employment and social policies, including social protection policies, are some of the factors which can explain such differences in performance. Therefore, greater attention ought to be given to social protection in order for Arab countries to achieve higher levels of human development.

1.2 Contributory schemes (social insurance)

13. The dominant elements of social security policies in most Arab countries are social insurance programmes providing long-term benefits in case of old age, disability and survivorship. Such schemes cover workers in the public sector, including the military, as well as workers in the private sector in most, but not all, Arab countries.¹³ In most countries, the existing schemes cover workers in the public sector and private sector workers on regular contracts. Other categories of workers, such as temporary or casual workers, agricultural workers, domestic workers or migrant workers, are excluded from legal coverage in some countries (see table A.3 for an overview on legal coverage in Arab countries).¹⁴ Recent World Bank estimates suggest that on average only one third of the region's workers are covered by pension schemes, but there is wide variation ranging from 8 per cent in Yemen to 87 per cent in the Libyan Arab Jamahiriya.¹⁵

14. The limited coverage of mandatory social insurance programmes is illustrated in figure 1 for selected countries. While workers in the public sector in principle enjoy a relatively high level of protection, workers in the private sector in some countries are only partially covered or not covered at all (as in the occupied Palestinian territories). The self-employed, many in the informal economy, are partially

covered in Algeria, Egypt and Tunisia. These coverage estimates remain well below 50 per cent of the population in all countries, even when including partial coverage. A particular concern is social insurance coverage for women, which is closely associated with low levels of engagement in formal employment. As a consequence, few countries reach coverage rates of more than 10 per cent of the population for women.

15. While these coverage data sketch a broad picture of the level of protection of the population, it is important to keep in mind that actual coverage may diverge from legal coverage due to the difficulties in the application and enforcement of the law, as well as the dynamics of individual life courses.

16. In many Arab countries, pension insurance schemes have faced considerable pressure for reform, as they have been perceived as overly expensive and inadequate. As a consequence, several Arab countries have embarked on reform initiatives aiming at extending coverage, containing the cost of pension systems, increasing retirement ages, revising benefit formulas, aligning eligibility conditions and benefit levels between public and private sector schemes, correcting flaws in the design and implementation of these schemes which became apparent as these schemes have matured, and adapting the schemes to new requirements. Many of these reforms sought to reduce the costs of the scheme through adjusting benefit formulas and increasing retirement ages.

17. Despite recent pension reform efforts, one major challenge remains: the challenge of protecting those workers and their families who are not, or not sufficiently, covered by the existing contributory pension schemes. In many countries, only a small proportion of the population are covered by contributory pension schemes, while others have to rely on their own savings (as far as they can afford to save) and the support from their families and communities. One of the challenges is limited access to social security for women, which is mainly a reflection of low levels of female labour force participation (see figure A.5), employment patterns, care arrangements and the widespread lack of programmes which would provide at least a basic level of social protection (ILO, forthcoming). Some countries have already embarked on reforms to extend the scope of coverage of their pension scheme, for example through including workers in small enterprises, workers in temporary or other forms of "non-regular" employment, agricultural

13 In some parts of the Arab world, such as in Lebanon and the occupied Palestinian territories, the lack of a fully fledged pension insurance scheme for workers in the private sector has been an issue of major concern.

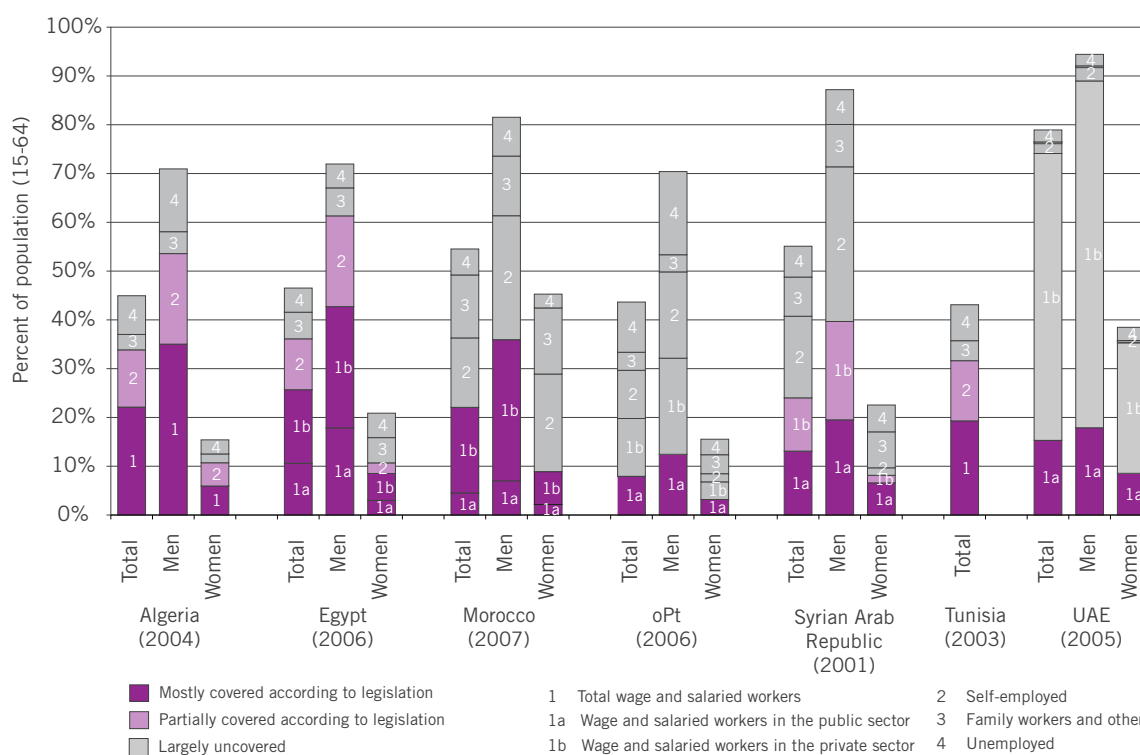
14 B. Destremau and M.-N. Abi-Yaghi: *Workers' security and rights in the Arab region*, in ILO (ed.): *Gender, employment and the informal economy in Arab States: A regional overview* (Beirut, forthcoming).

15 D.A. Robalino et al.: *Pensions in the Middle East and North Africa: Time for Change* (Washington, DC, World Bank, 2005).

workers, migrant workers and domestic workers. For example, Tunisia implemented a series of measures in the 1980s and 1990s which gradually extended the scope of pension insurance coverage to previously unprotected groups of workers.¹⁶

18. While pension schemes are well developed, few Arab social insurance schemes, mostly in North Africa, offer short-term benefits such as unemployment benefits, maternity or sickness benefits (see table A.4 for an overview). However, some recent initiatives have been aimed at offering better protection in the case of unemployment and maternity (see below for more details).

Figure 1: Employment status and legal social security coverage in selected Arab countries



Note: The selection of countries is based on data availability. Data for Egypt and the Syrian Arab Republic are partly estimated. The proportion of the various categories of employed and unemployed refer to age group 15+, therefore the resulting protection ratios may be slightly overestimated for all countries except for Egypt. Sources: Employment data from ILO KILM 6th Edition and LABORSTA; Coverage information ISSA Observatory Country Profiles; D.A. Robalino et al: Pensions in the Middle East and North Africa: Time for Change (Washington, DC, World Bank, 2005).

16 M. Chaabane: "Towards the universalization of social security: The experience of Tunisia", Extension of Social Security (ESS) Paper, Series 4 (Geneva, ILO, 2002), available at <http://www.socialsecurityextension.org/gimi/gess/Ress-FileDownload.do?ressourceId=2618>; "La réforme des regimes de retraite: Cas de la Tunisie" (mimeo, 2007), available at <http://www.ilo.org/gimi/gess/RessFileDownload.do?ressourceId=4694>.

