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The state of social insurance for agricultural workers in the Near East and North Africa and challenges for expansion

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Food and Agriculture Organization of the United Nations

international policy centre for inclusive growth

International Policy Centre for Inclusive Growth (IPC-IG) Working Paper No. 189
The state of social insurance for agricultural workers in the Near East and North Africa and challenges for expansion
By Lucas Sato

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The IPC-IG is a partnership between the United Nations and the Government of Brazil to promote learning on social policies. The Centre specialises in research-based policy recommendations to foster the reduction of poverty and inequality as well as promote inclusive growth. The IPC-IG is linked to the United Nations Development Programme (UNDP) in Brazil, the Ministry of Economy (ME) and the Institute for Applied Economic Research (Ipea) of the Government of Brazil.

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THE STATE OF SOCIAL INSURANCE FOR AGRICULTURAL WORKERS IN THE NEAR EAST AND NORTH AFRICA AND CHALLENGES FOR EXPANSION

Lucas Sato[1]

Agricultural workers are exposed to many risks during their life cycle and are particularly vulnerable to covariate risks, such as droughts, armed conflict and pandemics. Despite the great potential of social protection policies to protect this segment of the population, agricultural workers are commonly excluded from social protection systems—especially from contributory schemes—due to legal, programme design, financial, administrative, institutional, participation, and information barriers. This paper analyses the availability of social insurance schemes for agricultural workers in the Near East and North Africa (NENA) region, including many types of insurance: old age, disability and survivors', sickness and maternity, work injury, and unemployment, as well as family and child allowances. In addition, we analyse agricultural insurance schemes, as they play a critical role in protecting agricultural producers from the catastrophic impact of covariate risks. We examine the barriers for agricultural workers to participate in contributory schemes, highlighting good practices being adopted in NENA countries to address them. This paper thus aims to help fill a gap in the literature regarding the role of contributory schemes for agricultural workers. Most importantly, it aims to highlight paths towards more comprehensive social protection systems, capable of addressing the pressing challenges in NENA countries, such as inequities between rural and urban populations, lack of rural development, and insufficient protection for rural families.

Keywords: social protection; social insurance; rural development; agricultural workers, Near East and North Africa

1 INTRODUCTION

Countries in the Near East and North Africa (NENA) region[2] are experiencing various changes. With economic restructuring and urban migration rates spiking, unemployment is high and the share of gross domestic product (GDP) of traditional sectors, such as agriculture, is decreasing. In addition, the average age of agricultural workers is increasing and not enough youth are joining the sector, exacerbating the already low levels of labour force participation and high levels of youth unemployment that characterise the region[3] (Bird and Silva 2020).

1. International Policy Centre for Inclusive Growth (IPC-IG).

2. See Box 1 for regional definitions used in this Working Paper.

3. Analysing the labour markets in the MENA region, Bird and Silva (2020) observed that the MENA countries have the lowest youth labour force participation rates and youth employment to population ratios in the World, a result mainly driven by the low female participation in the labour force.

Although the agricultural sector is still responsible for a crucial share of jobs in NENA (20 per cent of total employment in the Arab World, as of 2019) (World Bank n.d.), factors such as lack of investment and proper training; limited access to financing mechanisms, agricultural insurance schemes and social protection; and large fragmentation of lands are pushing down productivity rates in the agricultural sector. As a result, the rural populations—which are highly dependent on agricultural and natural resources—face many vulnerabilities and shocks, which have been aggravated by the long-standing conflicts in various countries (such as in Syria, Iraq, Yemen and Palestine), as well as by climate change. Climate change alone is predicted to push an additional 100 million people into poverty worldwide if appropriate interventions, including social protection, are not put in place (Hallegatte et al. 2016). NENA is one of the most affected regions by the consequences of climate change (Allieu and Ocampo 2019).

There is now a broad consensus regarding the importance of the extension of social protection coverage to people in rural areas through a combination of contributory and non-contributory schemes. Within national social protection systems, nationally-defined social protection floors (SPFs) are particularly important to guarantee at least a basic level of social security to all people, and to prevent—or at least alleviate—poverty, vulnerability and social exclusion throughout the life cycle, covering children, working-age and elderly people. They are especially important for those at risk of sickness, maternity, unemployment and disability. According to the International Labour Organization (ILO) Social Protection Floors Recommendation No. 202 (2012), these guarantees should ensure—at a minimum—that, over the life cycle, all persons in need have access to essential health care and basic income security. Universal access to comprehensive and adequate social protection systems, including floors, is an important tool to prevent and reduce poverty and inequality, as reflected in human rights instruments, international social security standards and SDG target 1.3. In 2020, the COVID-19 shock exacerbated vulnerabilities in labour markets, and demonstrated the importance of ensuring access to health care services, cash transfers, credit and insurance schemes for agricultural workers in order to maintain food security, prevent the spread of the virus and guarantee safety and health at work (ILO 2020a; n.d.).

The first step to enhance SPFs is to assess the current situation in the respective countries. This paper aims to contribute to the Food and Agriculture Organization of the United Nations (FAO)'s work in supporting the expansion of social protection to reach all rural populations, to achieve progressive universal coverage (FAO 2017) and building coherence between social protection and agriculture for a stronger impact on rural development (FAO 2017; 2016).

NENA countries are currently writing a new chapter in the history of their social policies, as governments that traditionally relied on public employment and consumer subsidies as the basis for their social contracts are shifting towards more comprehensive social protection policies (Loewe 2017; UNESCWA 2019; Jawad 2017; IMF 2017). While many countries are moving away from more regressive subsidies, and more pro-poor social assistance schemes have been created and reformed (Machado et al. 2018), most contributory schemes—or social insurance—have still not been reformed to expand coverage for workers in sectors characterised by high informality and seasonality, as is the case of rural workers [4] (Loewe 2017; Allieu and Ocampo 2019; ILO 2020b; n.d.). Commonly, agricultural workers are excluded from national labour protection laws, and are not covered by such policies as minimum wages, maximum hours of work or social insurance. Most of them belong to the 'missing middle', neither qualifying for social assistance nor

4. This situation is changing in some countries. Recent reforms in Tunisia provide a good example of the inclusion of rural women in the informal sector into social insurance schemes, as mentioned later in this study.

having access to social insurance. This leaves workers and families unprotected (ILO 2020a; n.d.). However, along with other instruments such as non-contributory social protection programmes, social insurance is a necessary tool to promote sustainable development in rural zones, given its role in ensuring access to health care; providing medical benefits; guaranteeing income security; promoting gender equality; preventing or at least alleviating poverty among elderly people and people with disabilities; providing income protection in case of accidents in the workplace; supporting families whose provider has passed away; and facilitating transitions from the informal to the formal economy, among many other aspects.

Against this background, this Working Paper focuses on the **importance of social protection for rural development,** aiming to understand the overall situation in the NENA region, **with a special focus on social insurance schemes and programmes**, their coverage gaps and how they currently cover agricultural workers. While the region's social assistance schemes have been analysed in previous comparative studies (e.g. Machado et al. 2018), contributory schemes have been discussed less extensively, even less so with a particular focus on their availability to cover agricultural workers. It is critical to fill this research gap, especially considering the role of social insurance schemes to mitigate risks and vulnerabilities throughout the life cycle, and preventing impoverishment, a key function for sustainable economic inclusion processes. Moreover, there is a clear need to improve their low coverage rates in the region, including extending coverage to the notable 'missing middle', which has become more apparent than ever during the current COVID-19 health crisis. To this end, this paper discusses some of the main barriers to the expansion of social insurance schemes,[5] namely: **i) lack of demographic data and data on social protection coverage ii) exclusions in legal frameworks and programme design; iii) financial restrictions; iv) administrative and institutional challenges; and v) participation and information challenges**. In addition, examples of policies adopted by countries in the region to overcome these obstacles will be provided.

This introduction provides the main concepts guiding this study, which are presented in Box 1. Subsequently, this paper is divided into three major sections. The first offers background information, establishing the importance of the agricultural sector for the national economies in NENA and highlighting the social divisions between the rural and urban population in terms of socioeconomic indicators.

The second section summarises the state of social insurance schemes in the region. The analysis is based on data provided by the Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE), the International Social Security Association (ISSA), and the ILO's World Social Protection Report.

The third section summarises the challenges involved in expanding such schemes to rural areas, and best practices that have been adopted across the region. Twelve NENA countries (Algeria, Libya, Mauritania, Morocco, Tunisia, Egypt, Iran, Iraq, Jordan, Lebanon, Sudan and Syria) were considered in this section, excluding the Gulf States and Iraq. Gulf States are mostly higher-income countries with small rural populations, and whose challenges are quite different from the rest of the region. In the case of Iraq, a lack of data prevented further analysis. Finally, the conclusion highlights the main points raised in each section.

5. See also the ILO's categorisation of barriers to extend coverage for workers in the informal economy: <Extending social security to workers in the informal economy: Lessons from international experience>.

BOX 1. Key concepts

1. Agricultural workers: This working paper considers 'agricultural workers' all persons working in economic activities across all sectors of agriculture, including farming, forestry and fisheries, as defined by the United Nations Department of Economic and Social Affairs (UNDESA 2008). Therefore, all activities involving the exploitation of vegetable and animal natural resources (including growing and harvesting crops, raising and breeding animals, harvesting timber and other plants, animals or animal products from a farm or their natural habitats) are considered agricultural work.

2. Informal employment: Based on the ILO's definition agreed on during the 17th International Conference of Labour Statisticians (ICLS), informal employment can be defined as "all remunerative work (i.e. both self-employment and wage employment) that is not registered, regulated or protected by existing legal or regulatory frameworks, as well as non-remunerative work undertaken in an income-producing enterprise. Informal workers do not have secure employment contracts, workers' benefits, social protection or workers' representation" (ILO n.d.; 2020d). Informality has a negative effect on the development of sustainable enterprises, public revenues and the governmental scope of action (ILO 2018b).

3. Categories of employment: the International Classification of Status in Employment 2018 (ICSE-18) defines different categories of employment according to the type of economic risk (employment for pay and employment for profit) and type of authority (independent and dependent workers) (ILO 2018a). The classification per type of authority is especially useful for the purposes of this paper. Its subcategories are:

3.1. Independent workers

3.1.1. Employers: "persons who operate their own business either on their own or in partnership with others in which they employ one or more persons on a regular basis (except themselves, their partner or a contributing family worker)" (ILO 2018a, pp. 10-11).

3.1.2. Independent workers without employees: "operate a business on their own or in partnership with others in which they do not employ any person other than themselves, their partner or a contributing family worker on a regular basis." (ILO 2018a, p. 11).

3.2. Dependent workers

3.2.1. Dependent contractors: "workers employed for profit, who are dependent on another entity that exercises explicit or implicit control over their activities and directly benefits from the work performed by them. Their dependency may be of an operational nature, through organization of the work and/or of an economic nature such as through control over access to the market, the price for the goods or services produced, or access to raw materials or capital items" (ILO 2018a, p. 11).

3.2.2. Employees: "workers who do not hold controlling ownership over the economic unit in which they are employed. They are typically paid for time worked but can also be paid for each task or piece of work done or for services provided including sales (by the piece or commission). They are not paid according to the terms of a commercial contract for the provision of goods or services." (ILO 2018a, p. 11).

3.2.3. Contributing family workers: "workers who assist a family member or a household member in the enterprise operated by the family or household member, or in a job in which the assisted family or household member is an employee or dependent contractor. Contributing family workers do not have the responsibility for the enterprise and do not make the most important decisions about it. They do not receive regular payments such as wage or salary but can benefit from intra-household transfers" (ILO 2018a, p. 12).

4. Social protection: many different definitions of social protection co-exist and they usually include social assistance and social insurance, and in some instances labour market policies and programmes. According to the ILO, "social protection, or social security, is a human right and is defined as the set of comprehensive policies and programmes designed to reduce and prevent poverty and vulnerability throughout the life cycle" (ILO 2017b). For FAO (2017), social protection "comprises a set of policies and programmes that addresses economic, environmental and social vulnerabilities to food insecurity and poverty by protecting and promoting livelihoods." Social protection systems are usually understood to comprise a mix of two main components, **social insurance** and **social assistance**. Some organisations, such as the World Bank, also include labour market policies as a third component (World Bank n.d.).

4.1. Social Insurance schemes: "Contributory social protection scheme that guarantees protection through an insurance mechanism, based on: (**1) the prior payment of contributions**, i.e. before the occurrence of the insured contingency; **(2) risk-sharing or "pooling"**; and **(3) the notion of a guarantee**" (ILO 2017a, p. 194).

→

Insured workers make contributions that allow the establishment of a shared fund, which covers the expenses related to defined contingencies (e.g. employment injury, sickness, pregnancy, job loss, etc.). The difference between commercial insurance and social insurance is the fact that the latter is based on the principle of solidarity in risk-pooling, and not in individually calculated risk premiums. Some countries include non-contributory elements in their social insurance schemes, financed by the State or by redistributing contributions within the scheme. Finally, it is important to note that some countries offer **voluntary social insurance regimes** or schemes targeting workers that are not covered by the compulsory social insurance—i.e. informal workers. Voluntary insurance usually does not include all benefits that compulsory social insurance beneficiaries are entitled to, and given their low attractiveness (due to high contributions and few benefits), they typically have low coverage rates (ILSSA and ILO 2014; Huong 2019).

4.2. Social assistance programmes/schemes: "A scheme that provides benefits to vulnerable groups of the population, especially households living in poverty. Most social assistance schemes are means-tested." (ILO 2017a, p. 194). Social assistance programmes are usually non-contributory, which means that beneficiaries or their employers do not need to make contributions in order to benefit from them. Instruments used in social assistance schemes include cash transfers, in-kind transfers, subsidies, school feeding programmes, and many others.

4.3. Labour market programmes can be divided into **active labour market programmes** (those that aim to encourage people to work, increase the earnings capacity of workers, and reduce the risk of unemployment—for example, job training, employment services, employment stimulus) and **passive labour market programmes** (those that alleviate the financial needs of unemployed people without addressing employability directly—such as unemployment insurance and income support) (Bird and Silva 2020).

5. Regional divisions: Different international organisations and United Nations (UN) agencies group countries in different ways. The central territorial division used in this paper considers FAO's definition of Near East and North Africa. However, as other sources of data use different terminologies, they were also considered.

5.1. Near East and North Africa (NENA): According to FAO's definition, the NENA region is composed of 19 countries and can be divided into three subregions: **North Africa (Maghreb)**—Algeria, Libya, Mauritania, Morocco, Tunisia; **Oriental Near East (Mashreq)**—Egypt, Iran, Iraq, Jordan, Lebanon, Sudan, Syria; and the **Gulf States and Yemen (GCC + Yemen)**—Saudi Arabia, Kuwait, Bahrain, United Arab Emirates (UAE), Qatar, Oman and Yemen. NENA also includes the **West Bank and Gaza Strip**.

5.2. Middle East and North Africa (MENA): According to the World Bank's definition, the MENA region includes all NENA counties and Djibouti, Israel and Malta.

5.3. Arab World: According to the World Bank's definition, the Arab World includes all NENA counties except Iran and adds Comoros, Djibouti and Somalia.

6. Rural communities: This term refers to communities living in rural areas/outside towns and cities. It is necessary to recognise that it is a broad term which includes a great variety of political, economic and social organisation across NENA and worldwide. In this paper, we focus on the most vulnerable rural communities.

