

# The role of social insurance schemes in addressing the risks faced by agricultural workers in the Middle East and North Africa

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**The first Research Report in the series** “Expanding social insurance for agricultural workers in Middle East and North Africa (MENA): Identifying key constraints and discussing policy options” focused on exploring the most adequate social insurance (SI) benefits and features capable of addressing the main risks facing agricultural workers (AWs) in the MENA region, including:

- **Health-related risks:** AWs are more likely to face health problems resulting from exposure to chemicals, toxic pesticides, and water-borne diseases. They are usually not covered by health insurance schemes and have less access to healthcare facilities than urban workers.
- **Absence of occupational safety measures:** Agriculture is one of the most dangerous occupations, representing half of all on-the-job fatalities worldwide. In the MENA region, AWs tend to work in environments lacking safety guidelines and standards of occupational safety, with inadequate transportation and no work injury compensation.
- **Work instability, unemployment and income losses:** The prevalence of daily work and absence of stable employment relationships are major factors preventing AWs from accessing SI. Job instability and unemployment are particularly concerning risks faced by AWs, especially wage workers in the informal sector, and they translate directly into income instability.
- **Age-related risks:** AWs cannot benefit from old-age/retirement pensions, as most have never contributed to SI schemes. Thus, they continue working even if their activities can no longer be considered safe to be carried out. For many, continuing to work is not an option due to physical constraints after years of hazardous work and continued exposure to health and occupational risks.
- **Environmental-related risks:** Factors such as water scarcity in the MENA region, rising sea levels and extreme weather conditions, which are aggravated by climate change, impose challenges to the sustainability of agriculture in the region and threaten food security and labour markets.

The report also discusses the trade-offs in design options to expand SI for AWs, particularly the debate between integrated versus parallel schemes, and mandatory versus voluntary coverage. Regarding the former, the report reinforces the importance of avoiding the fragmentation of contributory schemes to maintain fundamental principles of public contributory schemes—i.e., risk pooling and solidarity. Moreover, it highlights that voluntary schemes have been shown to be inefficient in covering the most vulnerable people in

the MENA region. They should be used as a last resort to cover self-employed workers and designed with tight incentives to increase coverage.

Considering these challenges, the report explores some of the possible interventions that could be adopted by MENA countries, illustrated with country cases:

- **Health insurance:** Expand health insurance coverage aiming at universal health systems based on the principles established by ILO Social Protection Floors Recommendation, 2012 (No. 202).<sup>1</sup> Country examples: [Tunisia and Egypt](#).
- **Work injury compensations:** Increase inspection of the necessary preventive and protective measures in agricultural areas, as well as increase the coverage of mandatory work injury insurance for AWs, including during commutes. Country example: [India](#).
- **Unemployment benefits:** Establish unemployment benefits for regular workers in the region and ensure the eligibility of regular AWs. It is also necessary to rethink the models of unemployment benefits for other categories of workers, such as self-employed, seasonal workers, casual workers, etc. Country examples: [Brazil](#).
- **Adaptations of pensions, including old age pensions:** MENA countries should ensure that self-employed and informal AWs are allowed by law to contribute to pension schemes. Moreover, they should consider adjusting the retirement age for AWs in light of shorter careers, consider career average reference wages as opposed to last-period wages and introduce contributory subsidy systems for low-wage and self-employed workers. Country example: [China](#).
- **Extending beyond social insurance—agricultural insurance:** Establish stronger links between social insurance and public agriculture insurance schemes for small-scale producers to compensate for production losses due to environmental factors. Country examples: [Brazil, Turkey and Morocco](#).

#### Reference:

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#### Note:

1. See: <[https://www.ilo.org/secsoc/areas-of-work/legal-advice/WCMS\\_205341/lang-en/index.htm](https://www.ilo.org/secsoc/areas-of-work/legal-advice/WCMS_205341/lang-en/index.htm)>.