1.3 Access to medical care

19. Some Arab countries have markedly increased their per capita health spending over recent years (see figure A.6) and stepped up their effort to enhance the quantity and quality of health care services. However, this growth in real health expenditure was not commensurate with the high levels of economic growth achieved in some countries, which resulted in declining shares of health expenditures as a proportion of GDP in parts of the region (see figure A.7). The quality of health care greatly varies between countries in the region, and within countries. Low-income countries face the greatest challenges in providing adequate health care services for their population. However, even in middle-income and high-income countries, there are concerns that certain basic health care services remaining inaccessible to some groups of the population.¹⁷
20. One of the reasons for a lack of access may be found in a limited coverage of pre-paid health funding mechanisms in some countries, and a resulting high level of out-of-pocket payments for health in many Arab countries. The latter refers to health expenditure directly borne by patients at the moment of treatment, mostly in the form of user fees. In some Arab countries, more than half of total health expenditure is covered from out-of-pocket payments, mostly user fees payable at the point of service (figure A.8). Out-of-pocket payments, often substantial amounts, need to be covered by patients at vulnerable moments of their life, and can lead to pushing them, and often also their families, into poverty. In fact, the lack of protection against catastrophic health expenditure is one of the critical factors contributing to vulnerability and poverty. Pre-payment systems (such as health insurance) offer protection against such risks, as they pool risks into larger groups and spread the cost of health protection over a longer time.¹⁸ Increased efforts to establish or extend mechanisms of social health protection can help to further expand access to at least an essential level of medical services.¹⁹

1.4 Non-contributory programmes

21. All countries in the region offer some kind of social assistance programmes (income support and other safety net programmes). Traditionally, social assistance programmes in Arab countries tend to focus on specific groups of the population deemed to be in particular need of support, such as female-headed households or persons with disabilities. Some of these programmes are provided directly by the government or semi-autonomous institutions (such as social funds). In addition, many social assistance programmes are run by non-governmental organizations. A lack of coordination is an issue of concern, resulting in the duplication of support to some groups of the population, while others are hardly covered at all. Many of these schemes grant benefits on a discretionary basis, as opposed to clear rights and entitlements. Funding of these programmes is often decided ad hoc, which creates a high level of insecurity for the administering institutions as well as for the beneficiaries.
22. In recent years, several countries in the Middle East have started to reform their social assistance programmes by reviewing targeting mechanisms, increasing administrative capacities and merging some of the existing schemes into unified social assistance programmes with a view to enhancing effectiveness and efficiency. Greater transparency of these social assistance programmes, better administration and coordination will help to facilitate access to benefits for those in need, prevent abuse, and will help to promote a rights-based approach to social security.

17 UNDP: Arab Human Development Report 2009: Challenges to Human Security in Arab Countries (New York, 2009), available at <http://www.arab-hdr.org/publications/other/ahdr/ahdr2009e.pdf>; WHO: "Primary health care: Now more than ever", World Health Report, 2008 (Geneva, 2008), available at <http://www.who.int/whr/2008/en/index.html>

18 ILO: Social health protection: An ILO strategy towards universal access to health care, Social Security Policy Briefings (Geneva, 2008), available at <http://www.ilo.org/public/english/protection/secsoc/downloads/policy/policy1e.pdf>

19 ILO: Extending social security to all: A review of challenges, present practice and strategic options (Geneva, 2009).

2. Key challenges and possible policy responses

23. Following the summary of key regional trends, the following sections identify priority challenges for the region and sketch out possible policy responses.

2.1 Building an effective social protection floor

24. One of the main challenges for the Arab region is to build an effective social protection floor²⁰ which would guarantee a minimum level of social protection for the population, and which would contribute to realizing the universal right to social security.²¹ In many Arab countries there is increasing recognition that the yields of economic growth need to be distributed in a more effective and equitable way in order to foster broad-based and sustainable economic and social development, and that more effective protection from poverty is indispensable. Experiences from other parts of the world show that social security programmes which aim at building a social protection floor (such as social pensions, child benefits and better access to essential health services), have contributed to enhancing income security, education and health outcomes, reducing the incidence of child labour, and encouraged engagement in productive activities.²² International experience also shows that guarantees under the social protection floor would benefit women, in particular, and would partly compensate for their limited access to contributory schemes.

20 The concept of the basic social protection floor was first mentioned in the report of the World Commission on the Social Dimension of Globalization in 2005; and has in 2009 been expanded to cover access to essential services (such as water and sanitation, health, education and family-focused social work support) and endorsed by the UN System, charging the ILO and the WHO as lead agencies for the promotion of a basic social protection floor. See World Commission on the Social Dimension of Globalization: A Fair Globalization - Creating Opportunities for All (Geneva, 2004), available at <http://www.ilo.org/public/english/wcsdg/docs/report.pdf>; UN Chief Executives Board for Coordination: Global financial crisis - UN system joint initiatives (New York, 2009), available at <http://www.ilo.org/public/libdoc/igo/2009/433767.pdf>

21 The Universal Declaration of Human Right states in Art. 22: "Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality" and further in Art. 25: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."

22 P. Townsend (ed.): Social Security - Building Decent Societies (Basingstoke, Palgrave, 2009); ILO: Extending social security to all: A review of challenges, present practice and strategic options (Geneva, 2009).

25. An effective basic social protection floor consists of a minimum set of social security guarantees which aim at a situation in which:

- all residents have the necessary financial protection to afford and have access to a nationally defined set of essential health care services, in relation to which the State accepts the general responsibility for ensuring the adequacy of the (usually) pluralistic financing and delivery systems;
- all children have income security, at least at the level of the nationally defined poverty line level, through family/child benefits aimed at facilitating access to nutrition, education and care;
- all those in active age groups who are unable to earn sufficient income on the labour markets should enjoy a minimum income security through social assistance or social transfer schemes (such as income transfer schemes for women during the last weeks of pregnancy and the first weeks after delivery) or through employment guarantee schemes;
- all residents in old age or with disabilities have income security at least at the level of the nationally defined poverty line through pensions for old age and disability.

26. These basic social security guarantees can be realized through a broad variety of possible policy options. The ILO has put forward four principles which should guide the development of social security policies:²³

- Universality of access: Access for all to effective social protection through social security as the most fundamental principle.
- Progressiveness: Commitment to achieving higher levels of protection in line with economic and social development.
- Pluralism: Flexibility in the choice of institutional structures best suited to achieve the objective of universal coverage and the importance of stakeholder participation in governance.
- A focus on outcomes: Progress to be assessed based on outcomes, not based on processes and methods.

27. Building a social protection floor in Arab countries ideally should be based on a comprehensive review of the current social security system, administrative capacities, its performance and recommendations for reform. Obviously, an effective social protection

23 ILO: Extending social security to all: A review of challenges, present practice and strategic options (Geneva, 2009), pp. 19-23.

floor also must be based on an account of the financial resources and the availability of resources. Sufficient fiscal space is needed to consolidate and expand social security systems with the objective of building an effective social protection floor. Several ILO studies projected the cost of implementing a basic social protection package and demonstrated affordability even in low-income countries.²⁴ In some countries, some of the necessary resources might be liberated through a review of the considerable volume of resources allocated to consumer subsidies, which in many cases have a limited effect on the reduction of poverty at a high cost. A reform of the tax system may be more helpful in some countries with a view to ensuring equitable and effective funding mechanisms.

2.2 Developing coherent national social security systems

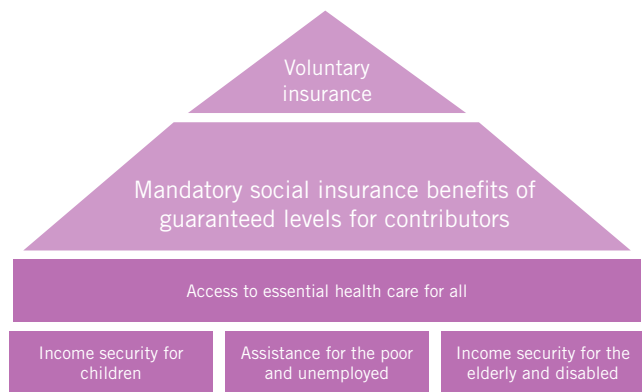
28. One of the key challenges for Arab countries is to build coherent national social security systems embedded in wider economic and social policies.²⁵ It is increasingly acknowledged that effective social protection policies require a coordinated and comprehensive approach which takes account of the complexity of social policies and its interlinkages with related policy areas. Such an approach aims at bringing different types of programmes, target groups and modes of provision under one common policy framework, and ensuring better coordination and integration between the different elements of the national social security system, which would enable countries to realize the right to social security in a more effective and efficient way. This approach is flexible enough to include private provision, where it exists, under the umbrella of the general responsibility of the State. The principles laid down in ILO international social security standards do not require that social security is provided directly by the State, but that the State plays an active role at least in defining the policy framework and overseeing the provision of social security by other actors.