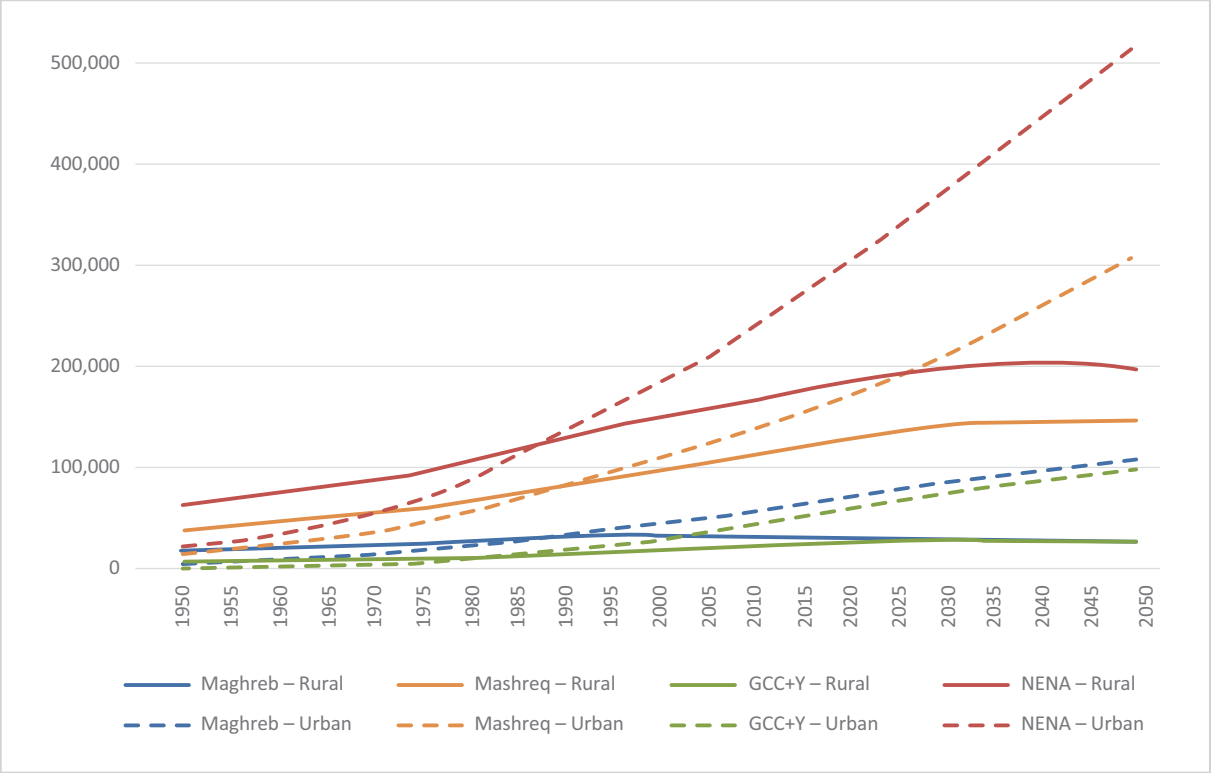
2 BACKGROUND: URBAN-RURAL INEQUALITIES AND THE IMPORTANCE OF SOCIAL PROTECTION FOR RURAL AREAS

2.1 AGRICULTURAL SECTOR IN THE NENA REGION

The demographic dynamics in NENA are characterised by a fast growth rate. The region is projected to reach 692 million people by 2050. This growth pattern can be expected to lead to increasingly rapid urbanisation, which poses challenges to countries, especially regarding the agricultural sector. The share of the population in the region that will be living in rural areas is expected to fall just above 30 per cent, whereas in 2020 the estimations are above 40 per cent (UNDESA 2018). Figure 1 illustrates this dynamic, showing the rapid growth of the urban population and the decline of rural population across all three NENA subregions, and more

sharply in Mashreq. A direct consequence of this demographic shift will be the deepening of food dependency in the region, which already needs to import 40 per cent of its agri-food demands (Mouël and Schmitt 2018).[6]

FIGURE 1. Projected evolution of the rural and urban populations in the NENA region, total and across three subregions, 1950-2050



Source: UNDESA (2018; 2018).

A larger youth population, combined with increased rural exodus, may also exacerbate a long-standing problem in the region: youth unemployment.[7] Youth unemployment among women, for example, reaches 40 per cent in MENA countries, far above the worldwide average of 13 per cent (Bird and Silva 2020). It is also particularly high in urban areas, as well as in the industry and service sectors (FAO 2019b). Regardless, the rural youth continue to migrate to urban regions. Usually, migration is seen as the only chance to improve their living conditions; since if they were to stay in rural areas, they would remain unemployed or work as unskilled agricultural labourers in precarious jobs. Additionally, conflicts and climate change also drive forced migration, especially of the rural population, contributing to the growth in inequality and food insecurity (Wenger and Abulfotuh 2019).

According to the ILO, over 90 per cent of agricultural workers in low and middle-income countries are in **informal employment** (ILO 2018c), including **wage workers in casual and**

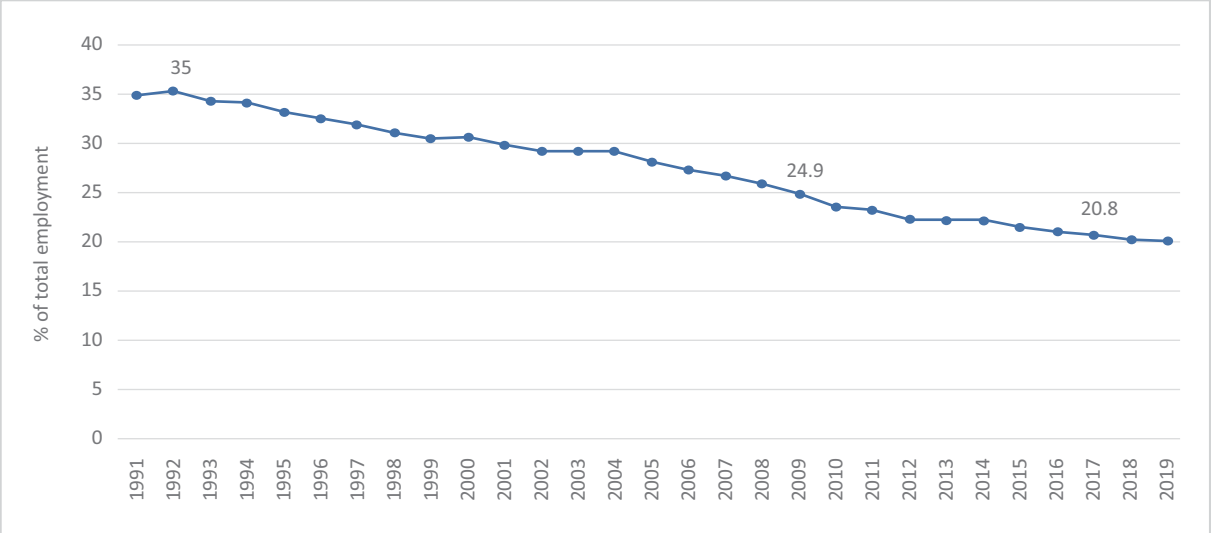
6. Bird and Silva (2020) also explore this in greater depth.

7. The NENA region has one of the highest youth unemployment rates in the World: as of 2018, youth unemployment in North Africa had reached 30 per cent, compared to 17 per cent in Eastern Europe and 19 per cent in Latin America and the Caribbean, and North, South and Western Europe (FAO 2018).

seasonal employment arrangements, as well as a significant presence of **self-employed farmers, informal entrepreneurs and family members** (Allieu and Ocampo 2019). Nearly half of the total agricultural labour force worldwide is composed of wage workers. They are among the poorest and most vulnerable workers in most countries (FAO 2020b), often engaged in seasonal, poor quality and low-productivity jobs with insecure work conditions (Allieu and Ocampo 2019). Regarding self-employed people, more than 80 per cent of those in the agricultural sector are informal workers, including the totality of contributing family workers (FAO 2020b).

The agricultural sector is still essential for employability in the NENA region. As of 2017, more than 20 per cent of the labour force was employed in this sector, according to the World Bank's figure for the Arab States.[8] Figure 2 shows that the importance of agriculture to the region's labour market has been very slowly decreasing over the last three decades, contracting 10 percentage points over 18 years.

FIGURE 2. Employment in agriculture (as a share of total employment), Arab World, 1991-2019

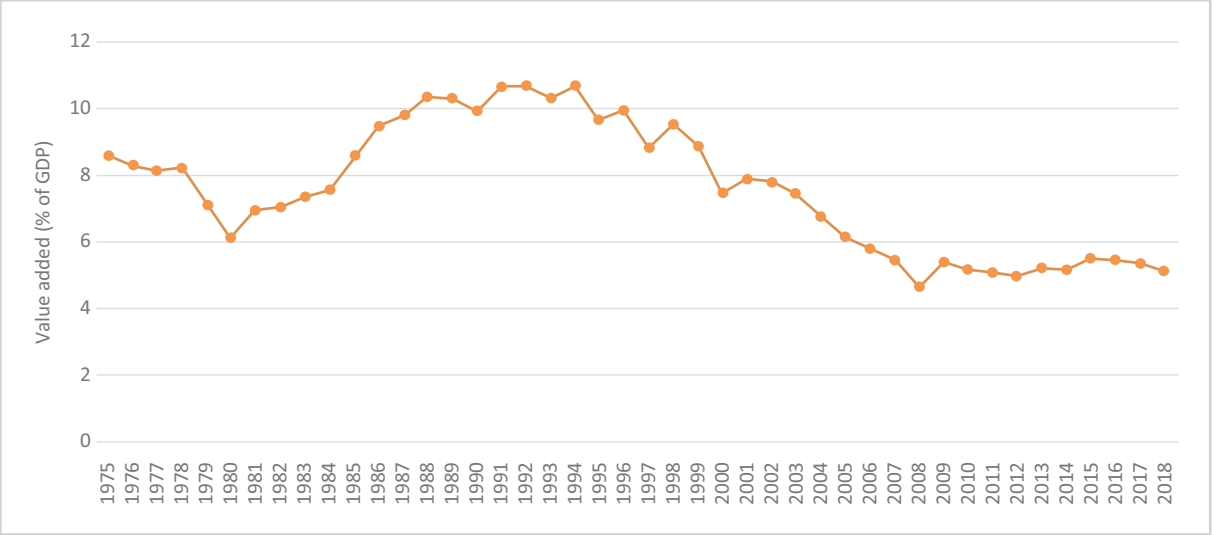


Source: Author's elaboration based on The World Bank. DataBank. Employment in agriculture (% of total employment) (modelled ILO estimate).

Despite the sector's importance to the labour market, agricultural activities only represent 5 per cent of the regional GDP in the Arab World (as of 2017). Figure 3 shows that during the 1980s, the relevance of the sector as a share of GDP grew, reaching its highest levels during the early 1990s. However, over the past decade, the share has remained stable at just 5 per cent of the regional GDP. Figure 4 correlates the participation of the agricultural sector to both the labour market and GDP, showing clear differences across countries. In the Gulf area, for example, agriculture represents a small share of employment, while in Mauritania it represents more than half of total employment.

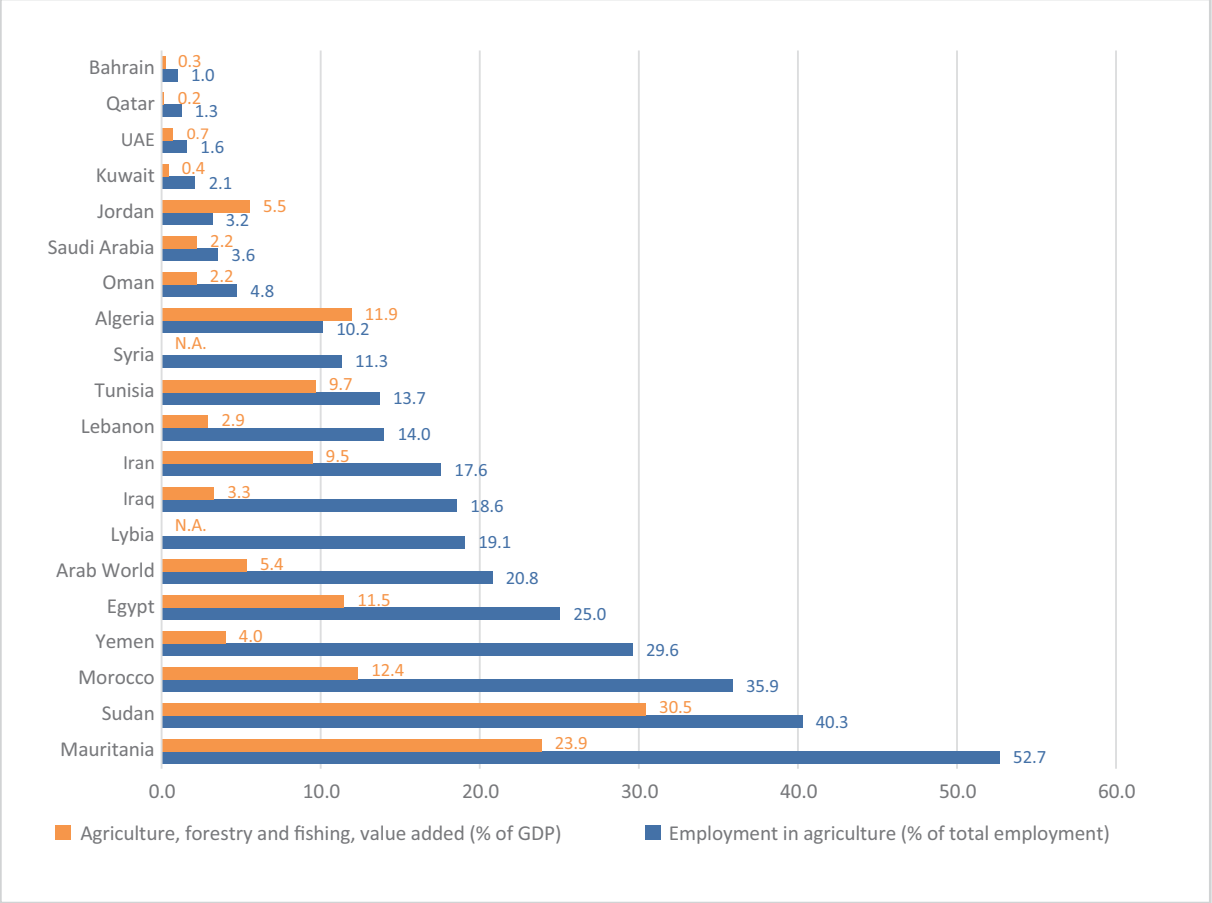
8. The World Bank definition of "Arab States" is closest to the definition of NENA region adopted in this paper. Except for Iran, the Arab States' average includes all other 18 countries in NENA, in addition to Somalia, Comoros, Djibouti and Palestine.

FIGURE 3. Agriculture, forestry and fishing, value added (as a percentage of GDP), Arab World, 1975-2017



Source: Author's elaboration based on The World Bank. DataBank. Agriculture, forestry, and fishing, value added (% of GDP).

FIGURE 4. Employment in agriculture (as a share of total employment), and value added (as a share of GDP) of the agricultural sector per country, as of 2017.



Source: Author's elaboration based on World Bank (n.d.). DataBank - Agriculture, forestry, and fishing, value added (% of GDP) and Agriculture, forestry, and fishing, value added (% of GDP).

It is important to highlight the low productivity of the agricultural sector in most countries. In Yemen, for example, in 2017, over 29 per cent of the working population produced only 4 per cent of the national GDP. Only in Algeria and Jordan does the agricultural sector's share of GDP exceed participation in the labour market. The low productivity of labour in agriculture correlates with the structural changes that have been taking place in the region, which has been historically marked by a lack of public policies towards agriculture transformation[9] (FAO 2019b). A global comparison of the value of gross production per hectare of agricultural land indicates that the MENA region is far below global averages in any period of analysis. It is one of the regions with the lowest agricultural productivity in the world, only above sub-Saharan Africa in absolute terms.[10] It is also concerning that the region has ranked at the bottom in terms of agricultural productivity growth since the 1980s[11] compared to other developing regions, which indicates a relative deterioration of performance (OECD and FAO 2018).