29. A coherent national social security system should follow a universal but progressive approach. This implies a double objective: first, the responsibility of extending social security coverage of at least a basic level of social protection to all women, men

and children; and second, the commitment to providing higher levels of security to as many people as possible, as and when the continuing development of the national economy permits.

30. In order to illustrate this approach, one could use the metaphor of a “social security house” which consists of different interrelated building elements (see figure 2). The ground floor of this social security house is made up of a set of basic social security guarantees which together constitute the “basic social protection floor”. The second floor is made up of mandatory social insurance benefits of guaranteed levels for contributors, which may possibly be supplemented by a third level of voluntary insurance.

Figure 2: “Social security house”



31. While there is no single “right” model for social security, a set of key features of social security systems have proven to be essential in the design and implementation of national social security systems:²⁶

- Universal coverage of income security and health systems: Access to an adequate level of benefits should be provided to all (permanent and temporary) residents of a country on a gender-fair basis.
- Benefits and protection from poverty as a right: Entitlements to benefits should be specified in a precise manner so as to represent predictable rights of residents or contributors, and should protect people effectively against poverty.
- Collective “actuarial fairness” of contributions and benefit levels: Scheme members should receive a minimum benefit replacement rate (or a minimum rate of return) which reflects the overall level of contributions paid, and which are effectively guaranteed, preferably by the State.

24 ILO: “Can Low-income Countries Afford Basic Social Security?”, Social Security Policy Briefings (Geneva, 2008), available at <http://www.ilo.org/public/english/protection/secsoc/downloads/policy/policy3e.pdf>.

25 UN ESCWA: Integrated Social Policy from Concept to Practice (New York, 2008), available at <http://www.escwa.un.org/information/publications/edit/upload/sdd-08-3-e.pdf>.

26 ILO: Extending social security to all: A review of challenges, present practice and strategic options (Geneva, 2009), pp. 20-21.

- Sound financing: The financing of social security schemes should ensure their long-term financial viability and sustainability while maintaining adequate fiscal space for both the national social security system as a whole and individual schemes.
- Responsibility for governance: The State should remain the ultimate guarantor of social security rights, with the participation of contributors/financers in the governance of the scheme.

32. Countries find different ways of providing an adequate level of social security through a basic social security floor and higher levels of provision. The following section will address some issues pertaining to some of the elements in more detail.

2.3 Extending social security coverage and promoting productive employment

33. The extension of social security coverage is not only a social imperative, realizing human and social rights, but also a precondition for the effective functioning of labour markets and for productive employment. Where certain categories of workers are *de jure* or *de facto* not covered by social insurance, labour market distortions are likely to occur and may jeopardize the functioning of the economy. This is one of the reasons why governments, and employers' and workers' organizations have been jointly promoting the extension of coverage in many parts of the world.

34. One of the critical intersections between employment and social policies in many Arab countries is the discrepancy in social security coverage for workers in the public and the private sector. Many Arab countries have relatively high rates of public employment, which in some countries is particularly pronounced among women (see figure A.9). While some Arab governments have sought to reduce staffing levels in the public sector and to promote private sector employment, this strategy was only partially successful, partly because public sector employment continues to be perceived as more attractive in terms of wages, job security and social benefits, especially for young women and men.²⁷ More efforts are therefore needed to align social security coverage for workers in the public and private sectors which would positively support national efforts to promote private sector employment.

²⁷ See, for example, for Syria, N. Kabbani: "Why young Syrians prefer public sector jobs", in Middle East Youth Initiative Policy Outlook (Middle East Youth Initiative Working Paper, March 2009), available at www.shababinclusion.org/files/1319_file_Policy_Outlook_2_English.pdf

35. In a similar way, labour market distortions can arise where workers are not covered under the same regulations with respect to their social security coverage, or where the existing regulations are not fully enforced. This is the case, for example, where some categories of workers are excluded from social security coverage (e.g. migrant workers, domestic workers or workers in small enterprises), or where legal regulations are not applied and enforced in a uniform way across the country. Appropriate measures need to be found to minimize such distortions and to ensure that fundamental rights at work are ensured for all workers.

36. In the Arab region, the extension of social security is particularly relevant for three policy areas – pensions, unemployment protection and maternity protection – which will be discussed in more detail in the following sections.

2.3.1 Guaranteeing adequate and sustainable pensions

37. More efforts are needed to expand coverage and to enhance the effectiveness, efficiency, equity and sustainability of social insurance schemes in order to ensure an adequate level of income security to the insured population. This should include sufficient protection of pension reserves and workers' accumulated savings, the revision of and establishment of minimum benefit guarantees. International labour standards provide useful guidance for the design and reform of pension schemes. The Social Security (Minimum Standards) Convention, 1952 (No. 102) sets minimum standards for a number of parameters including benefit levels and adjustment, contribution periods and retirement age. Higher standards are provided by subsequent Conventions, such as the Employment Injury Benefits Convention, 1964 (No. 128) and the Invalidity, Old Age and Survivors Benefits Convention, 1969 (No. 128).

38. The impact of the financial crisis on pension funds raises questions as to whether the financing, management and governance mechanisms embodied in national pension policies and regulations, including the ones currently being designed and implemented in the framework of ongoing reforms, are adequate to protect workers' incomes at present and in the future.

39. In addition, non-contributory pensions can play a critical role in providing a modest but reliable income during old age and in case of disability, and thus at least a basic level of income security

for older women and men, and their families. Such programmes, often referred to as social pension programmes, play a key role in ensuring at least a minimum level of income security for large parts of the population, and come at a relatively affordable cost. Until now, few Arab countries (such as Egypt, see box 2) have implemented such programmes.

Box 2: Social old-age pensions in Egypt: The Comprehensive Social Insurance Scheme (CSIS) and the Sadat Pension Plan (SPP)

Since 1980 (Law 112), the social security system in Egypt has been extended to provide old age, survivor and disability benefits to informal or casual workers and anyone otherwise not covered by other social insurance schemes through the Comprehensive Social Insurance System (CSIS), which is funded by small contributions (equivalent to US\$0.5 per month) from the insured (coverage was reported to be close to one third of the working-age population in 2001) and other sources, and the tax-financed Sadat Pension Fund (SPP). A sizeable proportion of older women and men have benefited from the pensions: reports suggest that, in 2001, 49 per cent of older people received the CSIS pension, and a further 11 per cent received the Sadat pension. The monthly level of benefits (equivalent to US\$13 for CSIS and US\$10 for the Sadat pension) restrict the poverty effectiveness of these schemes, yet reports from other parts of the world have demonstrated that even small amounts can make a significant difference to poor people.

Source: Mohamed A. Maait, G. Ismail and Z. Khorasane: "The effects of privatisation and liberalisation of the economy on the actuarial soundness of the Egyptian funded and defined benefits social security scheme" (2000), The Year 2000 International Research Conference on Social Security, Helsinki, Finland; D.A. Robalino et al.: Pensions in the Middle East and North Africa: Time for Change (Washington, DC, World Bank, 2005).

40. Such social pension programmes can be delivered in two ways: some countries have implemented universal programmes for all residents over a certain age, while others have introduced some type of means-test which would exclude those older women and men with a sufficient level of income from other sources (contributory pension or other income). Minimum benefit guarantees in contributory pension schemes can also help to protect those workers who have not accumulated sufficient pension entitlements due to low wages, interrupted employment careers or other reasons. Experience from other parts of the world has shown that such programmes are feasible even in low-income countries, and that they contribute significantly to social development and poverty reduction.²⁸

28 P. Townsend (ed.): Building decent societies: Rethinking the role of social security in state building (Basingstoke, Palgrave, 2009).

2.3.2 Protecting workers in case of unemployment

41. The global financial and economic crisis pushed the unemployment insurance high on the political agenda in many countries. Unemployment protection schemes act as automatic stabilizers for the economy and have a direct countercyclical effect when unemployment rises in times of economic distress. International experience shows that automatic stabilizers tend to be more effective than discretionary increases of fiscal expenditure during economic downturns.²⁹ The combination of temporary cash benefits and measures to quickly reintegrate jobseekers into the labour market through job placement and training measures can effectively prevent jobseekers from slipping into informal employment, while helping to maintain and upgrade their skills. As the experience from the Asian financial crisis of 1997-98 shows, the availability of formal income maintenance mechanisms are of key importance during economic crisis in preventing poverty, smoothening consumption, fostering social justice and encouraging rapid recovery.³⁰

42. Few Arab countries have implemented unemployment insurance schemes.³¹ While Algeria's scheme has existed since 1994, Bahrain introduced its scheme shortly before the onset of the financial and economic crisis in the context of its labour market reform (see box 3). The Bahraini unemployment insurance provides income support to the unemployed, including first-time jobseekers, and facilitates their integration or reintegration into productive employment and, as such, provides an essential safeguard against the repercussions of economic shocks. The Bahraini experience has provided a noteworthy model for the region, and there are already some indications that other countries are considering following this example.

29 IMF: World Economic Outlook: Financial Stress, Downturns and Recoveries (Washington, DC, 2008), pp. 160-195, available at <http://www.imf.org/external/pubs/ft/weo/2008/02/pdf/text.pdf>.

30 H.-j. Kwon: "The economic crisis and the politics of welfare reform in Korea", in Thandika Mkandawire (ed.): "Social Policy in a Development Context" (Basingstoke, Palgrave Macmillan, 2004), pp. 262-283; J. Berg and M. Salerno: "The Origins of Unemployment Insurance: Lessons for Developing Countries", in J. Berg and D. Kucera (eds.): "In Defence of Labour Market Institutions: Cultivating Justice in the Developing World" (Basingstoke, Palgrave Macmillan, 2008).

31 In Jordan, the draft Social Security Law, which is currently under discussion in Parliament, includes unemployment insurance savings accounts. If implemented, this programme may eventually provide some protection in case of unemployment to those workers who have built up sufficient savings in their individual accounts. It should be noted, however, that unemployment insurance savings accounts tend to have a less strong automatic stabilizer effect as compared to a social insurance solution.

Box 3: Unemployment insurance in Bahrain: A pioneering scheme in the Middle East

In 2006, Bahrain became the first country in the Middle East to implement an unemployment insurance scheme, within the context of broader labour market reform. The ILO has provided technical assistance with respect to the assessment of the feasibility of such a scheme, drafting the legislation and supporting its implementation. The scheme covers all workers, national and foreign alike, and is financed by contributions equally shared between workers, employers and the Government. The unemployment insurance scheme provides two types of benefits to jobseekers who are actively looking for employment: (1) an earnings-related unemployment compensation, paid to jobseekers having fulfilled a minimum contribution period; and (2) a flat-rate unemployment aid, which is paid for first-time jobseekers and those jobseekers who have not fulfilled the minimum contribution period.

Owing to the low number of terminations until late 2008, the scheme has had to deal with few cases of unemployment compensation so far. However, if the number of terminations should increase in the future as a result of the financial and economic crisis, a system is in place which provides income security for jobseekers while actively supporting their return into employment by linking cash benefits to participation in training, job matching and career guidance through employment offices.

Sources: Government sources; see also C. Behrendt, T. Haq and N. Kamel: The impact of the financial and economic crisis on Arab States: Considerations on employment and social protection policy responses (Beirut, 2009).

43. The challenge for Arab countries is to establish mechanisms of protection for the unemployed which provide adequate income security for the unemployed, while at the same time supporting a quick reintegration into the labour market. International experience with different types of models, such as unemployment insurance or unemployment insurance savings accounts (UISA), demonstrates that there is no simple solution. Lessons from international experience in different parts of the world show that successful unemployment protection programmes operate in a context which includes the following elements: (1) a carefully designed contributory component which achieves meaningful coverage of the employed population and is based on adequate and equitable financing mechanisms; (2) close linkages with employment services, which can include job placement, training and active labour market policy programmes; and (3) appropriate mechanisms to provide at least a basic

level of social protection and employment services for groups of unemployed who are not eligible for contributory programmes.

2.3.3 Maternity protection

44. One remarkable development in many Arab countries of the recent years was a marked increase in women's participation in education and paid employment. While this transition has contributed to productive employment and growth, as well as higher income security for families, some challenges still remain.

45. Women's participation in formal employment has been largely concentrated in public sector employment, while female labour force participation in the private sector appears to be less attractive. One of the reasons for this divergence is the greater job security and access to social security benefits in the public sector. Some countries have embarked on initiatives to raise the level of social protection and to remove obstacles to women's employment in the private sector.

46. One of those obstacles can be employers' responsibility for the continued payment of the salary during maternity leave in some countries, which may result in a double burden of paying the salaries of the worker as well as her replacement during maternity leave. This regulation may have the negative side effect of discouraging employers from employing young women, especially in small and medium enterprises. Some countries have therefore decided to share the coverage of the maternity "risk" between employers, workers and the government. For example, a proposed maternity insurance scheme in Jordan would shift the responsibility for funding women's salaries during their maternity leave from individual employers to social insurance.³² This measure would not only enhance income security for women, but also contribute to removing obstacles to the employment of young women.

2.4 Ensuring good governance of social security

47. Ensuring the good governance of social security is one of the key challenges for future operations and reform of social security. Good governance nurtures trust in the systems, which in turn fosters popular support and helps to increase levels of compliance.

32 ILO: "Feasibility Study on the Implementation of a Maternity Cash Benefits Scheme", Report to the Government of the Hashemite Kingdom of Jordan (Geneva and Beirut, 2007), available at <http://www.ilo.org/gimi/RessFile-Download.do?resourceId=2531>

International labour standards provide a globally accepted and tested framework for ensuring good governance and realizing rights at work.³³ Many Arab governments, workers' and employers' organizations have recently reiterated their commitment to international labour standards and to stepping up their efforts to the realization of rights at work at the country level.

48. Social dialogue between the government, workers, employers and other stakeholders is essential to progressively developing a national social protection strategy in order to ensure a balanced and sustainable approach. Worker and employer representatives on the boards of social security institutions also play a critical role in overseeing and steering the operations of social security schemes.
49. Building a coherent national social security system requires effective coordination mechanisms between the responsible ministries³⁴ and social security institutions, ideally associated with a national social security statistical system which allows the identification of gaps and imbalances in the functioning of the system.
50. Effective monitoring and planning mechanisms can help to improve coordination between different programmes and ensure that resources are allocated in the most effective and efficient way. The ILO has developed a number of policy tools to assist in this process, including better monitoring of social security programmes, examples of smart use of survey data for monitoring and planning purposes and social budgeting as a tool to assess and project social expenditure. Regular actuarial valuations ensure good financial governance. International social security standards and international best practices provide useful guidance in this respect.

3. Concluding remarks

51. The deliberations at this Arab Employment Forum will provide valuable guidance for the general discussion on social security during the 100th Session

³³ ILO: "Setting Social Security Standards in a Global Society: An analysis of present state and practice and of future options for global social security standard setting in the International Labour Organization", Social Security Policy Briefings (Geneva, 2008), available at <http://www.ilo.org/public/english/protection/secsoc/downloads/policy/policy2e.pdf>

³⁴ Responsibility for social insurance programmes typically lies with Ministries of Labour, Finance or Civil Service and Insurance; social assistance programmes are typically overseen by Ministries of Social Affairs, and health care is in the realm of Ministries of Health. Ministries of Finance, Planning and Economy are also important players.

of the International Labour Conference in 2011. This discussion will take place under the framework established by the Declaration on Social Justice for a Fair Globalization. Part of these procedures is a survey which has recently been distributed to constituents, and which will provide guidance for the way ahead.

52. This issue paper has sketched out some of the key challenges for social security in Arab countries, and has identified some priority issues for reform. Tripartite delegations are invited to share experiences and consider options for policy responses around four questions suggested for discussion and debate.