Despite its low productivity, the agricultural sector is essential for livelihoods and poverty reduction in rural communities, especially considering that more than 80 per cent of agricultural production in the NENA region consists of small-scale family farmers (Serraj and Pingali 2018a). Also, the analysis of the contribution of agricultural activities to GDP tends to be limited, leading policymakers to underestimate the importance of rural areas to the economy. A review focused only on GDP is misleading, as it ignores the potential of agricultural development in poverty alleviation (FAO 2019b). Cross-country estimations indicate that agricultural development is at least twice as effective in reducing poverty when compared to other economic sectors (World Bank 2007). This is because poor people participate more in the growth of the agricultural sector, resulting in a much larger elasticity of overall poverty to agricultural GDP than to non-agricultural GDP (Christiaensen, Demery, and Kühl 2006). In addition, agricultural development is often associated with a relative decrease in food prices, which leads to positive impacts on real wages and labour productivity in the overall economy (FAO 2011).

2.2 THE URBAN-RURAL DIVISION IN THE NENA REGION

Directly related to the low productivity of agriculture in the NENA region, a primary indicator of the inequality and poverty in rural areas is the difference between the average monthly earnings of agricultural workers compared to the national average considering all economic activities. Although data is only available for a limited list of countries (see Table 2), in all of them the agricultural sector had lower averages when compared to the overall averages. In the UAE, for example, the mean income of workers in the agricultural sector is more than three times smaller than the overall average. It is also important to note that the agricultural

9. According to FAO's definition, agriculture transformation consists in the shift from traditional farming to commercial and diversified production systems. Agriculture transformation is the result of policy choices, depending largely on government investments in infrastructure (e.g. roads, railways and storage facilities), agricultural research and education, and enforcing standards for food safety, quality and processing (FAO 2019b).

10. Considering values for 2001-2014, the value of gross production per hectare of agricultural land in the MENA region was USD226,000, while the world average is USD449,000. The value observed in the MENA region is only higher than those in sub-Saharan Africa (USD146,000) (OECD and FAO 2018).

11. Considering the value of gross production per hectare of agricultural land.

sector is largely composed of **temporary, seasonal and migrant workers,** who often receive lower wages and face higher risks and vulnerabilities (ILO n.d.; 2020a).

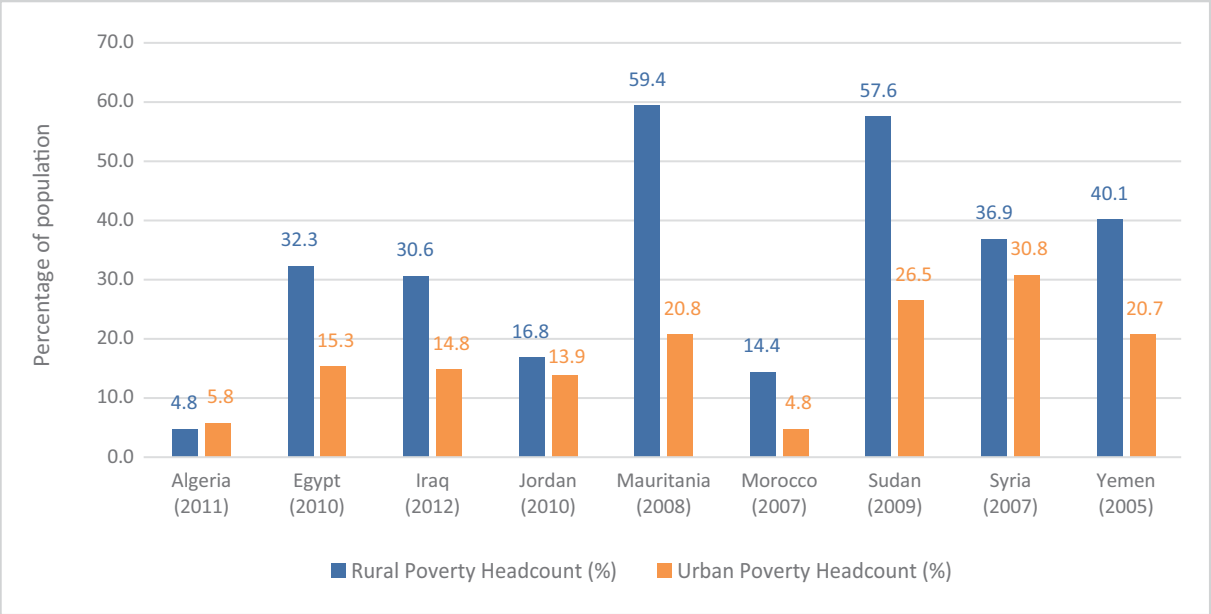
TABLE 1. Mean nominal monthly earnings of employees by economic activity (in 2017 USD PPP)[12]

Country	All economic activities	Agriculture, forestry and fishing
UAE	3017.3	691.8
Egypt	592.3	586.8
Qatar	3928.2	1835
Saudi Arabia	3829.1	1349.8
Yemen	541.8	335.1

Source: Author's elaboration based on ILO Stat—Mean nominal monthly earnings of employees by sex and economic activity (accessed 21 June 2020).

Partially due to lower earnings, rural areas often have higher income poverty rates than urban areas. In some countries (such as Egypt, Iraq, Mauritania, Sudan and Yemen) they are more than twice as high (see Figure 5). Notwithstanding, access to services and coverage of social protection schemes are usually lower in rural areas. Moreover, in most countries in the NENA region, access to education, health, housing and other public services is between 3 and 20 times lower in rural zones (FAO 2019b). In short, rural areas are commonly characterised by high dependence on agriculture and natural resources, high levels of informality in employment arrangements, low productivity rates and high prevalence of poverty.

FIGURE 5. Urban and rural poverty headcount rates evaluated at the national poverty line, selected NENA countries



Source: Author's elaboration based on FAO (2019b) and World Bank data.

12. Purchasing power parity.

2.3 WHY IS SOCIAL PROTECTION IMPORTANT FOR RURAL AREAS?

Poor rural households that mostly rely on agriculture as a source of income are often affected by a set of factors that hamper their ability to diversify livelihoods. In addition to the **lifecycle risks** related to ageing, pregnancy, disability, and gender, rural poor people, especially women, are faced with added and specific vulnerabilities and risks, which also contribute to hinder pathways to their sustained economic inclusion (summarised in Table 2). A combination of contributory and non-contributory schemes can protect agricultural workers and their families from these risks. This section aims to understand the role of social protection in addressing risks and vulnerabilities in rural communities, paying special attention to social insurance policies. This focus aims to contribute to filling a gap in the literature—many studies have been carried out on the importance of social assistance to rural communities, but there are few comparative studies that specifically assess social insurance for agricultural workers, and particularly in the NENA region.

TABLE 2. Main risks and vulnerabilities faced by rural communities

Risks	Description
Social	Rural communities are often politically and socially excluded, which reinforces their vulnerabilities to a range of factors including: lack of, or poor access to, public services (e.g. education and health care); difficulties in accessing formal credit; lack of land rights; poor infrastructure (such as roads and electricity); exposure to labour abuse; and the lack of vital statistics or data. Gender discrimination and child labour are usually more widespread in marginalised rural communities.
Health	Rural and poor areas are generally characterised by elevated levels of risk to health, disease and environmental hazards. Furthermore, work in the agricultural sectors is highly hazardous, arduous, and workers are exposed to a wide range of risks. Rural populations are also exposed to health risks at the group or community level (epidemics) and often suffer from a lack of good quality or even functional health care services. Events related to giving birth may present additional risks for women, especially in the absence of health services, maternity benefits or employment protection.
Economic	Low levels of agricultural productivity; limited access to credit markets; high unemployment rates; weak labour market arrangements; and high level of informal, casual and seasonal employment arrangements make rural areas that are dependent on agriculture deeply vulnerable to economic risks.
Natural and environmental	Events such as floods, droughts, pollution and land degradation, as well as climatic changes, have significant impacts on crop and livestock production, fisheries and aquaculture, and forestry. Moreover, seasonality is a significant contributor to hunger and undernutrition. These risks affect the incomes of agricultural workers in several ways.

Source: Author's elaboration based on Allieu and Ocampo (2019).

While rural communities are not homogeneous across the NENA region, and there are many differences between and within countries, many of the risks faced by agricultural workers are common. Economic risks such as the low levels of agricultural productivity (discussed in the previous section) and inflation are aggravated by shocks such as the outbreak of the novel coronavirus pandemic in 2020. One of the many consequences of the pandemic (see Box 2) is that it prevents rural producers from accessing markets—one of their primary sources of income. Moreover, rural communities in the NENA region are among the most vulnerable populations to climate changes worldwide (Allieu and Ocampo 2019). Desertification and losses caused by natural events are common, and water shortage is already a problem faced in most countries, which tends to exacerbate other issues and generate more political instability.[13] Additionally, rural

13. In Egypt, for example, climate change could reduce rice production by 11 per cent and soybeans by 28 per cent by 2050 (FAO 2011), and an ongoing dispute over the use of Nile water for the Grand Ethiopian Renaissance Dam is already causing great animosity between Egypt, Ethiopia and Sudan.

populations are disproportionately affected by longstanding conflicts, which destroy livelihoods and cause food insecurity. It is estimated that up to 60 per cent of the total population of countries affected by these conflicts and crises live in rural areas (IFPRI 2020).

Social protection is a fundamental policy instrument in response to these challenges (see Box 1 for definitions on social protection), especially for those in situations of vulnerability. Social protection approaches that take into consideration the specific livelihoods and associated risks and vulnerabilities faced by rural households, as well as the challenges in addressing them, are needed to help rural populations invest in productive activities and human resources, in addition to coping with shocks and declining productivity (FAO 2018).

Worldwide, social protection policies have the potential to provide immediate assistance to 736 million people living in extreme poverty and more than 820 million living with hunger (FAO 2019a). Both non-contributory and social insurance programmes have crucial roles in providing social protection to rural communities: while non-contributory schemes—including **social assistance**—have the potential to provide a basic level of income security, access to essential health care, ensure food security, and small-scale livelihood activity. **Social insurance** is crucial to providing higher levels of protection, enabling rural populations to better manage risks and prevent impoverishment (FAO 2019a).

Another potential of social protection is its effectiveness in mitigating, preventing and responding to crises and conflicts. This is especially important in the NENA region, as long-standing conflicts in Syria, Iraq, Yemen, and Palestine exacerbate the vulnerability of the population, including by forcing displacements. Through its preventive role, social protection enhances risk management capacity and early responsiveness; strengthens the resilience of households; and supports the creation of assets and the construction of infrastructure at the community level (for example, irrigation systems and storage spaces). In conflict contexts, non-contributory social assistance programmes that target rural areas help ensure food security, reduce the risks of impoverishment, prevent forced displacement and facilitate safer conditions for migration[14] (IFPRI 2020). In post-conflict settings, they are crucial in supporting rural returnees, reviving local economies and contributing to sustainable peace (FAO 2018).

Social protection policies, combined with comprehensive legislation and active labour market policies, also have the potential to facilitate the transition to formality, which is a crucial issue for rural workers. The absence of social protection favours informality by leading many people to work in insecure conditions to escape poverty. Experiences from countries across the world have shown that extending social protection to workers in the informal economy—i.e. guaranteeing access to health care, education and income security, results in positive effects on human capital and productivity, which in turn enhance formal employment, domestic economic performance, and fiscal space in the long-run (ILO 2015; Islam and Lapeyre 2020).

When social protection policies are integrated into broader rural development strategies, they are likely to lead to more positive outcomes. FAO's country-level impact evaluations

14. In Yemen, studies indicate that the Cash Transfers for Nutrition Programme had positive impacts in counteracting food insecurity and intermediate outcomes in the country. In Mauritania, cash transfer programmes also improved the incomes of beneficiaries and had positive impacts reducing land sales, child labour and begging practices during the crisis (IFPRI 2020).

show that besides being a critical strategy for poverty reduction and inclusive growth, the strengthened linkages between social protection and agricultural development can help boost economic growth; promote food and nutrition security; enhance the productivity of families; and build the resilience of poor rural families. Integrated social interventions that lift households out of poverty have the potential to increase participation in social insurance schemes and increase public revenues, which also helps finance interventions to combat poverty and reduce inequalities (FAO n.d.; Serraj and Pingali 2018b).[15] Table 3 summarises some of the ways through which social protection can benefit people living in rural areas (for other evidence-based effects of social protection, see FAO n.d. and FAO 2019a).

TABLE 3. Potentialities of social protection in rural areas

From protection to inclusion	Enhancing resilience	Empowering women	Making migration a choice
1. Social protection, combined with sector-specific policies, gives small-scale producers **more capacity to move from subsistence livelihoods to higher levels of sustainable productivity** by increasing their capacity to cope with shocks and risks and invest in new agricultural technologies 2. Social protection **enhances food and nutrition security** by removing financial and social barriers 3. **Home grown school feeding programmes improve the livelihoods** of small-scale farmers, local communities, and children's education	1. **During shocks**, social protection has the potential to **protect people's basic welfare** and **take on some of the humanitarian caseloads** 2. **Before and after the crisis**, social protection can **boost the capacity of smallholder producers to prepare for further difficulties,** as well as **address the structural causes of chronic poverty and vulnerability** 3. Social protection can **alleviate the impact of climate change on rural producers** and **address the barriers that prevent compliance with natural resource management measures** (e.g. closed seasons for fisheries) 4. **Cash plus** approaches can **address immediate needs**, as well as **resume or upscale household food production**. They can also be used to attain specific goals, such as **promoting nutrition-sensitive agriculture, climate-smart agriculture, and the uptake of disaster risk management practices**	1. **Gender-sensitive social protection has the potential to empower women and reduce inequalities in rural areas**, as women represent about 45 per cent of the agricultural labour force, but have less access to social protection services, productive resources, credit, and agricultural extension systems 2. **Gender-sensitive social protection boosts positive impacts on food security, nutrition, and economic productivity** 3. **Cash transfers and public work programmes can have a significant impact on rural women's economic empowerment**, which has a transformative role in the communities, marketplace and households	1. Social protection can **facilitate safe displacement** by offering financial support to travel, as well as **preventing forced displacement** due to impoverished conditions 2. Social protection services are pivotal in **meeting the needs of vulnerable migrants in rural areas** (especially internally displaced persons and refugees), **increasing the opportunities for migrants to contribute to economic development, support host communities and help social and economic integration**

Source: Author's elaboration based on FAO (2019a).

International organisations, such as FAO, advocate promoting social protection in rural areas. In 'Social Protection Framework: promoting rural development for all' FAO (2017) highlights the critical role of social protection in improving food security and nutrition, agriculture development, resilience building and combating rural poverty. The organisation

15. In Brazil, for example, schemes such as the Incentive Programme for Rural Productive Activities and the Green Grant provide evidence of the effectiveness of integrated strategies in lifting rural families out of poverty (WWP 2016; 2017a; 2017b; Government of Brazil 2019).

also considers the four social protection functions based on Devereux and Sabates-Wheeler (2004),[16] including the role of **social insurance as a *preventive* instrument** to avoid deprivation, mitigate the impact of adverse shocks and prevent harmful risk-coping strategies. Figure 6 summarises FAO's social protection framework:

FIGURE 6. FAO's social protection framework

Source: FAO (2017).

In particular**, social insurance schemes allow vulnerable people living in rural areas to manage the risks of agricultural activities, as well as offering coping mechanisms to deal with risks and crisis across the life cycle** (FAO 2019a; Tirivayi, Knowles, and Davis 2013). Social insurance provides protection against income loss over fixed periods of time (e.g. unemployment, pregnancy, work accident, illness) and on a long-term basis (e.g. old age pensions). Unlike social assistance, social insurance schemes are financed by direct contributions from employers and workers (and, sometimes, government subsidies), which allows beneficiaries to receive **higher benefits** and contributes to the systems' **fiscal sustainability**. Also, as social insurance schemes provide earnings-related benefits, they **provide incentives for workers to make larger contributions** in order to receive proportionally higher benefits, which is not the case with social assistance schemes. Moreover, the mixed and collective financing of social insurance schemes is based on the principles of **solidarity and risk pooling,** allowing everybody to be treated as an equal risk-bearer and to combat and prevent poverty through redistributive features (Borowski and Kingson 2019). Finally, social insurance creates decent and secure employment, which represents a compelling appeal to the NENA region considering the demographic dynamics and high urban youth unemployment rates.