4. Questions for discussion and debate

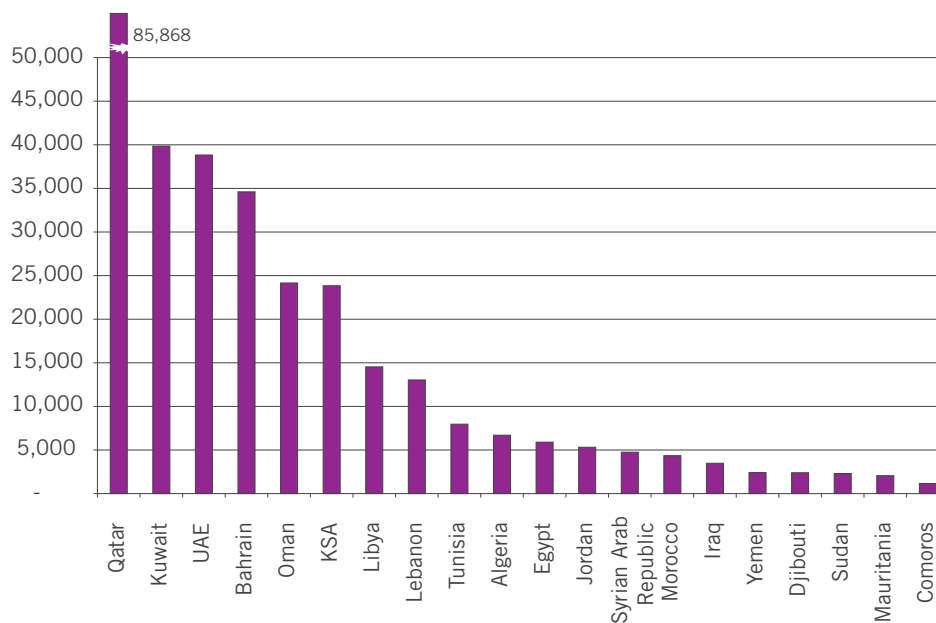
The following questions are suggested for discussion and debate:

1. How can a set of basic guarantees for income security and access to medical care for all – a basic social protection floor – be best designed and implemented in the countries of the region?
2. How can the elements of a national social protection system be coordinated and integrated in an effective way? Which coordination and monitoring mechanisms would need to be strengthened?
3. How can coverage be extended to achieve more effective coordination between social security and employment policies? How can social protection in case of old age, disability, unemployment and maternity be effectively enhanced?
4. How can the governance of social security be strengthened in order to contribute to the realization of fundamental principles and rights at work?

5. Annex

5.1 Figures

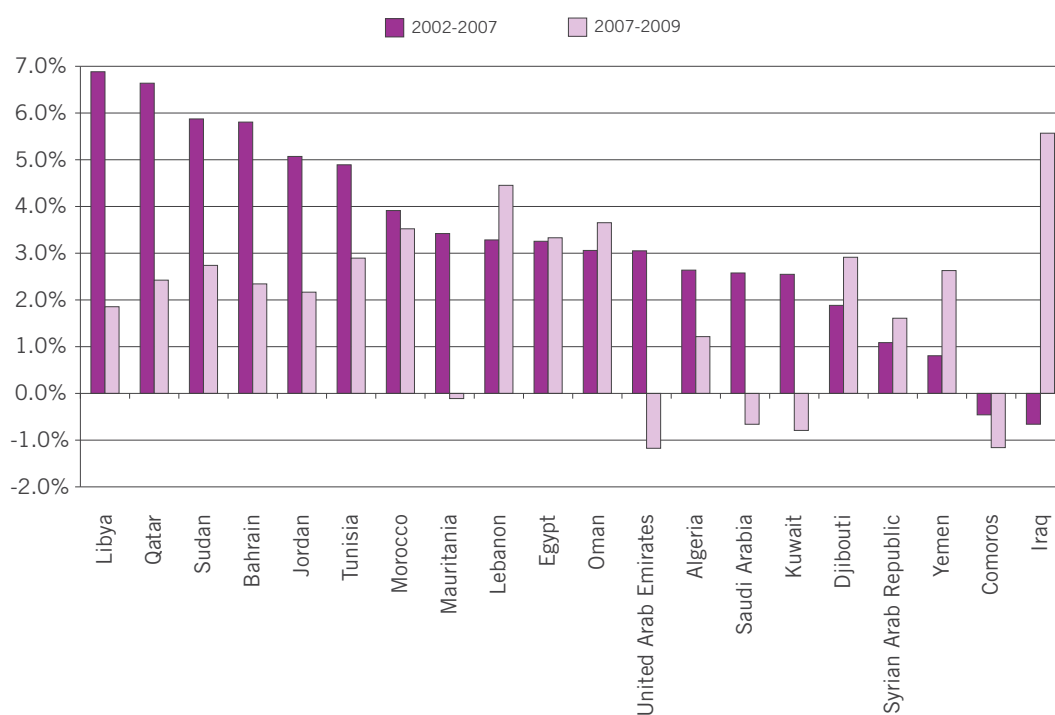
Figure A.1: GDP per capita, international dollars (PPP), 2008 estimates



Source: IMF, World Economic Outlook Database, April 2009.

Note: Figures for 2008 are estimates. No data were provided for Somalia and the occupied Palestinian territories.

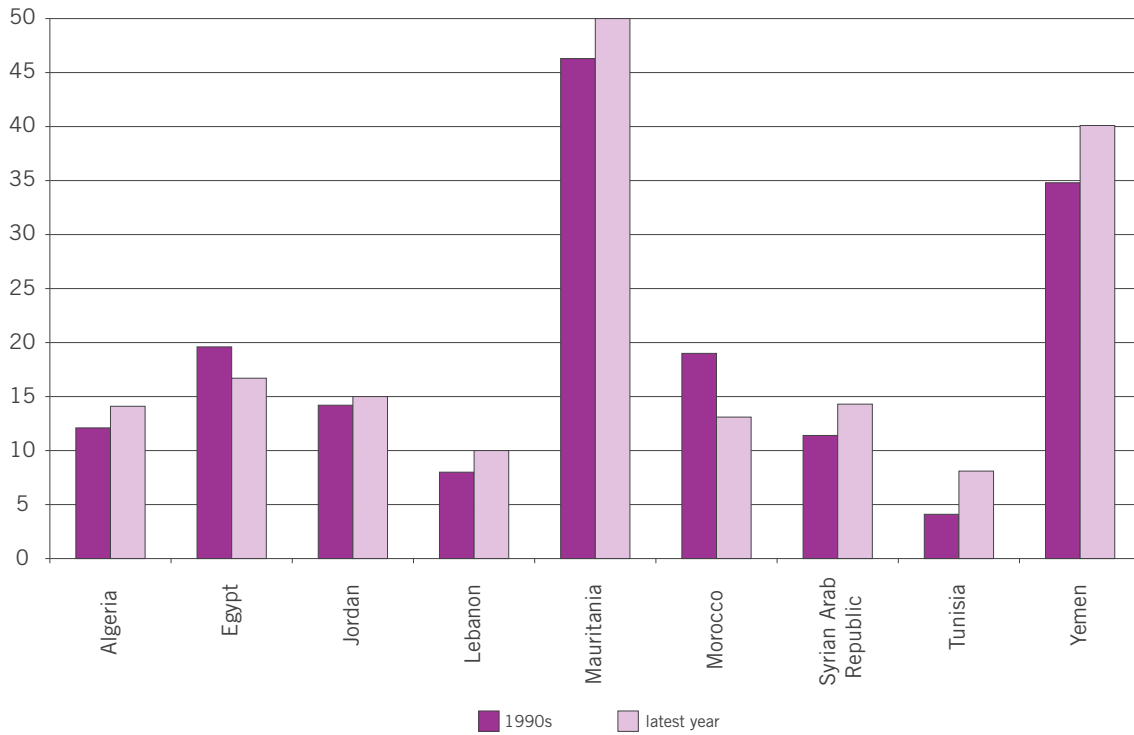
Figure A.2: Annual real GDP per capita growth rates, 2003-2007 and 2007-2009 (IMF estimates)



Source: IMF, World Economic Outlook Database, April 2009.

Note: Data for Iraq refer to 2004-2007. No data were provided for Somalia and the occupied Palestinian territories.

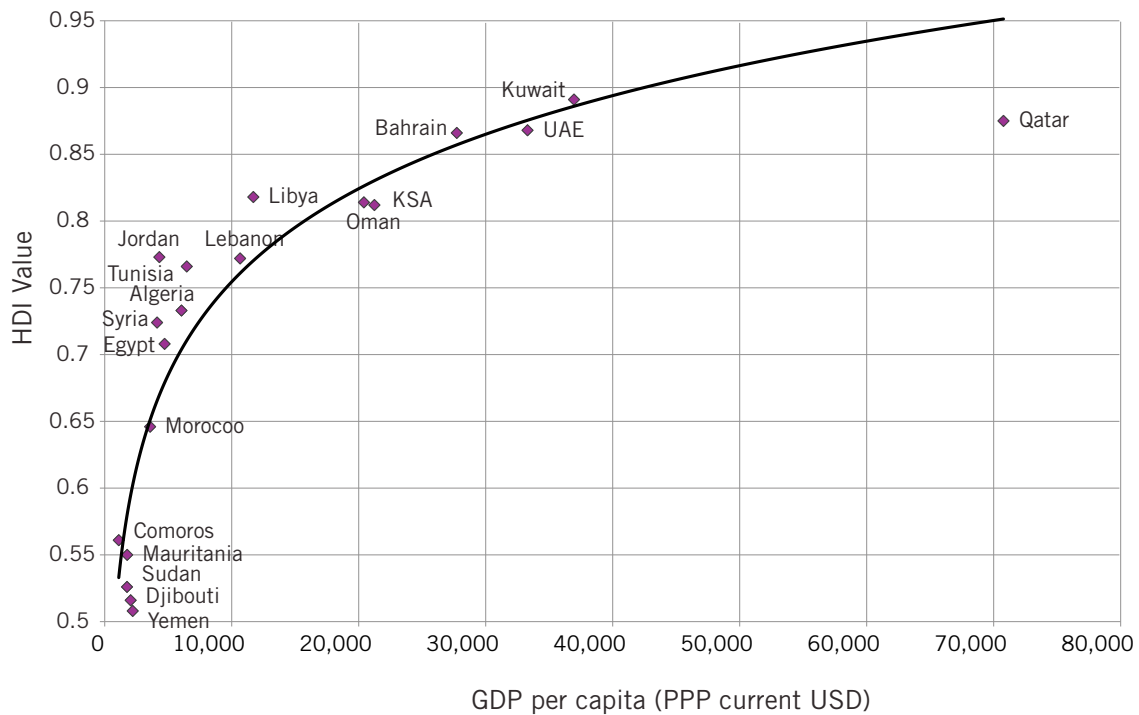
Figure A.3: Proportion of the population below the lower national poverty line in selected Arab countries



Notes: See table A.2 for the survey years.

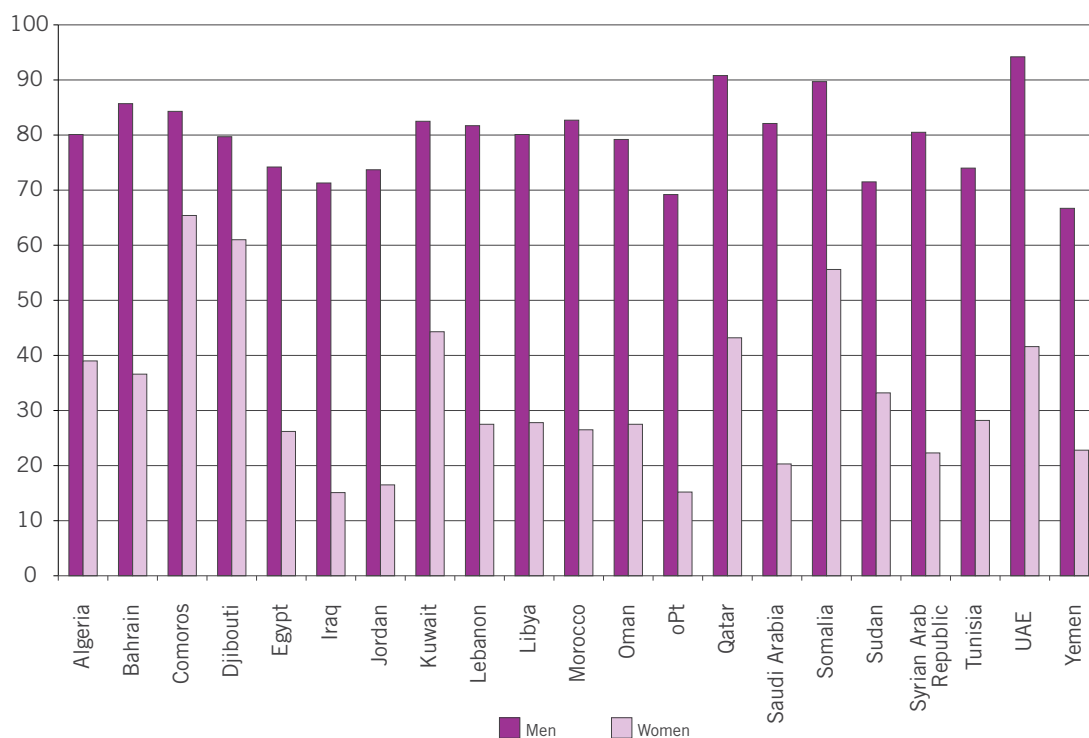
Sources: UNDP, 2009: Arab Human Development Report 2009: Challenges to Human Security in Arab Countries (New York: United Nations Development Programme), p. 113-114 <<http://www.arab-hdr.org/publications/other/ahdr/ahdr2009e.pdf>>; El Laithy, H.; Abu-Ismaïl, K., and Hamdan, K., 2008: Poverty, Growth and Income Distribution in Lebanon, IPC Country Study 13 (Brasilia: International Poverty Centre); El Laithy, H. and Abu-Ismaïl, K., 2005: Poverty in Syria, 1996-2004: Diagnosis and Pro-Poor Policy Considerations (Damascus: UNDP).

Figure A.4: Levels of economic and human development, 2005



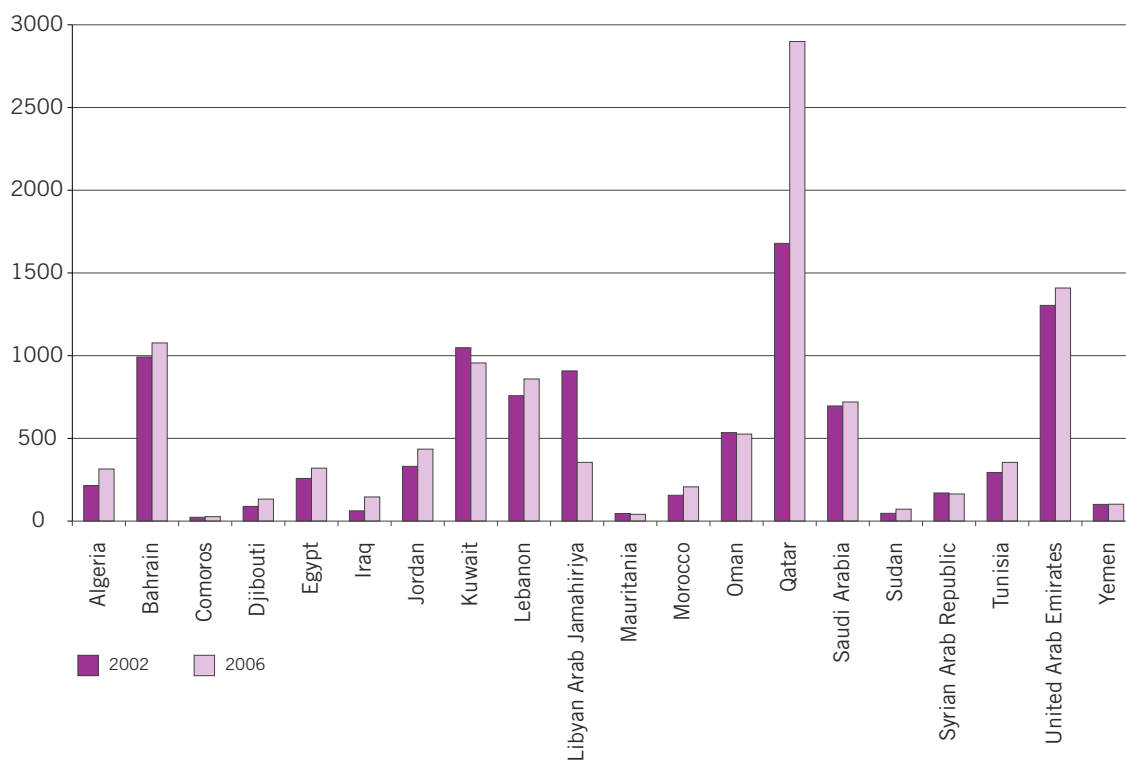
Source: UNDP: Arab Human Development Report 2009: Challenges to Human Security in Arab Countries (New York, 2009), p. 229; IMF, World Economic Outlook Database, April 2009.