16. Protective=relieve conditions of poverty and deprivation (targeted sources and services); Preventive=avert conditions of poverty and deprivation (contributory schemes); Promotional=enhance real incomes and capabilities (livelihood enhancing programmes); Transformative=address concerns of social equity and exclusion (inclusive regulatory frameworks) (based on Devereux and Sabates-Wheeler 2004).

Therefore, social insurance programmes are a major social protection component in enhancing the resilience of households against shocks and crises. The importance of social insurance for rural communities is increasing even further in light of the effects of climate change on those that rely on natural resources and the increased incidence of major crises affecting sale chains (such as, for example, COVID-19; see Box 2). However, workers in the agricultural sector in many countries still suffer from limited access to those benefits. The lack of access to maternity, health care and unemployment benefits, for example, causes loss of working days, income reduction, and increased health care costs (FAO 2015).

BOX 2. COVID-19's consequences to informal workers and policy responses

The outbreak of the COVID-19 pandemic is an unprecedented health, economic and labour market shock, threatening employment and the incomes of millions of workers. Without the necessary social protection interventions, an additional 8.3 million people in the MENA region could fall into poverty (UNESCWA 2020a). In rural areas, informal workers (both self-employed and wage workers) in the agricultural sector are among the most vulnerable groups (FAO 2020b). With no access to social insurance protection schemes, they are deprived of preventive mechanisms to cope with shocks and vulnerabilities exacerbated by the new health emergency, and are more likely to resort to negative coping strategies (FAO 2020b). The pandemic's effects on rural communities has consequences for all of society, as it has the potential to affect national food security and broader food systems (FAO 2020a; ILO 2020d; 2020a; 2020b; 2020c).

To address the crisis, many countries in the NENA region have adopted national response plans that include social protection measures and, in some cases, also cover informal workers. A mapping of government and humanitarian responses carried out by the Issue-Based Coalition on Social Protection (IBC-SP) identified six countries (**Egypt**, **Jordan**, **Morocco**, **Syria**, **Tunisia**, **Palestine**) that adopted cash-transfer programmes explicitly targeting informal and daily wage workers. In **Egypt**, the Government announced a new monthly payment to women community leaders in rural areas. Alleviating marginalisation issues, **Tunisia** launched mobile units to reach distant rural areas that would otherwise face difficulties in accessing the new benefits (IBC-SP 2020). However, in some cases, traditionally excluded groups, such as informal workers and migrants, continue to be shut out from national social protection schemes and programmes. Challenges also include effectively and timely reaching those not previously registered in social assistance and insurance schemes (mainly informal workers) (IBC-SP 2020).

3 TAKING STOCK OF CONTRIBUTORY SCHEMES IN NENA

The right to social protection, including access to social insurance, is a **human right** enshrined in international treaties, such as the **Universal Declaration of Human Rights** and the **International Covenant on Economic, Social and Cultural Rights (ICESCR)**. Except for Saudi Arabia and the UAE, all other 17 countries in the NENA region have ratified the ICESCR. There are also other international legal instruments, such as the ILO's Conventions and Recommendations,[17] which enshrine the right to social protection for all, establishing concrete obligations and guidelines to expand national social protection systems. Recommendations include **R202,** which provides guidance for States to establish SPFs, and **R204,** which stipulates the need for universal social protection. Legally binding conventions such as **C102** set minimum standards for social security, while **C184** (Article 21) reinforces that workers in the agricultural sector must be covered by social insurance schemes at least equivalent to those enjoyed by workers in other sectors, including mechanisms to protect them against injury, disease, invalidity and work-related health risks. The **C188** is also instrumental for improving access to social insurance schemes in fisheries.

17. Conventions (or Protocols) are legally binding treaties that need to be ratified by member States, Recommendation are non-binding guidelines (ILO n.d.)

Annex 1 lists some of the main Conventions and Recommendations establishing social security standards, including those specifically designed to protect agricultural workers.

Traditionally, the provision of social protection in the NENA region has included a combination of contributory schemes for those in formal employment (which often means public servants, mostly in urban areas) and universal food and fuel subsidies. There is a growing consensus that subsidies do not favour the poorest people, and ongoing reforms are enabling more targeted assistance, aiming to create pro-poor social protection policies.[18] This context of social policy reform provides a window of opportunity to expand SPFs and guarantee social protection coverage to traditionally excluded groups, such as agricultural workers and people living in rural areas.

3.1 OVERVIEW OF SOCIAL PROTECTION SYSTEMS—A FOCUS ON SOCIAL INSURANCE

Social protection coverage of agricultural workers is often lacking all over the world. Yet, when it comes to the analyses of **effective social protection coverage**[19] for rural populations in the NENA region, the lack of data is a major concern, preventing further evaluations. The ILO World Social Protection database provides data on effective coverage for some countries, but disaggregated data between rural and urban populations is not available. Considering the overall population, Figure 7 shows that effective social protection coverage is limited in the countries where data is available.[20] Taking into account experiences in other regions, the characteristics of agricultural workers in the NENA region (high informality, seasonality, etc.), and the additional barriers they face to enrol in social protection, it is possible to infer that coverage rates for rural families is even more limited, as many belong to the 'missing-middle', neither covered by social assistance nor by social insurance.

The World Bank's ASPIRE database is another major source of data on social protection. However, it also has some limitations, such as only providing information about programmes that are included in national household surveys, which also affects the level of disaggregation provided. Among the analysed countries, the available disaggregated data on social insurance schemes for Mauritania (2008), Egypt (2008) and Jordan (2010)[21] reveal the inequalities between rural and urban populations. Table 4 displays social insurance and social assistance schemes[22]. Regarding the social insurance benefits, it shows that, in all countries, the average transfer amount per capita (USD PPP per day) received by beneficiaries in urban areas was substantially higher than by rural beneficiaries, likely due to higher average wages in urban settings compared to rural communities. Social insurance schemes had a high impact on the reduction of poverty headcount in the poorest quintile across all countries; however, with the exception of Jordan,

18. For more about the social reforms, see UNESCWA (2019); Loewe (2017); Jawad (2017); and IMF (2017) For more about non-contributory programmes, see Machado et al. (2018).

19. Legal or statutory coverage means that individuals and/or families are entitled to specific benefits provided by existing laws. In contrast, effective coverage is measured in terms of those who effectively benefit from the scheme (Bonnet and Tessier 2014).

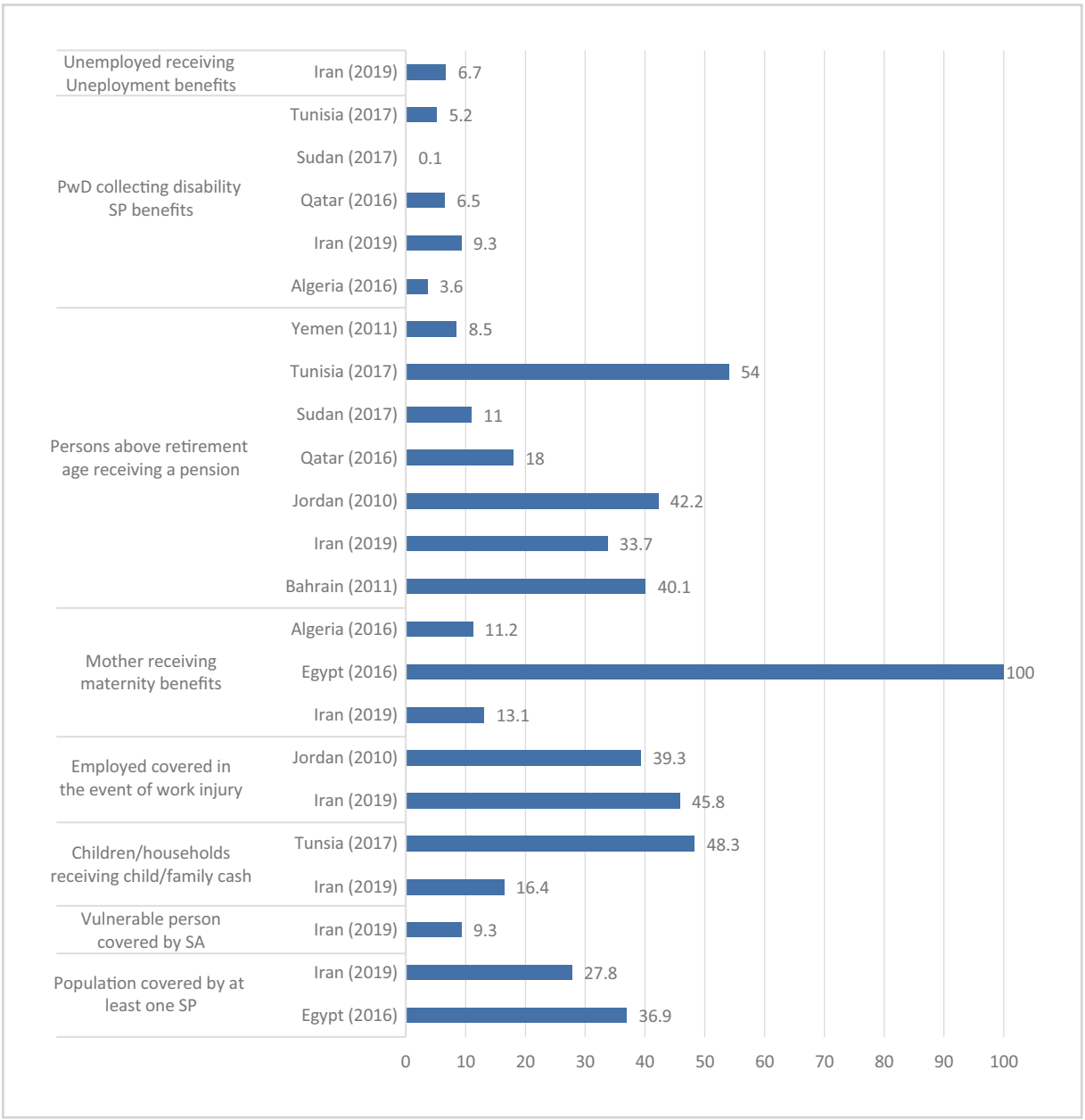
20. See also Annex 3 for an overview of the effective coverage of each scheme, considering both social insurance and social assistance (if data is available) provisions, based on ILO data used in the World Social Protection Report.

21. ASPIRE also provides data for Syria (2003) and Yemen (2005). Yet, these data were not considered for this Working Paper as both countries are going through humanitarian emergencies, which implies very different scenarios compared to the reference years.

22. In ASPIRE, "All social insurance" considers old age, disability, survivor pensions; occupational injury benefits; paid sick leave benefits; health; and maternity/paternity benefits; "All social assistance" considers unconditional cash transfers; conditional cash transfers; non-contributory social pensions; food and in-kind transfers; school feeding; public works, workfare and direct job creation programmes; free waivers and subsidies and other social assistance (World Bank n.d.).

the simulated change (as a percentage) on poverty headcount due to social insurance programmes was significatively higher in urban contexts.[23] The cases of Egypt and Jordan also reveal that social insurance schemes provided much higher benefits and had larger impacts on the reduction of poverty headcount than social assistance schemes, for both rural and urban populations.

FIGURE 7. Proportion of the population covered by social protection systems (as a percentage)



Note**:** Countries for which only data from before 2010 were available were not considered.

Source: Author`s elaboration based on ILO (n.d.).

23. The poverty headcount reduction indicator is defined by ASPIRE as "the percentage of the population below the poverty line and it is measured assuming the absence of the programs (pre-transfer welfare distribution). Specifically, poverty headcount reduction is computed as (poverty headcount pre transfer- poverty headcount post transfer)/poverty headcount pretransfer. The indicator is estimated for the entire population and by program type. Programs are aggregated into social assistance, social insurance and labor market according to ASPIRE classification." (WB n.d.).

TABLE 4. Social insurance indicators, rural and urban areas

Indicators	Social protection type		Mauritania (2008)	Egypt (2008)	Jordan (2010)
Average per capita transfer (daily, USD PPP)	SI	Rural	1.5	2.1	4.4
		Urban	2.2	4.7	6.4
	SA	Rural	1.9	0.2	0.6
		Urban	3.1	0.3	0.5
Poverty Headcount reduction (%)— 1st quintile	SI	Rural	14.7	28.1	36.4
		Urban	26.5	73.4	26.2
	SA	Rural	15.8	5.2	10.2
		Urban	40.9	7.9	10.4

Note: SI=Social insurance; SA=Social assistance.

Source: Author's elaboration based on ASPIRE Database.

The following analysis is based on information provided by the ISSA (n.d.), which provides further details on the social insurance schemes available in each country.[24] This paper analyses the presence or absence of social insurance benefits in each country. However, due to lack of data, among other issues, comprehensiveness and level of coverage are not discussed in depth, and should be a topic for further research. The data confirm that most of the insurance schemes cover formal workers with retirement pensions; compensations for work-related injuries and disabilities; and sickness and maternity benefits. Unemployment insurance schemes and family allowances provided through contributory systems were less common. Annex 2 provides information about each component and the type of social protection scheme (social assistance, social insurance, employer-liability, or universal) through which they are provided, as well as about exclusions of self-employed workers.

Significant gaps remain regarding the coverage of workers in the agricultural sector. Countries such as Jordan, Lebanon, Sudan, Tunisia and Yemen **explicitly exclude certain agricultural workers** from some or all contributory schemes, in most cases because these workers are excluded from the application of the countries' Labour Law. There are also countries (Algeria, Egypt, Jordan, Lebanon, Sudan, Syria, Tunisia and Yemen) that **exclude non-standard forms of employment, such as temporary, seasonal and casual employment from some or all schemes,** which represent most instances of employment in the agricultural sector (for example, Egypt exclude casual and self-employed workers from unemployment, work injury, sickness and maternity benefits). Yemen, Syria and Lebanon also exclude certain **migrant workers,** keeping in mind that they often represent a large share of workers in agriculture. Finally, except for Libya, all other countries **have legal barriers in place which exclude self-employed workers from at least one social insurance scheme**, excluding self-employed farmers, own-account workers and producers' cooperatives.

24. The ISSA provides concise outlines of social security systems in over 180 countries worldwide. The analysis in this Working Paper is based on country profiles, which "cover national social security programmes established by statute that insure individuals against interruption or loss of earnings and/or costs resulting from old age, disability or death; sickness and maternity or paternity; work injury or occupational disease; unemployment; and child raising and household subsistence" (ISSA n.d.). The information in country profiles is periodically updated according to the legislative changes in each country analysed.

In the following subsection, exclusionary legal mechanisms affecting different types of workers in the agricultural sector are analysed for each type of scheme or contingency (see also Annex 2). However, it is important to note that although the analysis focuses on legal coverage, legal provisions are not always implemented in practice, especially (but not exclusively) in countries undergoing conflict. Even if inclusive legal frameworks exist, compliance can be poor regarding non-standard forms of employments due to factors such as the limited capacity for labour and social security inspection; weak systems and incentives; limited opportunities for information-sharing and cross-referencing across public institutions.

a) Old-age, disability and survivors' insurance

All analysed countries have old age, disability and survivors' insurance schemes, which are mainly financed by contributions from workers and (in case of wage workers) employers.[25] Considering the legal frameworks, in most countries, these social insurance schemes are also available to self-employed workers. In Lebanon, Mauritania, Morocco and Yemen, self-employed workers are excluded from old-age, disability and survivors' insurance benefits. However, in the countries that do allow self-employed workers to contribute, they end up paying a higher share of their income for social insurance than salaried employees, such as in Jordan, where self-employed workers must pay 17.5 per cent of gross monthly earnings, while employees pay 6.5 per cent and employers pay the remaining 11 per cent of their gross monthly payroll (see also Annex 4).

Four countries establish legal coverage for specific groups of workers in the agricultural sector. **Algeria** covers specific categories of fishers and self-employed persons, while **Iran** (voluntary coverage) and **Tunisia** have created special systems to cover agricultural workers. In **Egypt**, there is a special system for casual workers and self-employed persons.

Five other countries have systems that partially cover workers in the agricultural sector. For example, in **Lebanon,** agricultural employees outside agricultural enterprises,[26] citizens of countries without reciprocal agreements with Lebanon, seasonal, casual and the self-employed have no access to social insurance. Similar cases include **Mauritania**, **Morocco**, **Sudan** and **Syria**.

Two countries explicitly adopt legal dispositions that exclude certain categories of workers. This is the case for **Jordan**,[27] where casual employees cannot access the system; and **Yemen**, which excludes self-employed persons, casual workers, agricultural workers, seafarers and fishers.

Libya only specifies coverage for self-employed workers but does not mention other categories related to the agricultural sector.

25. In Lebanon, the benefits are financed exclusively by employers, which contribute with a value of 8.5 per cent of the monthly payroll. In general, self-employed workers pay higher contributions (as both workers and employers).

26. Lebanon's legislative framework does not define what is considered an 'agricultural enterprise'.

27. Due to the lack of legislation regulating employment in the agricultural sector in Jordan, the requirements for agricultural workers to contribute to social insurance are ambiguous. However, the following categories are explicitly included in mandatory coverage: (i) managers in registered enterprises; (ii) agronomists, veterinarians, agricultural workers in public institutions, technical workers on agricultural machinery and in nurseries, hatcheries, fish and beekeeping farms. Recently, a new law presented new options for coverage of agricultural workers but did not change the requirements for coverage (ILO Arab States personal communication, 2020).

b) Sickness and maternity insurance

In general, almost all countries assessed implement maternity, sickness and medical benefits.[28,29] Lebanon is the most worrying case, as it is the only country that, according to ISSA data, has not implemented statutory maternity cash benefits or sickness cash benefits.

Social insurance schemes are prevalent, but it is a matter of concern that several benefits depend on employer's liability. In addition to inherently excluding self-employed workers, benefits offered as employer's liability programmes have a limited level of compensation and rarely cover risks associated with long-term compensations. They also increase risks of non-compliance and undermine the principle of solidarity (ILO 2010). Moreover, employer's liability maternity benefits, as in the cases of Libya, Sudan, Syria and Yemen, can generate gender barriers by creating perverse incentives to employers to discriminate against women during recruitment (Allieu and Ocampo 2019; Bilo and Tebaldi 2020). However, not even social insurance coverage is available to self-employed workers in several countries, as is the case of maternity and sickness benefits in Algeria, Egypt and Iran, for example.

Only **Tunisia** provides legal coverage to some categories of workers related to the agricultural sector, such as fishers and self-employed persons. **Morocco** and **Lebanon** provide partial coverage. Morocco excludes self-employed workers but covers private-sector employees and apprentices in the agricultural sector, employees in cooperatives and certain categories of fishers. Lebanon excludes temporary agricultural employees and citizens of countries without reciprocal agreements but covers certain other categories of agricultural employees and provides voluntary coverage to self-employed workers. In **Iran**, rural workers insured by the Rural Social Insurance Fund only have access to health care services, and some people in eligible rural areas (as defined by geographical targeting) can access medical benefits through a social assistance scheme. **Egypt, Jordan, Sudan** and **Yemen** have adopted legal dispositions that exclude certain categories of workers related to the agricultural sector. **Algeria**, **Libya**, **Mauritania** and **Syria**[30] only specify the coverage status of self-employed workers, with no mention to employees in the agricultural sector.

c) Work injury protection

Work injury insurance exists to protect workers who have suffered work injuries or occupational diseases. Importantly, all twelve countries analysed offer permanent disability benefits and survival pensions. **Sudan** and **Yemen** are the only countries with no cash benefits to protect workers who have been temporarily incapacitated and no death or funeral grants to help families of deceased beneficiaries. Half the countries (Iran, Jordan, Libya, Morocco, Sudan

28. Medical benefits are thus defined: "medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicine, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included" (SSA and ISSA 2019, p.10).

29. Medical benefits are defined as "Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicine, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included" (SSA and ISSA 2019, p.10).

30. Syria and Yemen have universal legal coverage for medical benefits. However, due to the humanitarian situation that both countries are going through, coverage is limited in practice.

and Tunisia) allow self-employed workers access to work injury insurance; in Iran, Jordan and Tunisia self-employed workers have voluntary coverage. Nevertheless, only a few countries explicitly specify coverage to agricultural sector workers. Naturally, insurance should be considered essential to this sector.

Iran and **Tunisia** offer work injury schemes to some categories of employees related to the agricultural sector without explicitly excluding others. However, insurance systems in **Mauritania** and **Syria** are less comprehensive, including some groups but excluding others. In Syria, for example, agricultural employees are covered, whereas the self-employed,[31] family workers and certain migrant workers are not. **Egypt** explicitly adopts legal dispositions excluding casual workers and **Sudan** excludes farmers and fishers. **Lebanon**, **Morocco,**[32] **Algeria** and **Yemen** only specify the coverage status of self-employed workers, with no specific mention to agricultural sector workers.

d) Unemployment insurance

Unemployment insurance is rare in the NENA region: only half of the analysed countries (Algeria, Egypt, Iran, Jordan, Morocco and Tunisia) have unemployment insurance schemes for employees dismissed without cause.[33] In all cases, the benefit is linked to the social insurance systems, except for Tunisia, where the benefit is considered part of the social assistance system and paid by the National Social Security Fund. Besides not covering self-employed workers, most systems only cover workers with permanent contracts, a minority in the agricultural sector.

Algeria is an interesting case: in addition to the regular unemployment insurance, the country also provides a weather-related unemployment benefit that covers workers employed in public works programmes, construction and hydraulics industries in case of work stoppages due to poor weather conditions. Despite the enormous potential of this benefit to address a significant vulnerability of rural workers (i.e. natural and environmental risks), it is not available for that group.

Only two countries explicitly provide legal coverage for agricultural workers. In **Iran**, unemployment benefits are offered to those insured by the Rural Social Insurance Fund. In **Morocco**, salaried employees and apprentices in agricultural sector, as well as employees of cooperatives and specific categories of fishers are covered. On the other hand, three countries exclude common non-standard forms of employment in the agricultural sector: **Jordan** excludes casual workers, and **Egypt** also excludes temporary and seasonal workers; **Algeria** excludes all workers who lack a permanent contract. In **Tunisia**, agricultural employees are not covered.

31. As per the initial Social Insurance Law No.92 of 1959, self-employed workers are excluded from coverage. However, coverage could be extended to self-employed workers to benefit from certain social insurance benefits or from all benefits, upon issuance of regulation and based on the decision of the Minister of Labour and Social Affairs, in consultation with the Board of Directors of the institution (ILO Arab States personal communication, 2020).

32. In Lebanon and Morocco, work injury protection is offered as an employer's liability scheme. In Morocco, it is offered as an "employer's liability system through private carriers". Self-employed workers can be insured by paying the total cost of insurance premiums to a private carrier.

33. Despite not offering unemployment insurance, Libya, Mauritania and Sudan establish a severance payment to dismissed employees.

e) Family and child allowances

Family allowances are cash transfers provided to families, generally varying according to the number of dependent children in the household.[34] Five countries (Algeria, Iran, Lebanon, Mauritania, Morocco and Tunisia)[35] have family allowances as part of their national social insurance schemes. Yet, none is available to self-employed workers.

Only two countries explicitly refer to the coverage of agricultural employees: **Morocco** (which includes agricultural employees; employees of cooperatives; and specific categories of fishers) and **Tunisia** (temporary workers; fishers; members of agricultural cooperatives; and employees of farms with at least 30 workers are included).

3.2 AGRICULTURAL INSURANCE

Agricultural insurance is also an important tool to protect agricultural producers. Agricultural insurance is not usually considered a type of social insurance (and is not covered in the ISSA database). However, it provides an important source of protection for agricultural producers.

Agricultural insurance schemes can be defined as instruments designed to help farmers and rural communities cope with risks involving crop failures, livestock issues and, in some cases (**disaster insurance**), natural disasters. Most of the schemes protect insured agricultural producers against loss/damage of crops or livestock by providing payments to affected farmers. The payments usually do not compensate farmers for the entire crop losses, but rather follow an index-based value (MiN n.d.). Countries such as the United States, India, Brazil and China subsidise agricultural insurance, using it as a tool to manage risks, correct market failures and achieve social and political goals, such as increasing food production and improving coverage by extending insurance access to previously excluded groups (such as low-income farmers) (Hazell, Sberro-Kessler, and Varangis 2017).

Morocco has seen a rapid growth of insured beneficiaries due to the establishment of subsidies. Since 2008, the country has been developing a highly subsidised and comprehensive insurance system in cooperation with the *Mutuelle Agricole Marocaine d'Assurances* (MAMDA). As of 2016, 50,012 farmers were insured, compared to only 3,784 farmers five years prior. In absolute numbers, the coverage is still low. However, one of the main causes of this rapid growth was the government's subsidy of premiums, covering up to 90 per cent of small farmers' contributions (owners of less than 3 hectares). Small farmers own 77 per cent of all insured areas (Atlas Magazine 2017) (see also Box 3). In **Iran**, subsidies allow beneficiary farmers to receive USD4.05 back for every dollar spent on premiums,[36] making it an attractive insurance (Hazell, Sberro-Kessler, and Varangis 2017).

34. In many countries, these programmes are offered by social assistance schemes, using targeting mechanisms to identify the most vulnerable households. These cases were not considered in this paper.

35. In Libya, a universal statutory benefit exists only in a legal sense.

36. Reference years: 2003-2007.

Low coverage is mainly associated with insurance costs. As of 2016, only 8 per cent of farmers in Tunisia were covered by agricultural insurance (40,000 of 516,000). In Algeria, 5 per cent of farmers were covered by the insurance (50,000 of approximately 1 million) (Atlas Magazine 2017).

BOX 3. Morocco's subsidies to the *Mutuelle Agricole Marocaine d'Assurances*

State subsidies were crucial to guarantee the expansion of agricultural insurance in Morocco. The subsidy rate decreases as the area owned by farmers increases, and is divided into four categories according to the property area (i.e. less than 3 hectares; between 3 and 5 hectares; between 5 and 30 hectares; and over 30 hectares).

State subsidies apply to crop-hail insurance and multi-risk climate insurance. The latter covers cereals and legumes against droughts, flooding, strong winds, sand winds, and frost, for example. It has increasing importance as climate change is making these events more frequent and devastating. The south-western region of the country is one of the most affected by climate changes and is responsible for 90 per cent of Moroccan agricultural exports, employing over 25,000 workers in agriculture. As the region suffers constantly from droughts and floods, the need for an increased insurance system as part of a climate risk management strategy has become crucial. Therefore, the government has been working with international organisations to improve insurance coverage and help micro-, small-, and medium-sized enterprises in the agricultural sector cope with climate risks. (Deutsche Welle 2018; MCII and GIZ 2019).

The COVID-19 pandemic has reinforced the need to invest in public social protection schemes that protect people from income losses in case of sickness or unemployment. It has also demonstrated the role of agricultural insurance schemes to mitigate shocks. Morocco, through MAMDA, has provided support to insured farmers against the impacts of the health crisis and the concomitant drought that hit the country. Thanks to digitisation over the last few years, including geolocation of insured farmers and data provided by mobile applications, it was possible to guarantee a rapid response and pay compensations more than two months ahead of the usual schedule (Khattabi 2020).

4 CHALLENGES FOR THE EXPANSION OF SOCIAL PROTECTION IN THE NENA REGION AND BEST PRACTICES TO OVERCOME THEM

Although the access to social security is a human right enshrined in international treaties and is an essential instrument to prevent and reduce poverty and develop rural economies, barriers related to the availability, accessibility, affordability, and quality of services in rural areas still exist and are not easy to overcome. Adapting and designing more flexible social protection schemes, adapted to the reality of workers in the agricultural sector, requires a careful assessment of the obstacles faced by rural workers in accessing social protection. In the following section, five main barriers (lack of data; legal and programme design; financial; administrative and institutional; and participation and information barriers) will be presented, as well as good practices that countries in the region have been following to overcome them.

4.1 LACK OF DATA

The lack of demographic data, as well as data on the coverage of social protection schemes in rural areas, are crucial points that must be rectified in order to better understand and expand the coverage of social protection, including social insurance, in the NENA region. For example, the World Bank's ASPIRE database provides coverage information through

household surveys, and it is usually limited to large-scale programmes, often excluding smaller schemes. Furthermore, household surveys may provide imprecise coverage estimates due to sampling bias. Moreover, underreporting and the lack of other sources makes it harder to cross-check and confirm figures. This lack of data is part of a broader lack of understanding of the situation of agricultural workers and rural populations, including their needs and capacities.

In addition, the available databases are generally not disaggregated geographically. Sources such as the ILO World Social Protection Data Dashboards (ILO n.d.) are not disaggregated by rural/urban areas. In the ASPIRE database, disaggregated data comparing rural and urban access to social protection systems, for example, is only available for a limited number of countries such as Mauritania, Jordan, Egypt, Syria, Iraq and Yemen. For the last three countries, data is far from reflecting the current circumstances, as they only reflect a pre-conflict situation, highlighting the importance of having updated databases.

A recent work developed by FAO NENA and the IPC-IG (Bacil, Silva, and Bilo 2020) represents a notable effort to overcome the barriers regarding coverage estimations and to better understand how social protection addresses risks and vulnerabilities faced by rural communities: a toolkit to measure the coverage of social protection programmes. It goes beyond usual approaches by taking into account risks faced by vulnerable social groups in light of determinant factors (such age, gender and place of residence). Focusing on risks faced by specific sectors of the population, this new approach allows understanding more precisely the extent to which social protection programmes address the risks and vulnerabilities faced by rural populations. The toolkit was applied to a case study focused on social protection programmes in Sudan, where the authors discovered that formal social protection (i.e. provided by the government) only covers 0.3 per cent of the risks faced by farmers, considering crop failure and livestock issues, as well as natural disasters.[37]

4.2 LEGAL FRAMEWORK AND PROGRAMME DESIGN

The main barriers to extending social protection schemes—including social insurance—to rural areas are legal framework and programme design. In many cases, such as Lebanon, farmers are not even considered in Labour Law. Self-employed workers, as well as workers in casual, seasonal or temporary employment and typical agriculture activities (farming, pastoralism, forestry, and fishery) are commonly excluded from social insurance schemes by law. Additionally, limitations are also related to minimum thresholds regarding the duration of employment, business size (number of employees), working hours or covered salaries, and the exclusion of international or internal migrant workers, for which limited portability can also be a problem. When voluntary enrolment is possible, some agricultural workers prefer not to participate, because they believe that opportunity costs outweigh potential earnings (Allieu and Ocampo 2019). Table 5 summarises the explicit legal exclusions and inclusions affecting the coverage of agricultural workers in contributory social protection schemes.

The analysis of the state of social insurance in the region in the previous section showed that Sudan is the country with the least comprehensive security system among the countries analysed (see Annex 2). It does not provide family allowances, unemployment insurance or temporary disability benefits. Along with Yemen, Sudan is also one of the countries with the

37. The toolkit is available at <https://is.gd/h6ZIM8>; and the Sudan case study is available at <https://is.gd/2c6yym>.

most legal barriers that lead to the exclusion of workers from the agricultural sector. On the other hand, Iran (voluntarily coverage), Tunisia and Morocco are the countries with the most comprehensive systems in terms of legal coverage of agricultural workers. It is worth noting that both Iran and Tunisia also have special systems in place for agricultural workers. Other expansions of social insurance schemes to small-scale fishers in Morocco, Tunisia and Egypt are discussed in the next sub-section (Box 4), focusing on the role of subsidies.