Figure A.5: Labour force participation rates (per cent) by sex, 2008 (ILO estimates)



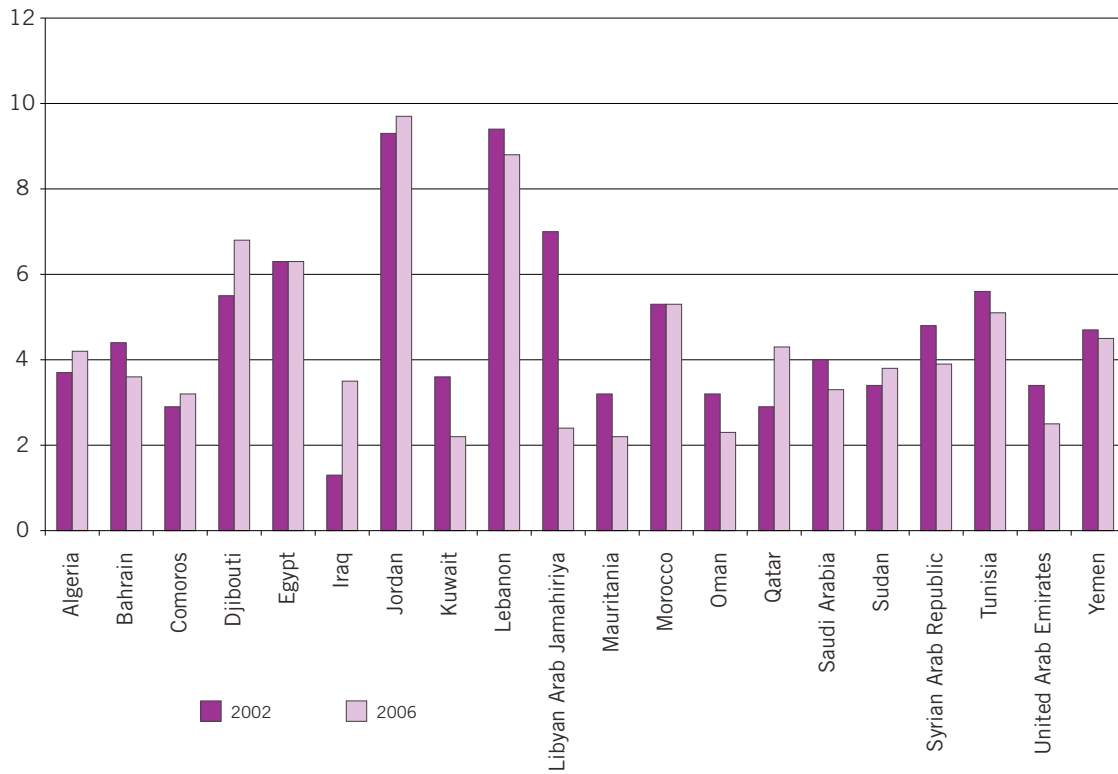
Source: ILO Key Indicators of the Labour Market, 6th edition.

Figure A.6: Development of per capita health expenditure (international dollars, PPP), 2002-2006



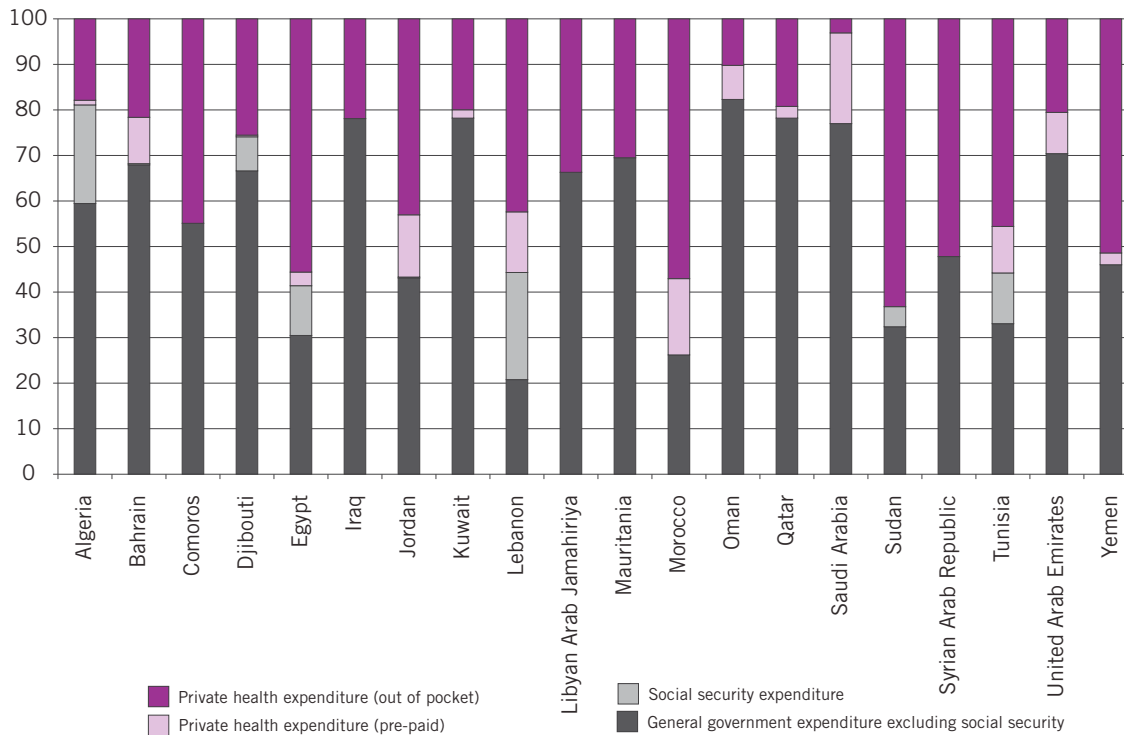
Note: Data for Bahrain and Qatar refer to 2005.
Source: WHO National Health Accounts.

Figure A.7: Development of health expenditure as a proportion of GDP, 2002-2006



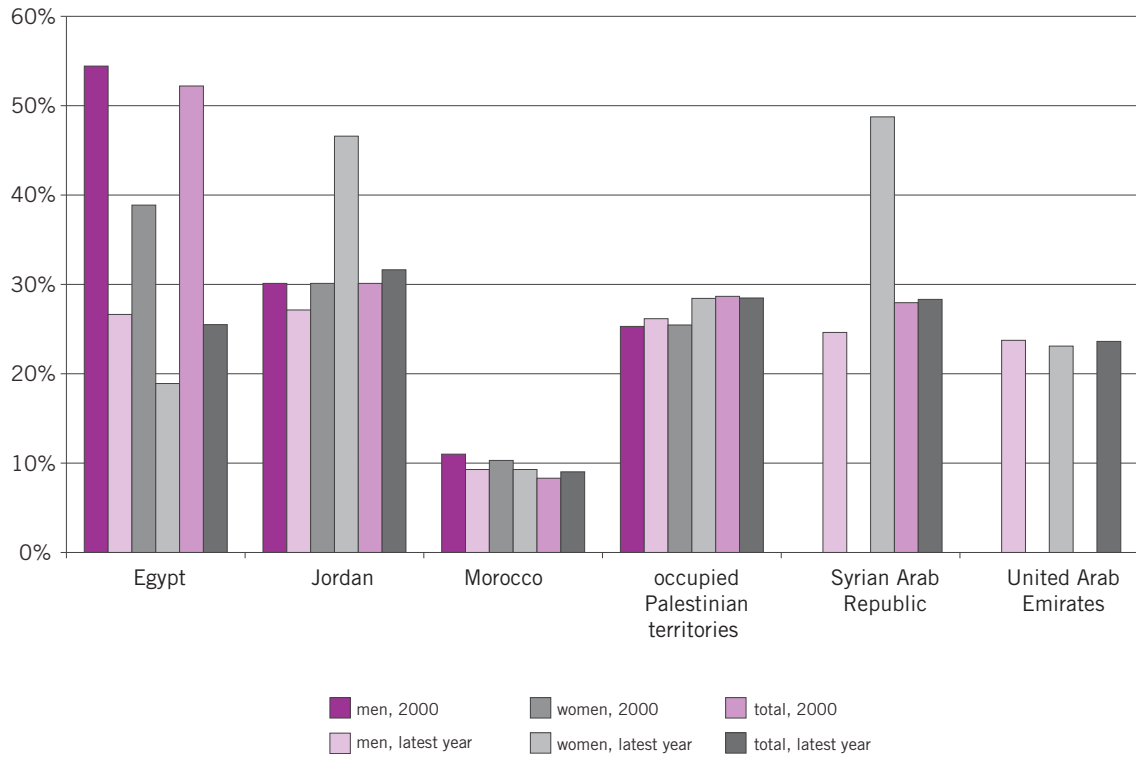
Source: WHO National Health Accounts.