TABLE 5. Explicit legal exclusions and inclusions of agricultural workers in contributory social protection schemes in the NENA region (selected countries)

Country	Type	Insurance	Legal considerations affecting agricultural workers	
			Included groups	Excluded groups
Algeria	SI	Old-age, disability and survivors'	Certain categories of fishers and self-employed persons	N.A.
	SI	Unemployment	Private-sector employees with a permanent contract	Employees without a permanent contract; self-employed workers
	SI	i. Sickness and maternity ii. Work injury iii. Family allowance	N.A.	Self-employed workers
Egypt	SI	Old-age, disability and survivors'	Employed persons, including foreign workers covered under bilateral agreements. Casual workers and self-employed workers have a special system	N.A.
	SI	Sickness and maternity	N.A.	Temporary and casual agricultural workers; self-employed workers.
	SI	Work injury	N.A.	Casual workers; self-employed workers
	SI	Unemployment	N.A.	Temporary, seasonal, and causal workers; self-employed workers
Iran	SI – Rural SI	i. Old-age, disability and survivors' ii. Work injury iii. Unemployment	The Rural Social Insurance Fund covers farmers and citizens living in rural areas. Voluntary coverage	N.A.
	SI – General	i. Sickness and maternity ii. Unemployment iii. Family allowance	N.A.	Self-employed workers
Jordan	SI	i. Old-age, disability and survivors' ii. Work injury	Self-employed workers.	Casual employees
	SI	i. Maternity benefits ii. Unemployment	N.A.	Casual employees; self-employed workers
	EL	Sickness benefit	N.A.	Certain agricultural workers; self-employed workers

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Lebanon	SI	Old-age, disability, survivors'	Employees in agricultural sector	Temporary agricultural employees, citizens of countries without reciprocal agreements with Lebanon, and self-employed workers
	SI	Medical benefits (sickness and maternity)	Certain categories of agricultural employees. Voluntary coverage for self-employed workers	Temporary agricultural employees and citizens of countries without reciprocal agreement
	EL	Work injury	N.A.	Self-employed workers
	SI	Family allowance	N.A.	Self-employed workers
Libya	SI	i. Old-age, disability, survivors' ii. Sickness and maternity iii. Work injury	Self-employed persons.	N.A.
Mauritania	SI	i. Old-age, disability, survivors' ii. Work injury	Wage earners, including temporary and casual workers.	Self-employed workers
	SI	i. Maternity benefits ii. Family allowance	N.A.	Self-employed workers (can only access medical benefits)
	EL	Sickness benefit	N.A.	Self-employed workers
Morocco	SI	i. Old-age, disability, survivors' ii. Sickness and maternity iii. Family allowance iv. Unemployment	Private-sector employees and apprentices in agricultural sector; employees in cooperatives and certain categories of fishers	Self-employed workers
	EL	Work injury	Salaried employees, self-employed workers. Self-employed workers pay insurance premiums to a private carrier	N.A.
Sudan	SI	i. Old-age, disability, survivors' ii. Work injury	Private-sector employees and self-employed workers	Farmers and foresters
	EL	Sickness and maternity (cash benefits)	N.A.	Self-employed workers, agricultural workers and casual workers.
Syria	SI	Old-age, disability, survivors'	Agricultural employees; self-employed persons	Family labour and certain migrant workers
	SI	Work Injury	Agricultural employees	Self-employed persons, family labour, and certain migrant workers
	EL	Sickness and maternity (cash benefits)	N.A.	Self-employed workers

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Tunisia	SI	Old-age, disability, survivors'	Self-employed workers. A special scheme covers agricultural workers, farmers, and certain categories of fishers and low-income earners	N.A.
	SI	Sickness and maternity (cash and medical benefits)	Self-employed persons, and fishers	N.A.
	SI	Work injury	Salaried employees, including agricultural workers; casual, temporary, and household workers; members of cooperatives; fishers. Voluntary coverage for self-employed workers	N.A.
	SI	Unemployment	N.A.	Self-employed workers, agricultural workers, and household workers
	SI	Family allowance	Private-sector employees, including casual and temporary workers; fishers; members of agricultural cooperatives; employees of farms with 30 or more workers	Self-employed workers, household workers, and employees of farms with less than 30 workers
Yemen	SI	Old-age, disability, Survivors'	N.A.	Self-employed workers, casual workers, agricultural workers, seafarers and fishers
	EL	Sickness and maternity (cash benefits)	N.A.	Self-employed workers, casual workers, certain agricultural workers, and certain migrant workers
	SI	Work injury (cash benefits)	N.A.	Self-employed workers

Source: Author's elaboration based on the ISSA database.

To achieve a comprehensive social protection system, **some countries are reforming their social insurance systems, expanding coverage to new groups**. The new Social Insurance and Pension Law (no. 148 of 2019)[38] in **Egypt** is one example. Approved on 19 August 2019 and effective since 1 January 2020, the Law extends the coverage of many insurance and pension benefits, including ten categories covered for the first time, such as temporary and seasonal workers, housekeepers, small-scale agricultural tenants and property owners. Before this reform, the country had a social insurance system fragmented across six different schemes to different groups of employed workers, with very heterogeneous benefits and risk coverage. Casual and informal sector workers used to be covered by the Comprehensive Social Security System, which only allowed access to old-age, invalidity and survivors' pensions[39] (Loewe 2000). The new Law aims to unify social insurance benefits under a single scheme, applying to both private and public sectors, and including certain temporary

38. The new unified law will replace current laws no. 79 of 1975, 108 of 1976, 50 of 1978 and 112 of 1980.

39. Despite the low coverage of risks, this system used to offer average benefits ten times higher than contributions, being mostly (90 per cent) financed by cross-subsidisation and other social insurance schemes (Loewe 2000).

and seasonal workers. They are now entitled to sickness, disability, death, workplace injury and unemployment benefits (Webster and Rosseau 2019).

Other countries extended the coverage of social insurance to agricultural workers by establishing **special schemes for certain vulnerable groups**. These special systems may be needed to address the particularities of rural workers, but can also create issues related to portability, especially for those that often migrate from rural to urban areas. In addition, it can create fragmented systems (such as the case of pre-reform Egypt) and offer limited levels of protection for vulnerable workers.

In 2002, a special social insurance for some occupational categories of low-income workers was introduced in **Tunisia**. In the agricultural sector, these categories include small-scale fishers; independent farmers working on land that does not exceed 5 non-irrigated hectares or 1 irrigated hectare; small-scale, boat owners and independent fishers, as well as fishers working on boats whose gross tonnage does not exceed 5 tonnes. The special social insurance covers old-age, disability, survivors' and sickness pensions/benefits, including health care benefits. The contribution rate is of 7.5 per cent, applied to base earnings equal to two-thirds of the minimum wage. Self-employed workers contribute at the full rate, and formal employees share the contribution with the employer (two-thirds and one-third, respectively).

Recently, **Tunisia** also reformed the national law aiming to allow **rural women working in informal sectors** to access social insurance benefits (voluntary insurance),[40] protecting this especially vulnerable group and their families. The first step towards extending coverage consisted in providing decision-makers with information about the access barriers to social insurance faced by rural women, which was accomplished through a study in 2016, the result of a cooperation between the Ministry of Women's Affairs, the Office of the United Nations High Commissioner for Human Rights (OHCHR), and UN Women. This study showed that only 10.5 of rural women had access to social insurance and that the main obstacle to enrolment was precarious working conditions, such as work without a contract and temporary jobs comprising fewer days than what was necessary to join social security schemes. In 2019, legal reforms were finally enacted aiming to overcome these barriers, lowering eligibility requirements for rural women in informal sectors. A digital platform was created to register these women (see the next subsection for more details about the *Ahmini* Platform) and 10,000 previously excluded individuals signed up for social insurance in the second half of 2019. The scheme covers access to work accident benefits, retirement pensions and medical coverage to insured women and their families (OHCHR 2020).

4.3 FINANCIAL BARRIERS

Income in the agricultural sector is generally seasonal, low, irregular, unpredictable, and primarily non-cash or in-kind. Social insurance schemes are usually not adapted to these income characteristics of agricultural workers (e.g. only accepting monthly contributions). Small- and medium-scale farmers and fishers, as well as seasonal and casual workers, for example, have very irregular incomes, which affect their capacity to contribute to social insurance schemes with regular payments. The affordability of social insurance schemes

40. See Box 4 for considerations about voluntary insurance.

is another issue for employers, employees and self-employed workers in the agricultural sector. Payroll contributions may even widen the social insurance coverage gap by creating disincentives to the formalisation of jobs in the sector (Allieu and Ocampo 2019).

When casual, seasonal or short-term employees are covered by contributory schemes, it is difficult to trace the financial responsibility of each employer. For self-employed workers, the obligation to pay both employee and employer contributions is an additional barrier, unless appropriate measures are taken by the State to subsidise their participation (Allieu and Ocampo 2019). In Jordan, for example, self-employed and voluntarily insured workers in the old age, disability and survivors' scheme contribute with 17.5 per cent of gross monthly covered earnings, compared to 6.5 per cent of wage workers. In Libya, self-employed workers contribute with 15.67 per cent of gross monthly earnings, while employees contribute with 3.75 per cent of total monthly covered earnings. Annex 4 provides a full overview of contributions provided by insured workers, employers, self-employed workers and governments for each social insurance scheme analysed, based on ISSA data. Additionally, self-employed workers must usually fulfil more demanding qualifying conditions. In Algeria, for example, the required age for self-employed persons to qualify for the old-age pension is five years higher than for salaried employees. The low productivity of work in the agricultural sector, unpredictable and irregular incomes and higher contributions make social insurance schemes unattractive and unaffordable to self-employed workers in the sector. In addition, lack of information and financial literacy on short-term versus long-term benefits negatively affects the willingness of workers to contribute.

BOX 4. Problems with voluntary coverage of social insurance schemes

Mandatory contributions for both workers and employers is a key aspect of social insurance schemes. They ensure the principle of solidarity and guarantee the inclusion of workers regardless of the risk they represent (Borowski and Kingson 2019). On the other hand, voluntary coverage is often associated with a model where only the worker contributes, eliminating the employer's co-responsibility and therefore undermining the principle of collective financing. Moreover, voluntary coverage can fragment the social insurance scheme by excluding the most marginalised workers who cannot afford or do not see the advantages of contributing to the scheme, or even by creating inferior regimes with lower levels of protection.

As an alternative, countries worldwide have been expanding social insurance schemes for informal workers on a voluntary basis to enhance protection. This is considered a possible alternative to the fact that mandatory contributions cannot be imposed on most informal workers. However, there is little evidence to support the theory that voluntary insurance leads to significant coverage increase. The preference of workers for spending rather than saving or self-insuring are factors that reduce the propensity to contribute, even for those who can afford voluntary schemes. To overcome these factors, it is necessary to create positive incentives to contribute and remove information barriers, which can be accomplished through financial literacy programmes, communication campaigns, as well as financial and non-financial incentives. As part of these efforts, it is especially important to address the conditions of the most vulnerable workers (Winkler, Bulmer, and Mote 2017).

These characteristics and vulnerabilities faced by workers in the agricultural sector highlight the importance of subsidised insurance for small and medium producers, self-employed workers and certain categories of salaried workers in the sector. However, in the NENA region, State subsidies to insurance are not common, being generally limited to covering deficits, so that the systems mostly rely on the contributions of employers and employees (see Annex 2). Although a few countries have subsidised systems, there

are rare instances where these subsidies are focused on agricultural workers. On the other hand, subsidies are common in agricultural insurance. In the case of **Morocco** (previously discussed in Box 3) subsidies allowed a rapid increase in the coverage of small farmers (Atlas Magazine 2017). However, it should be noted that the cost of subsidising pensions is higher than subsidising agricultural insurance. Other possibilities to protect these workers include creating schemes that mix non-contributory and contributory elements.

BOX 5. Social protection to small-scale fishers: gradual legal inclusion and the importance of subsidies

Social protection (including social insurance, particularly when subsidised, social assistance and subsidies) have the potential to address many of the risks and vulnerabilities faced by small-scale fishers in the NENA region. An analysis conducted by FAO in Albania, Lebanon, Egypt, Morocco and Tunisia showed that the last three countries offer sector-specific social security benefits to small-scale fishers (FAO 2019c).

In these three cases, the legal inclusion of salaried fishers took place gradually over the 1950s and 1960s. Over the decades, they also included unsalaried fishers working in the informal sector and self-employed small-scale fishers, reaching the most vulnerable. In Morocco, for example, fishers have been covered by the social insurance law since 1961. Still, non-salaried small-scale fishers had no access to social security and health coverage until 2012 (FAO 2019c).

The social insurance schemes are mandatory, and fishing licenses are conditional on enrolment in social security schemes, which is important to ensure compliance with social security obligations. Moreover, policies were designed to promote the registration of fishers in social registries. However, like other agricultural workers, small-scale fishers have irregular and low incomes, which hinder regular contributions that form the basis of social insurance schemes. To overcome this problem, countries have adopted various strategies:

Morocco established a policy of cross-subsidisation (contributors from other sectors subsidise the benefits of small-scale fishers), so that fishers are the only category of workers who receive more from the social insurance fund than they contribute. The country has the broadest coverage of the three countries (about 95 per cent of all small-scale fishers). A crucial component of this success is making social security registration a prerequisite for obtaining fishing licences and other relevant documentation. Moreover, Morocco overcame practical challenges by automatically deducting the income-related contributions of small-scale fishers from social and health insurance at the point of catch sale. The automatic deduction of a fixed percentage of the catch removed the need for fishers to provide monthly income estimates and actively make payments (FAO 2019c). It also addressed the challenge imposed by undeclared or underreported salaries and income in the agricultural sector, which is perceived as one of the main challenges of social protection in the country (Government of Morocco 2019).

Tunisia is discussing how to subsidise the insurance of small-scale fishers, and the Ministry of Agriculture has already committed to financing it. The process of expanding social insurance coverage to smaller-scale fishers (who work on vessels measuring 5m in length or less) has created a reduced package of benefits and simplified, fixed-fee contributions based on the minimum wage. While this approach has improved access to social insurance for poor fishers on the one hand, on the other it has also led to reduced contributions to the social fund. Moreover, those fishers whose earnings are below the minimum wage remain uncovered. This has also resulted in different insurance options for fishers. Boat owners working on boats measuring less than 12m, for example, can choose between three insurance benefit packages: by contributing with a higher percentage of their declared income, they can access all the social security benefits, but if they choose to contribute with a smaller percentage, they are entitled to health and retirement insurance only. This scheme can be perceived as a good practice, as it allows for an optimal ratio between contribution and benefit (FAO 2019c).

Egypt has established heavy government subsidies, and therefore small-scale fishers only make a nominal contribution. According to FAO (2019c), Egyptian fishers consider that compulsory registration is tangible and perceive that the benefits provided by the social insurance scheme have notable impacts on the welfare of families. As in the case of Morocco, Egypt also deducts the income-related contributions of small-scale fishers at the point of catch sale, eliminating practical barriers. A fixed amount of EGP6 (USD0.3) is deducted from each unit of catch specified in kg, and the money is directly deposited in local cooperative funds (FAO 2019c).

Regarding social insurance, the **Rural and Nomad Social Insurance Fund** in **Iran** provides a good example of the use of subsidised systems to extend coverage to the rural sector. The Fund was introduced in 2005 to extend voluntary social insurance coverage to nomad populations, farmers and citizens living in rural areas. This Fund should cover workers and inhabitants in cities with a population of less than 20,000 people. The beneficiaries contribute 5 per cent of their income, and the government adds a subsidised contribution equal to 10 per cent of the beneficiaries' income. Agricultural workers, people living in rural areas and nomads above the age of 18 are eligible, joining the Fund on a voluntary basis. The insurance coverage is divided into eight income groups, ranging from USD60 up to USD181 per month. The main benefits provided under the Rural Social Insurance Fund include: old-age pension; survivors' pension; disability pension; health care services; and work injury disability pension. As of 2015, the Fund covered a total of 1.35 million people. However, most of the insured were in the most developed provinces in the country, indicating that rural workers in the most vulnerable areas were not covered (Financial Tribune 2015). This effect demonstrates one of the shortcomings of voluntary approaches, which may not reach those most in need and provide subsidies to people who may not need them. Box 4 discusses the limitations of voluntary coverage in more detail.

Other interesting examples of how Egypt, Tunisia and Morocco expanded their social insurance coverage for small-scale fishers are described in Box 5. In all three approaches, special financial conditions were established to determine the contributions of fishers.

4.4 ADMINISTRATIVE AND INSTITUTIONAL BARRIERS

Administrative and institutional procedures are considered obstacles to accessing social protection programmes, as they can deter people from enrolling or incurring high opportunity costs to their participation. This can be particularly true for informal workers, whose time spent in registration processes and queuing for benefits can translate into income losses owing to absence from work. Aggravating the remoteness of millions of people in rural areas, there are a limited number of physical offices that disburse the benefits of social protection programmes (Allieu and Ocampo 2019). It is also important to note that even when comprehensive legislative frameworks are in place, ensuring compliance can be challenging due to administrative barriers, such as limited inspection mechanisms and the burden of cross-checking information.

The lower levels of registration (identification) among rural workers is a significant issue, which has been mitigated through the use of innovative tools, such as the **farmers' registry**. This registry is a web-based application that leverages agricultural and socioeconomic farm data to directly gather key information on smallholder farmers and, indirectly, expand social protection coverage. Identifying people living in rural area is a primary and crucial step to develop policies directed at farmers, support their progressive formalisation, enable access to productivity and social services, enable the creation and expansion of new services/benefits, and finally guarantee better coverage of social protection. The registry allows the farmer to be immediately considered for social insurance and social assistance programmes (Lorenzon 2018). Moreover, digital platforms integrated with the registries can help gather certified data on farmers' livelihoods, simulating their income level, contacting/informing farmers about their rights to access social security and also the subsidy process, (Ajvazi 2015). These possibilities

are positive trade-off that can provide incentive for farmers to register and furnish evidence on how to adapt social protection systems according to the needs of the most vulnerable people. Lower registration rates can also be partially explained by reluctance regarding paying more taxes with no return.

Some countries in the NENA region are making advances in this sense. In **Lebanon**, for example, FAO and the Ministry of Agriculture have been working together since 2017 to implement a national farmer's registry. In its pilot phase, the registry collected data on rural households such as: access to social protection; the existence of productivity support (loans, subsidies and inputs); and the existence of non-family workers, considering gender, age, work status and nationality in the rural zones. In addition to being a primary step to expanding social insurance to agricultural workers, the registry is also useful in facilitating their access to social assistance. This is because the collected socioeconomic data is crossed against the database used for the flagship Emergency National Poverty Targeting Programme (NPTP), ensuring that the most vulnerable farmers could also be linked to it (Lorenzon 2018). Farmer registries have a great potential to complement social registries with data from agricultural workers that can be hard to reach and identify. The interoperability between both registries depends on the creation of a unique repository to cross-check information, and the coordination between different actors involved in the process of registration (Carfi 2018).

The African Development Bank (AfDB) also made efforts to implement a Farming Digitalisation and Farm Registry project. The AfDB highlights that there is increasing evidence of the potential of digital innovations and data to benefit local farmers, especially small-scale farmers,[41] who represent 85 per cent of all farmers in Africa (AfDB 2017). In 2017, there were ongoing data collection efforts in **Tunisia** and agreements to start the project in **Mauritania**, among many other countries in the African continent (Bahemuka 2017).

The Government of **Tunisia** has agreed to use new technologies to register and integrate rural women into its social protection system. Rural women workers are especially vulnerable in the country, as over 90 per cent do not have health coverage, only 12 per cent have social security coverage, and 81 per cent are working in arduous conditions (Haddad 2018; UN Women 2019). Against this background, a World Bank initiative has resulted in the creation of a new and accessible technology—the ***Ahmini* Platform**—to enrol rural women in social security using a mobile phone, without the need to leave the household and spend workdays and money to travel (UN Women 2019). Eight per cent of rural women have a mobile phone, so they can use the Platform, which is connected to the IT infrastructure of social security funds, to pay contributions remotely and at low amounts (USD0.20 per day)[42] (UN Women 2019; Hammami 2019). *Ahmini* also allows volunteer ambassadors and humanitarian staff to enrol rural women directly in their community, as registration can be carried out online, with certified document scanning, transmission and validation through the Platform by the social security fund (UN Women 2019). It is expected that the *Ahmini* Platform can help more than 500,000 rural women workers whose daily income is only USD3 to access social security and health services (Hammami 2019; UN Women 2019).

41. With farms of less than 2 hectares.

42. For more information about the registration process and other aspects of the Ahmini platform, see: <https://ahmini.net/en/home/>.

4.5 PARTICIPATION AND INFORMATION CHALLENGES

Lack of access to the political decision-making process and political marginalisation are further barriers to enhancing the protection of rural communities, fishers and food producer families. As a consequence, policies in the NENA region are usually set to respond only to the supply-side of the agricultural production equation and not focus on improving the producers' living conditions (Woertz 2017). Most NENA governments have concentrated resources on water, energy and food subsidies, as well as on large-scale supply-side projects to irrigate agriculture, including expensive investments in desalination initiatives, dam construction, tapping fossil groundwater, importing virtual water and inter-basin water transfers (Sowers, Vengosh, and Weinthal 2011; Woertz 2017). Improving the opportunities for representation and political participation of family producers could develop the considerable potential of dry-land farming in the region, boosting social protection in rural areas and combating poverty, as well as leading to more sustainable environment policies.

As noted in the Arab Human Development reports, lack of political participation has also **undermined reserves of social capital** (Sowers, Vengosh, and Weinthal 2011). There is widespread mistrust of public institutions and government agencies, which disincentives enrolment in public insurance schemes for those who can participate voluntarily. Moreover, the conflicts and political instabilities in many NENA countries further aggravate the lack of trust in institutions and increase the risks of contributing to public insurance pensions and not benefiting from them when needed.

Especially (but not exclusively) in rural areas, these barriers are exacerbated by the **limited awareness of social protection schemes and programmes**. Factors such as distance to information points, information that is inadequate relative to the literacy levels of rural people, and psychological barriers resulting from the poverty and isolation of people living in rural areas are all obstacles to enrolment in social protection. These factors have also led some agricultural workers to deliberately opt out of social insurance schemes because they believe that the opportunity costs outweigh possible gains (Allieu and Ocampo 2019).

To overcome information limitations, successful initiatives worldwide have adopted measures including **awareness raising campaigns and specific strategies to adapt social protection for rural contexts**. They have aimed to use more appropriate communications channels, such as focal points, local authorities, community gatherings, community van announcements, and community radios to inform rural regions, while also adapting information to the literacy levels of each community (ILO 2011). Analysing how to address the lack of awareness about social insurance in Egypt, a recent report (ESCWA 2020b) states that it is necessary to carry out a communications campaign, delivered in cooperation with local stakeholders and aimed at informing the rural population about the main provisions of the new health insurance law, the benefits of regular heath check-ups and preventive services, as well as creating an ongoing feedback mechanism in the form of citizen focus groups or direct consultations.

5 CONCLUSIONS

The NENA region is experiencing a singular moment in its history of social policies. Several countries are discussing reforms to social protection systems, moving to replace price subsidies with targeted, non-contributory social assistance schemes. However, large segments of

society remain left behind, exposed to risks and facing increasing vulnerabilities. Due to a reduced capacity of the public and formal private sectors to generate decent employment opportunities, many families lack access to social protection. Countries such as Lebanon, Jordan and Tunisia are currently reviewing their social protection strategies and policies. Concomitantly with the COVID-19 crisis, which has evidenced gaps in the coverage of social protection systems and their role in tackling vulnerabilities and promoting social and economic inclusion, this moment represents an opportunity for countries to expand SPFs and include vulnerable populations traditionally excluded from social protection systems, such as those living in rural areas. Further, it could represent an opportunity for NENA countries to renew their social contracts and combat historic inequalities.

Along the path of structural economic transformation in the region, public policies have neglected rural areas, producing inequality and poverty. These areas are characterised mainly by high labour informality and low productivity of agricultural work. The demographic dynamics, the outbreak of conflicts in the region, the COVID-19 pandemic, the worsening effects of climate change, and high urban youth unemployment rates are some of the factors that magnify the urgent need to rethink policies for development and social inclusion for agricultural workers. Social protection systems—including floors—stand out as key policy tools to promote livelihoods and economic inclusion, improve resilience to shocks, prevent and mitigate poverty-associated risks, address food insecurity, promote social cohesion, gender equality, sustainable peace and reconstruct local economies, among many other advantages. Social insurance schemes are particularly important as they can avoid deprivation, mitigate the impact of adverse shocks and avoid harmful risk-coping strategies.

One of the main advantages of social insurance over social assistance is that it usually provides higher levels of protection, enabling rural populations to manage risks and contribute to the systems' **fiscal sustainability**. Also, as social insurance schemes provide earning-related benefits, they **provide incentives for workers to make larger contributions** to receive proportionally higher benefits, which is not the case with social assistance schemes.

All 12 analysed countries have old age, disability and survivors'; sickness and maternity; and work injury insurance schemes in place. However, legal, financial, administrative, cultural and information barriers currently hamper workers in the agricultural sector in accessing social insurance benefits. There is an additional, crucial challenge involving lack of data to understand the needs and potentialities of agricultural workers.

The statutory exclusions of certain agricultural workers; self-employed persons; seasonal, casual, temporary employees; migrant workers; and the adoption of minimum thresholds as conditions to enrol in insurance schemes function as **exclusionary mechanisms** that should be reviewed by countries—many have already been doing so in recent years. In this sense, the new Insurance and Pensions Law in Egypt stands out as an example to countries in the region, as well as the extension of social insurance to rural women working in the informal sector in Tunisia, and the different schemes that the country has developed to benefit small-scale fishers. Moreover, as workers in the agricultural sector usually have diversified sources of income, the flexibility and portability of social protection schemes are fundamental factors of success, including enabling geographical and sectoral mobility, allowing households to take advantage of emerging opportunities in different places and across different sectors.

However, even when comprehensive frameworks are present, compliance levels can be very low, as there are **significant financing and administrative barriers** to expanding

social insurance. These barriers prevent workers in the agricultural sector from enrolling in social insurance schemes and can even create disincentives to the formalisation of jobs in rural areas. Adequate initiatives to address administrative challenges include linking registration in social insurance schemes with licensing and other forms of governmental support, as illustrated by the case of small-scale fishers discussed in this paper. In addition, subsidising the social insurance participation of agricultural workers, as in the case of Iran, can be considered a good practice to address financial constraints when the subsidies help the most vulnerable people. Moreover, establishing special social insurance schemes covering low-income groups, with reduced contribution rates (as in the case of Tunisia) can help solve the financial barrier issue, although it is necessary to avoid the creation of sub-systems that provide less protection to some workers. Finally, initiatives such as *Ahmini* platform in Tunisia and farmers' registries in Lebanon are essential for a *de-facto* inclusion of agricultural workers, and an indispensable first step towards expanding the coverage of social protection systems.

The establishment of farmers' registries is also crucial in the effort to **increase the availability of quality data on rural workers** and **generate evidence** to inform policy decisions. Registration efforts as exemplified by these initiatives allow for a better understanding of the risks and vulnerabilities of rural areas and improvements to the adaptability of programmes and to the access of rural workers. For example, information about the level of contribution of rural workers compared to those in the urban/industrial sectors in all NENA countries could provide additional inputs for deeper policy-oriented research. Demographic data and information about social protection coverage of fishers and farmers in the region is a crucial step to making those people visible in the policy-making process. Registration efforts need to be built into integrated registries, featuring interoperability between and across social protection systems and other national information systems.

Moreover, it is necessary to guarantee that agricultural workers are effectively included in the **political and decision-making process**. Along with providing adequate information about social protection programmes, political inclusion not only has the potential to combat poverty and inequality in the region, but can also lead to more sustainable policies, develop the underexplored potential of agricultural production in the region, promote opportunities for collective organisation of workers, and address other problems such as lack of trust in governments and public institutions.

The provision of social insurance benefits for agricultural workers and rural communities is a subject that needs to be further explored. One topic that should be discussed further is informal and semi-formal types of social protection, such as community-based protection and mutual funds. As this is an important component of social protection in the NENA countries, further studies are necessary. It is also necessary to go beyond the analysis of statutory coverage and investigate the **effective coverage** of each social insurance scheme, as well as their comprehensiveness and adequacy. Finally, although research on social assistance programmes supporting rural communities in the NENA region has progressed in the last years, in-depth analyses of social insurance and labour market programmes are also essential to ensuring social protection as a human right, ultimately combating inequalities, poverty and enhancing the livelihoods of those most in need.

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ANNEX 1. ILO´S RECOMMENDATIONS AND CONVENTIONS—INTERNATIONAL LABOUR STANDARDS

TABLE A1. Main International Labour Standards on social protection—Recommendations

Recommendation number	Title
R067	Income Security (1944)
R069	Medical Care (1944)
R121	Employment Injury Benefits (1964)
R131	Invalidity, Old-Age and Survivors' Benefits (1967)
R134	Medical Care and Sickness Benefits (1969)
R167	Maintenance of Social Security Rights (1983)
R176	Employment Promotion and Protection against Unemployment (1988)
R191	Maternity Protection (2000)
R202	Social Protection Floors (2012)
R204	Transition from the Informal to the Formal Economy (2015)
R205	Employment and Decent Work for Peace and Resilience (2017)

Source: (ILO 2017a; n.d.).

TABLE A2. Main International Labour Standards on social protection—Conventions

Convention number	Title	Signatory countries in the NENA region (in force)
C102	Social Security (Minimum Standards) (1952)	Jordan, Libya, Mauritania, Morocco
C118	Equality of Treatment Social Security (1962)	Egypt, Iraq, Jordan, Libya, Mauritania, Syria, Tunisia
C121	Employment Injury Benefits (1964)	Libya
C128	Invalidity, Old-Age and Survivors' Benefits (1967)	Libya
C130	Medical Care and Sickness Benefits (1969)	Libya
C157	Maintenance of Social Security Rights (1982)	None
C168	Employment Promotion and Protection against Unemployment (1988)	None
C183	Maternity Protection (2000)	Morocco

Source: (ILO 2017a; n.d.).

TABLE A3. Main Conventions guaranteeing social insurance for agricultural workers

Convention number	Title	Signatory countries in the NENA region (in force)
C012	Workmen's Compensation (Agriculture) (1921)	Djibouti, Morocco, Tunisia,
C025	Sickness Insurance (Agriculture) (1927)	None
C036	Old-Age Insurance (Agriculture) (1933)	Djibouti
C038	Invalidity Insurance (Agriculture) (1933)	Djibouti
C040	Survivors' Insurance (Agriculture) (1933)	None
C099	Minimum Wage Fixing Machinery (Agriculture) (1951)	Algeria, Djibouti, Morocco, Syria, Tunisia
C101	Holidays with Pay (Agriculture) (1952)	Algeria, Djibouti, Egypt, Mauritania, Morocco, Syria
C184	Safety and Health in Agriculture Convention (2001)	None
C188	Work in Fishing Convention (2007)	Morocco
MLC, 2006	Maritime Labour Convention (2006)	Algeria, Djibouti, Iran, Jordan, Lebanon, Morocco, Sudan, Tunisia*

* In accordance with Standard A4.5 (2) and (10), each government has specified the branches of social security. **Algeria:** medical care; sickness benefit; unemployment benefit; old-age benefit; employment injury benefit; family benefit; maternity benefit; invalidity benefit and survivors' benefit; **Djibouti:** medical care; sickness benefit; old-age benefit; employment injury benefit; family benefit; maternity benefit; invalidity benefit and survivors' benefit; **Iran**: medical care; sickness benefit; old-age benefit and employment injury benefit; **Jordan**: old-age benefit; invalidity benefit; survivors' benefit; employment injury benefit, maternity benefit and unemployment benefit; **Lebanon**: sickness benefit; maternity benefit; family benefit and old-age benefit; **Morocco**: sickness benefit; old-age benefit; employment injury benefit; family benefit; maternity benefit; invalidity benefit and survivors' benefit. **Sudan:** medical care; sickness benefit and employment injury benefit; **Tunisia:** medical care; sickness benefit; old-age benefit; employment injury benefit; family benefit; maternity benefit and invalidity benefit and survivors' benefit.