Figure A.8: Health expenditure by source (as proportion of total expenditure), 2006



Source: WHO National Health Accounts.

Figure A.9: Employment in the public sector (as proportion of total employment)



Note: Latest year is 2004 for Egypt, 2007 for Jordan and 2008 for all others. Countries were selected based on availability of data.
Source: ILO KILM, 6th edition.

5.2 Tables

Table A.1: Ratification of international labour standards in the field of social security in Arab countries

Social Security Conventions	Asia													Africa						Total number of ratifications (worldwide)		
	Bahrain	Iraq	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syrian Arab Republic	UAE	Yemen	Algeria	Comoros	Djibouti	Egypt	Libyan Arab Jamahiriya	Mauritania	Morocco	Somalia		Sudan	Tunisia
C102 Social Security (Minimum Standards) Convention, 1952	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1975	1968	-	-	-	-	-	45
C118 Equality of Treatment (Social Security) Convention, 1962	-	1978	1963	-	-	-	-	-	1963	-	-	-	-	-	1993	1975	1968	-	-	-	1965	37
C121 Employment Injury Benefits Convention, 1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1975	-	-	-	-	-	24
C128 Invalidity, Old-Age and Survivors' Benefits Convention, 1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1975	-	-	-	-	-	16
C130 Medical Care and Sickness Benefits Convention, 1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1975	-	-	-	-	-	15
C157 Maintenance of Social Security Rights Convention, 1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
C168 Employment Promotion and Protection against Unemployment Convention, 1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
C 183 Maternity Protection Convention, 2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17

Source: Based on ILOLEX.

Table A.2: Population below international and national income/expenditure poverty lines

	Latest year				1990s		
	US\$1 a day	USD\$ a day	National poverty line (lower)	National poverty line (upper)	Year	National poverty line (lower)	Year
Algeria			12.1	..	2000	14.1	1995
Egypt			19.6	40.9	2005	16.7	1999
Jordan	<2	7	14.2	11.3	2002	15	1997
Lebanon			8	28.6	2004/05	10	1997
Mauritania	25.9	63.1	46	54	2000	50	1996
Morocco	<2	14.3	19	39.7	1999	13.1	1991
Syria		10.4	11.4	30.1	2003/04	14.3	1997
Tunisia	<2	6.6	4.1	23.8	2000	8.1	1995
Yemen			34.8	60	2005/06	40.1	1998

Sources: UNDP, 2009: Arab Human Development Report 2009: Challenges to Human Security in Arab Countries (New York: United Nations Development Programme), p. 113-114 and p. 231 <<http://www.arab-hdr.org/publications/other/ahdr/ahdr2009e.pdf>>; El Laithy, H.; Abu-Ismaïl, K., and Hamdan, K., 2008: Poverty, Growth and Income Distribution in Lebanon, IPC Country Study 13 (Brasilia: International Poverty Centre); El Laithy, H. and Abu-Ismaïl, K., 2005: Poverty in Syria, 1996-2004: Diagnosis and Pro-Poor Policy Considerations (Damascus: UNDP).

Table A.3: Legal coverage for old age, disability and survivorship

	Public sector employees		Private sector employees						Self-employed/ employer	Citizens abroad
	Civil servants	Others	Workers with 'regular' contracts	Workers in small enterprises	Agricultural workers	Casual workers	Domestic workers	Non-citizen workers		
Algeria	yes	yes ^a	yes	yes	yes	yes	yes	yes	yes ^c	..
Bahrain	yes	yes	yes	yes	partial	–	–	–	vol.	vol.
Comoros	..	..	..	..	..	..	..	..	..	..
Djibouti	..	..	..	..	..	..	..	..	..	..
Egypt	yes	yes	yes	yes	yes ^c	yes ^c	yes ^c	yes ^c	vol ^c	..
Iraq	..	..	..	..	..	..	..	..	..	..
Jordan	yes	yes ^a	yes	– ^e	– ^e	–	– ^e	yes	vol	vol.
Kuwait	yes	yes	yes	yes	yes	..	..	no	vol	..
Lebanon	yes ^d	yes ^{b,d}	yes	yes	yes	–	yes	partial	no	..
Libya	yes	yes ^a	yes	yes	yes	yes	yes	yes	yes	..
Mauritania	yes ^c	yes ^a	yes	yes	yes	yes	yes	..	yes	..
Morocco	yes	yes	yes	yes	yes	..	..	..	partial	..
Oman	yes	yes	yes	yes	–	–	–	–	–	vol.
occupied Palestinian territories	..	..	..	..	..	..	..	..	..	..
Qatar	..	..	..	..	..	..	..	..	..	..
Saudi Arabia	yes ^c	yes ^a	yes	yes	–	..	–	–	vol.	vol.
Somalia	yes ^c	yes	..	..	..	..	..	..	..	..
Sudan	yes	yes ^a	yes	yes	–	–	–	..	yes	..
Syria	yes ^c	yes ^a	yes	partial	yes	yes	yes	–	yes	vol.
Tunisia	yes ^c	yes	yes	yes	yes	yes	yes ^c	..	yes ^e	vol.
UAE	..	..	..	..	..	..	..	..	..	..
Yemen	yes	yes	yes	yes	–	–	–	yes	–	..

Notes:

a Special system for police and/or armed forces

b Special system for teachers

c Special system for this category of workers

d Special system for all public sector workers

e Excluded are workers in enterprises with less than 5 employees

f Excluded for foreign military, political or international missions

g Covered by law, but not yet applied in practice

– not covered

.. sufficient information unavailable

Source: International Social Security Association Country Profiles, www.issa.int

Table A.4: Overview of social security programmes in Arab States

	Asia												Africa									
	Bahrain	Iraq	Jordan	Kuwait	Lebanon	oPt	Oman	Qatar	Saudi Arabia	Syria	UAE	Yemen	Algeria	Comoros	Djibouti	Egypt	Libya	Mauritania	Morocco	Somalia	Sudan	Tunisia
Old age	SI	SI	SI	SI	OI	..	SI	..	SI	SI	..	SI	SI	..	..	SI	SI	SI	SI	OI	SI	SI
Survivors	SI	SI	SI	SI	..	..	SI	..	SI	SI	..	SI	SI	..	..	SI	SI	SI	SI	OI	SI	SI
Invalidity/disability	SI	SI	SI	SI	OI	..	SI	..	SI	SI	..	SI	SI	..	..	SI	SI	SI	SI	OI	SI	SI
Employment injury	SI	..	SI	SI	.. ^a	..	SI	..	SI	SI	..	–	SI	..	..	SI	SI ^a	SI	.. ^a	SI	SI	SI
Sickness	..	..	..	..	SI	..	..	..	..^a	..	..	–	SI	..	..	SI	SI	SI	SI	OI	–	SI
Medical care	..	..	..	..	SI	..	..	..	..	..	..	–	SI	..	..	SI	SI	..	SI	OI	–	SI
Maternity	.. ^a	..	..^a	..	..	..	..	..	..^a	..	..	..^a	SI	..	..	SI	.. ^a	SI	SI	OI	–	SI
Unemployment	SI	–	–	–	–	–	–	–	–	–	–	–	SI	–	–	SI	.. ^a	..	–	..	–	SN
Family	..	..	..	..	SI	..	..	..	..	..	..	a	TF	..	..	..	..	TF	SI	..	..	SI
Social assistance	SN	SN	SN	SN	SN	..	..	..	..	SN	..	SN	SN	..	..	SN	SN	SN	SN	SN	..	SN

Notes:

SI Social insurance

OI Other insurance arrangement (Prov. Fund etc.)

SSA Statutory social assistance (rights-based)

SN Safety-net type programmes (not rights-based)

TF Tax-financed programme

^a Employer liability/employer-financed

.. sufficient information not available

Source: ISSA Observatory Country Profiles.