Source: ILO (n.d.).

ANNEX 2. SOCIAL INSURANCE SCHEMES: BENEFITS AND SOCIAL PROTECTION TYPOLOGY

		Algeria	Egypt	Iran	Jordan	Lebanon	Libya	Mauritania	Morocco	Sudan	Syria	Tunisia	Yemen
Old age, disability and survivors'	Old-age pension	SI	SI	SI	SI	SI*	SI	SI*	SI*	SI	SI	SI	SI*
	Old-age settlement		SI		SI			SI*	SI*		SI	SI	
	Disability pension	SI	SI	SI	SI	SI*	SI	SI*	SI*	SI	SI	SI	SI*
	Disability settlement		SI		SI								SI* (b)
	Disability benefit										SI (a)		
	Survivors' pension	SI	SI	SI	SI	SI*	SI	SI*	SI*	SI	SI	SI	SI*
	Survival settlement		SI		SI			SI*	SI*				
	Death grant	SI	SI				SI		SI*	SI		SI	
	Death benefit										SI(a)	SI	
	Funeral grant		SI	SI	SI	SI*					SI		SI* (c)
Maternity and sickness	Cash maternity benefit	SI*	SI*	SI*	SI*		SI/EL*	SI*	SI*	EL*	EL*	SI	EL*
	Pregnancy benefit						SI						
	Birth grant						SI	SI					
	Prenatal allowance							SI					
	Parental leave								SI*/EL*			SI	
	Cash sickness benefit	SI*	SI*	SI*	EL*		SI	EL*	SI*	EL*	EL*	SI	EL*
	Medical benefits	SI	SI*	SI / SA		SI	SI	SI/EL*	SI*/SA	SI	UNI	SI / SA	UNI
Work injury	Temporary disability benefit	SI*	SI*	SI	SI	EL*	SI	SI*	EL		SI*	SI	
	Permanent disability benefit	SI*	SI*	SI	SI	EL*	SI	SI*	EL	SI	SI*	SI	SI*
	Foreign worker settlement	SI*											
	Disability settlement												SI*(b)
	Disability benefit										SI*(a)		
	Disability grant			SI									
	Survival pension	SI*	SI*	SI	SI	EL*	SI	SI*	EL	SI	SI*	SI	SI*
	Death grant	SI*	SI*				SI						
	Death benefit										SI*(a)		
	Funeral grant		SI*	SI	SI	EL*		SI*	EL		SI*	SI	
	Medical benefits	SI*	SI*	SI	SI	EL*	SI	SI*	EL		SI*	SI	SI*(c)
Unemployment	Unemployment benefit	SI*	SI*	SI*	SI*				SI*			SA*	
	Weather-related unemployment	SI*											
Family allowances	Family allowance	SI*	SI*			SI*	UNI	SI*	SI*			SI*	
	School allowance	SI*											
	Marriage grant		SI*										
	Nursery school fees											SI*	

*Excluding self-employed workers. / (a) Voluntary insurance / (b) Private sector programme only / (c) Public sector programme only.

Source: ISSA (n.d.).

ANNEX 3. EFFECTIVE COVERAGE ACCORDING TO THE WORLD SOCIAL PROTECTION REPORT (ILO) (SDG INDICATOR 1.3.1)

Countries	Old-age pensions		Disability pensions*		Maternity benefits**		Employment injury**			Unemployment benefits		
	Share by type of programme (%)		Effective coverage of persons with severe disability (%)	Year	Mothers with newborns receiving cash benefit (%)	Year	Estimate of legal employment injury coverage as a % of the labour force		Year	% of unemployed receiving unemployment benefit		Year
	Contributory	Non-contributory					Mandatory	Voluntary		Contributory	Non-contributory	
Algeria	51.1 (a)	12.5 (a)	2010	3.6	2015	11.2	2015	31.8	0.0	2014	0,0	8,8	2003
Egypt	…	…	2014	…	…	…	2015	54.5	0.0	2015	…	…	N.A.
Libya	43.3	…	2006	…	…	…	2015	80.8	0.0	2015	N.A.	N.A.	N.A.
Morocco	39.8	…	2009	…	…	…	2015	40.4 (c)	0.0	2014	N.A.	N.A.	N.A.
Sudan	4.6	…	2010	…	…	…	2015	62.1	0.0	2013	N.A.	N.A.	N.A.
Tunisia	24.5	9.3	2015	5.1	2015	12.3	2015	42.0	15.3	2013	3,0	3,0	2008
Mauritania	9.3	…	2002	…	…	…	2015	49.1	0.0	2015	N.A.	N.A.	N.A.
Bahrain	…	…	2011	…	…	…	2015	84.6	0.0	2013	9,8	…	2010
Iraq	…	…	2007	…	…	…	2015	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Jordan	42.2	…	2010	…	…	…	2015	44.6	0.0	2013	N.A.	N.A.	N.A.
Kuwait	…	…	2008	…	…	…	2015	95.1 (c)	2.6	2013	N.A.	N.A.	N.A.
Lebanon	0 (b)	0 (b)	2013	…	…	…	2015	47.8 (c)	0.0	2013	N.A.	N.A.	N.A.
Oman	…	…	2010	…	…	…	2015	40.2	0.0	2013	N.A.	N.A.	N.A.
Qatar	…	…	2015	6.5	2015	…	2015	N.A.	N.A.	N.A.	…	…	…
Saudi Arabia	N.A.	N.A.	N.A.	…	…	…	2015	89.9	0.0	2015	…	…	N.A.
UAE		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Syria	…	…	2006	…	…	…	2015	47.8	0.0	2013	N.A.	N.A.	N.A.
Yemen	…	…	2011	…	…	…	2015	37.7	0.0	2013	N.A.	N.A.	N.A.
Iran	…	…	2010	…	…	…	2015	49.7	0.0	2015	…	…	…

N.A. = Not applicable. / … = no information available. / * Except for Iraq, only contributory programmes are available. / ** Only contributory programmes are available.

Algeria. Including old-age reversion pension but excluding anticipated pension. Non-contributory pension (data for 2009): *Evolution de la catégorie des personnes âgées bénéficiaires de l'AFS* (2004—09). Reference population: Eligible age: 60 years.

Lebanon. There is currently no income security for elderly people through regular old-age pension benefits, only a lump sum.

Morocco, Kuwait, Lebanon. Employer liability.

Source: ILO (2017a) - World Social Protection Report – Statistical annexes.

ANNEX 4. SOURCES OF FINANCING FOR SOCIAL INSURANCE AND EMPLOYER LIABILITY SCHEMES

Country	Insurance scheme	Insured employee	Employer	Self-employed	Government
Algeria	Old age	7% of monthly earnings	11.25% of gross monthly covered payroll	7.5% of annual covered declared earnings	Subsidises the minimum pension; contributes as an employer
	Invalidity and survivors', sickness and maternity	1.5% of gross monthly covered earnings	11.25% of gross monthly covered payroll	7.5% of annual covered declared earnings	None; contributes as an employer
	Work injury	None	1.25% gross monthly covered payroll	N.A.	None; contributes as an employer
	Unemployment benefit	0.5% of gross monthly covered earnings	1% of gross monthly covered earnings	N.A.	None; contributes as an employer
	Weather-related unemployment	0.375% of gross monthly covered earnings	0.375% of gross monthly covered earnings	No information available	None; contributes as an employer
	Family allowance	None	Total cost of school allowance	N.A.	Total cost of family allowance
Egypt	Old-age, invalidity and survivors'	10% of monthly covered earnings + 3% of monthly base earnings for lump-sum benefits	15% of monthly covered earnings + 2% of monthly base payroll for lump-sum benefits	N.A.	1% of monthly covered earnings (special increment and social solidarity allowance); finances any deficits; contributes as an employer
	Sickness and maternity	1% of monthly covered earnings; 1% of the old-age pension for old-age pensioners; 2% of the survivor pension for survivor pensioners	4% of monthly covered payroll (private sector); 3% for employers providing cash sickness benefits to employees (public sector)	N.A.	None; the cost of cash benefits paid directly to insured government employees; contributes as an employer
	Work injury	None	3% of monthly covered payroll for private-sector employees; 2% for public-sector employees; 1% for civil servants	N.A.	None; contributes as an employer.
	Unemployment	None	2% of monthly covered payroll	N.A.	Finances any deficit; contributes as an employer

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Iran	Old-age, invalidity and survivors'; sickness and maternity (cash benefits); work injury	5% of monthly earnings; 9.5% of monthly earnings for commercial drivers. Voluntarily insured persons contribute 18% of monthly earnings	14% of monthly payroll	18% of monthly earnings (old age, disability, and survivors'), 14% of monthly earnings (old age and survivors'), or 12% of monthly earnings (old age), depending on the level of coverage	2% of earnings for employed, self-employed, and voluntarily insured persons; and 9.5% for commercial drivers
	Sickness and maternity (SI medical benefits)	2% of earnings; 4% for commercial drivers; 9% for voluntarily insured persons. 2% of the pension for pensioners	6% of earnings; none for commercial drivers	Pays a contribution set by the government	1% of earnings plus the employer's contribution for commercial drivers
	Unemployment	None	3% of payroll.	N.A.	Finances any deficit.
	Family allowance	None	The total cost.	N.A.	None.
Jordan	Old-age, invalidity and survivors'	6.5% of gross monthly covered earnings; 17.5% for the voluntarily insured	11% of gross monthly covered payroll. Employers of workers in hazardous professions pay an additional 1%	17.5% of gross monthly covered earnings	Finances any deficit; contributes as an employer
	Sickness and maternity	None	The total cost of cash sickness benefits (employer liability) and 0.75% of gross monthly payroll of cash maternity benefits	N.A.	Finances any deficit to cash maternity benefits
	Work injury	None	At least 2% of gross monthly payroll (may be increased up to 4% depending on the employer's sector risk and implementation of occupational health and safety standards)	Pay variable contributions depending on the assessed degree of risk. The average contribution rate for the self-employed is 2.0% of gross monthly covered earnings.	Finances any deficit
	Unemployment	1% of gross monthly covered earnings	0.5% of gross monthly covered payroll	N.A.	Finances any deficit
Lebanon	Old-age, invalidity and survivors'; sickness and maternity	3% of monthly covered earnings; 11% of monthly covered earnings (of the insured's earnings in the last month of work if retired) for voluntarily insured persons aged 60 or older	8.5% of monthly payroll (Old-age, invalidity and survivors'); 8% of monthly covered payroll (sickness and maternity)	9% of monthly covered earnings (sickness and maternity).	1% of monthly covered payroll plus 25% of the cost of benefits; contributes as an employer
	Work injury (EL)	None.	The total cost.	N.A.	None
	Family allowance	None	6% of monthly covered payroll	N.A.	None

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Libya	Old-age, invalidity and survivors'; sickness and maternity (SI scheme, excluding cash maternity); work injury	3.75% of gross monthly covered earnings	10.5% of gross monthly covered payroll; 11.25% for foreign employers	15.675% of gross monthly covered declared earnings. Pays an additional contribution of 1.425% of gross monthly covered declared earnings for sickness and maternity	0.75% (insured persons) or 0.825% (self-employed workers) of covered earnings (none for insured persons working for foreign employers); provides annual subsidies; contributes as an employer. Pays an additional contribution of 0.075% of gross monthly declared earnings for self-employed workers for cash and maternity
	Sickness and maternity (EL component – cash maternity benefit)	None	The total cost	N.A.	None; contributes as an employer
Mauritania	Old-age, invalidity and survivors'	1% of monthly covered earnings	8% of monthly covered payroll	N.A.	None; contributes as an employer for public-sector employees not covered by a special system
	Sickness and maternity (SI – cash maternity benefits and medical benefits; EL - cash sickness benefit and medical benefits)	4% of earnings; 2.5% for pensioners (medical benefits).	5% of payroll (medical benefits). Also pays 2% of monthly covered payroll for medical benefits and the total cost of cash sickness benefit (employer liability)	9% of gross income (medical benefits)	None
	Work injury	None	2% of monthly covered payroll (permanent disability) or 2.5% of gross monthly payroll (medical care and temporary disability benefits)	N.A.	None; contributes as an employer for public-sector employees not covered by a special system
	Family allowance	None	3% of monthly covered payroll	N.A.	None; contributes as an employer

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Morocco	Old-age, invalidity and survivors'	3.96% of gross monthly covered earnings	7.93% of gross monthly covered payroll	N.A.	None
	Sickness and maternity	0.33% of gross monthly covered earnings (cash benefits) plus 2.26% (AMO, medical benefits)	0.67% of gross monthly covered payroll (cash benefits) plus 4.11% (AMO, medical benefits). Also pays the total cost of employer liability components (up to 692.30 dirhams may be refunded to the employer by the National Social Security Fund)	N.A.	None
	Work injury	None	The total cost (pays benefits directly to employees or pays insurance premiums; educational institutions must pay insurance premiums)	The total cost (pays insurance premiums to a private carrier)	None; contributes as an employer
	Unemployment	0.19% of gross monthly covered earnings.	0.38% of gross monthly covered payroll		None
	Family allowance	None	6.4% of gross monthly payroll	N.A.	None
Sudan	Old-age, invalidity and survivors'; work injury	8% of gross monthly earnings (including cost-of-living, travel, and accommodation allowance); 23% for the voluntarily insured	17% of gross monthly payroll (including cost-of-living, travel, and accommodation allowance)	25% of monthly declared earnings	None; contributes as an employer
	Sickness and maternity	4% of gross earnings for medical benefits	6% of gross payroll for medical benefits. Also pays the total cost of cash benefits (employer liability)	Pays a contribution for medical benefits	Provides subsidies as needed for medical benefits; contributes as an employer
Syria	Old-age, invalidity and survivors'	7% of monthly earnings (plus an optional 1% of monthly earnings for voluntary supplemental disability and death benefits)	14.1% of monthly payroll	21.1% of monthly declared earnings	None; contributes as an employer
	Sickness and maternity	None	The total cost of cash benefits (employer liability)	None	The total cost of medical benefits (universal)
	Work injury	None	3% of monthly payroll	N.A.	None

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Tunisia	Old-age, invalidity and survivors'	4.74% of gross quarterly earnings	7.76% of gross quarterly payroll	7% of gross quarterly earnings	None
	Sickness and maternity	3.17% of gross quarterly earnings; 4% of the pnsion for pensioners.	5.08% of gross quarterly payroll	7.71% of gross quarterly income	None; contributes as an employer
	Work injury	None	0.4% to 4.0% of gross payroll, depending on the assessed degree of risk and the employer's reported accident rate	Pays contributions	None; contributes as an employer
	Family allowance	0.89% of gross quarterly earnings	2.21% of gross quarterly payroll	N.A.	None
Yemen	Old-age, invalidity and survivors'	Public-sector and private sector programmes: 6% of monthly earnings	Public-sector programme: 6% of monthly payroll Private-sector programme: 9% of monthly payroll (old-age only)	N.A.	Public-sector programme: Finances any deficit; contributes as an employer. Private-sector programme: None
	Sickness and maternity	None	The total cost of cash benefits (employer liability)	N.A.	The total cost of medical benefits (universal)
	Work injury	None	1% of total payroll (public sector); a contribution is paid (private sector)	N.A.	None; contributes as an employer

Source: ISSA database.

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